

The Estes Park Board of REALTORS schedule yearly fundraisers for several causes in the community. The funds are used to support housing and educational needs in the Estes Valley. Through the efforts of your local REALTORS thousands of dollars are awarded to people in need of housing, down payment assistance and scholarships for higher education costs. This continual effort is one of the ways REALTORS give back to the community.

For housing needs the REALTORS have two funds available for individuals and families, The Estes Valley Housing Initiative and the Down Payment Assistance Program. The Estes Valley Housing initiative collaborates with Crossroads Ministry, for aiding qualifying parameters. This enables money to be given to aid in emergency housing needs. The Down Payment Assistance Program is an opportunity to which applicants are screened, given educational opportunity about homeownership and handed tools for future success. This loan is a very low interest rate, attainable and affordable. The Estes Park Board of REALTORS has partnered with the Estes Park Housing Authority to maintain the funds and qualifying criteria. This endeavor is unique and efficient in that the money loaned out is re-paid by the borrower and then cycles through to be given out again as another new loan. This program allows individuals and families to receive money for a down payment to purchase a home, so they may continue to live, work and enjoy the Estes Valley.

Education is important for the youth to get a head-start in their career and life path. The scholarship program is coordinated by the High School. For these kids who have strived to be involved in the community, the school and in other extra-curricular activities, they are awarded scholarships as a sign of future success. Scholarships show investment from the community as well. To some of these students a scholarship means being able to attend College or Vocational School when they otherwise might not have had the chance.

The scholarships are granted to students who have had academic achievement and community involvement, but that is not the only facet looked at. Overall attitude at school and with students shines a light on the dedication of the student. Financial need also plays into finalizing whom the scholarship funds will go to. In the past the Estes Park Board of Realtors had a mandate that the student be interested in Real Estate. That prerequisite has been relaxed over the years to encompass students who are interested in going into business for themselves.

A short story of success pertaining to the scholarship program. 13 years ago there was a student who was not an outstanding academic, or an over achiever. This student was an average attendant at best. What happened from there was amazing. She applied for a scholarship. Who knew she was ready to make the plunge. She was awarded a \$1000 scholarship, based on financial need. She was not going to let it go to waste. This was her ticket upward and onward. She enrolled in college and immediately gained self-esteem and found herself immersed in the new surroundings. She has pursued further education and is now a cellular chemist. She is currently working toward a cure for Leukemia. What amazing success from \$1000 and of course a lot of dedication. She will forever remember that scholarship. Her future was paved for success. She just needed some help realizing her potential.

The Estes Park Board of REALTORS in past years has had a variety of events to draw interest in the scholarship program. There have been Bowling Tournaments, Golf Tournaments, and even concerts. The Estes Park Board of REALTORS want to thank you, the community, for your support of our programs, youth and future success for all in Estes Park. Without the help of everyone these programs would not exist. Let's not forget how the small things in life can make a huge difference.