



ELKO AREA CHAMBER

ELKO ■ SPRING CREEK ■ LAMOILLE ■ CARLIN



Neena Moore

THE VOICE OF BUSINESS DECEMBER 2022

1405 IDAHO STREET ELKO, NEVADA 89801 775.738.7135 WWW.ELKONEVADA.COM



YOU ARE INVITED TO THE ELKO AREA CHAMBER'S

CHRISTMAS PARTY

DECEMBER 15, 2022 AT 5:30 PM
NORTHEASTERN NEVADA MUSEUM
1515 IDAHO STREET

TABLE GAMES * HORS D'OEUVRES
RAFFLES * DRINKS * SILENT AUCTION
FREE AND OPEN TO THE PUBLIC

PLEASE CONTACT THE ELKO AREA
CHAMBER WITH QUESTIONS:
775.738.7135

THANK YOU TO OUR NEWSLETTER SPONSORS FOR YOUR COMMUNITY AND BUSINESS SUPPORT!



THE BUSINESS BEHIND YOUR BUSINESS

WELCOME NEW MEMBERS!

EXECUTIVE COMMITTEE

CHAIR

Casey Gallagher
Gallagher Ford

1ST VICE CHAIR

Tino Ayala
PlumbLine, Inc.

2ND VICE CHAIR

Randy Ridgway
Blach Distributing

TREASURER

Shirley Alen-Kellerman
RNDC

PAST CHAIR

Dr. Todd Wendell
Ruby Mountain
Chiropractic

BOARD OF DIRECTORS

Dr. Josh Byers

Ignite Life Chiropractic

Hayley Bammesberger

Indigo

Fallon Godwin-Butler

Maverick Casino & Hotel

Matt Miller

Kinross Bald Mountain

Katie Krenka

Everything Elko

Scott Reutner

Modern Concrete Inc.

Dr. Micah Williams

Total Eye Care

Todd Sorenson

Elko Federal Credit Union

Chris McAnany

Nevada Gold Mines

Shane Moss

Jerritt Canyon

Juniper Gem Co.

Karen Fleck (Owner)
2560 Mountain City Hwy #103
Elko, NV 89801
775-753-5506

The Giddy Garden, LLC

Kinzie Compston (Owner)
Elko, NV 89801
775-934-7990

Zero Suicides Elko County

Lynette Vega (Founder)
Spring Creek, NV 89815
775-397-1911

The Pine Lodge

Luc Gerber (Owner)
Erin Gerber (Manager)
915 Lamoille Hwy
Lamoille, NV 89828
775-753-6363

Arnold Machinery Company

Tree Ferrell (Sales)
4550 E Idaho St
Elko, NV 89801
775-738-4443

RIBBON CUTTINGS



PNCC- Print 'N Copy Center

Janel Thomas (Owner)
565 West Silver St
Elko, NV 89801
775-738-9200

Christina Richardson Interiors

Christina Richardson (Owner)
775-401-4139

Business After Hours December Raffles

Businesses: If you are a member of the Chamber, you may enter our free raffle! Winners will receive a FREE Banner Ad for one month on our website.

Public: If this is your first time at Business After Hours you may enter our other free raffle! The winner this month will receive \$25 in Chamber Checks!
Open to everyone who is new!



December 15th

Christmas Party
1515 Idaho St
Elko, NV 89801
5:30-9:00p.m.

THE VOICE OF BUSINESS

This Christmas season let us remember the reason we all celebrate. While we take time to remember the gifts, we are so thankful to receive, we should also take time to remember those less fortunate than us and take this opportunity to give back to our community.

The coming year holds the promise of new opportunities, along with challenges, and we will face them together as a unified force to improve the lives of the Elko Area.

Thank you for your investment in the Chamber and your commitment to growing the business climate of our region.

Without our members and community, there would be no Elko Area Chamber. There would be no consumer, audience, supporters, or residents with whom to connect. Thank you for your engagement and for making the Elko area the location where you choose to work, to live, to support.

We are blessed to live and work in a community that cares and gives back in so many ways.

To our many members who are charitable organizations who work tirelessly to feed, clothe, care for, house and minister to our population: Thank you!

To the hard-working civic organizations who strive to bring rich, fulfilling programs to our community: Thank you!

To our many business members who employ our citizens and work daily to make the Elko Area a better place for us all, who have invested everything they have in our community, who give to the sports teams and bake sales and raffles and fundraisers: Thank you!

To everyone who works to make our community what it is today and strives to continue making a difference: Thank you!!

**May you all have a happy, safe and Merry
Christmas and a blessed 2023!**

■■■■■■■■■■
2022 BUSINESS
AFTER HOURS
■■■■■■■■■■

JANUARY 20
LeeAnne's Floral Designs

FEBRUARY 17
Coldwell Banker Excel

MARCH 17
Greater Nevada Credit
Union

APRIL 21
Granite Construction
Supply

MAY 19
Hampton Inn by Hilton

JUNE 16
In the Rough Wellness

JULY 21
Ignite Life Chiropractic

AUGUST 18
A and H
Insurance

SEPTEMBER 15
Lostra Inc

OCTOBER 20
The Stage Door

NOVEMBER 17
MedX AirOne

DECEMBER 15
Christmas Party

■■■■■■■■■■
NEXT BUSINESS
BEFORE HOURS
■■■■■■■■■■

January 12
Elko Replenish Med Spa

CHAMBER STAFF

Billie Crapo
CEO

Meghan Micheli
Marketing & Program
Coordinator

TiAnne Steward
Membership Support
Coordinator

Katie Bawcom
Member Services /
Visitor Center
Coordinator



ELKO AREA CHAMBER CAN GROW YOUR BUSINESS

PROMOTE YOUR BUSINESS WITH A CUSTOMIZABLE ADVERTISING & EVENTS PACKAGE

CONVENIENCE:

TAILORS A VARIETY OF CHAMBER OPPORTUNITES TO CREATE THE MOST VALUE FOR YOUR BUSINESS NEEDS.

OPPORTUNITY:

DIGITAL AND PRINT ADVERTISING, EVENT SPONSORSHIPS/INVOLVEMENT AND MORE.

COST-EFFECTIVE:

DESIGNED TO FIT YOUR BUDGET NEEDS. CAN BE PAID MONTHLY, QUARTERLY OR YEARLY.

FOR MORE INFORMATION: ✉ EVENTS@ELKONEVADA.COM ☎ 775-738-7135 • 🌐  

7018 Brewery

7018 Brewery opened its doors in March of 2022 at 401 Railroad Street on the first floor of the historic Henderson Bank Building. Owners, Bill and Amber Dupee were inspired to name the brewery 7018 based on Bill's profession of being a welder; 7018 is a common welding rod. All their beers are made on site and have mostly been named after welding terms. And yes, the vault is still there, and is not going anywhere! In fact, the vault is currently used to keep their 'liquid gold.'

They have a 10-tap system for their specially brewed beers as well as a few others brought in. They do not always keep the same beers on tap and change them regularly to ensure they are providing variety with new experiences for your palate. A variety of flavors you can find on tap include Lagers, IPAs, Stouts, Braggots, Hefeweizens, and more! 7018 Brewery has something for everyone and carry more than just beer.

Other options include wines, mixed drinks, sodas and more. Their food menu is small but just like their beer they go for quality over quantity. Kids are welcome and there is no smoking or vaping. To add even more fun and ambiance, games of all kinds can be found on each table for customers to enjoy and play.

Be sure to like and follow 7018 Brewery's Facebook page for updates on new items and their schedule. Book your next event at 7018 Brewery: perfect for wedding receptions, baby showers and company parties. They can even work with caterers for food to be brought in for events.

Open Tuesday – Saturday at 2pm. Tuesdays – Wednesdays closed at about 9pm. Thursdays closed at about 10pm. Fridays and Saturdays closed at midnight. Closed Sundays and Mondays.

401 Railroad Street | Downtown Elko • 

1405 IDAHO STREET
ELKO, NEVADA 89801

775.738.7135
WWW.ELKONEVADA.COM

THE VOICE OF BUSINESS



Elko County Human Services Holiday Programs

Elko County Sugarplum Tree

Elko County has begun accepting applications for its annual Sugar Plum Tree for Christmas Gift assistance for Elko County Children and Seniors.

You can pick up and submit applications at 540 Court Street, Suite 105 in Elko.

For information, please call Elko County Human Services at 775-748-0200.

Required information:

- Identification for everyone in the household including children.
- Verification of income for the last 30 days.

Accepting application through December 15th, 2022.

The Sugar Plum Tree is located at the Elko County MyBrary located at 720 Court Street in Elko for anyone interested in adopting someone off the tree.

Coat Drive

We have begun our annual coat drive. If you have any new or gently used clean coats that you would like to donate, please bring them to Elko County Human Services located at 540 Court Street, Suite 105 in Elko.

Food Drive

Elko County Human Services in coordination with F.I.S.H. are coordinating a holiday food drive. F.I.S.H. will be building holiday food boxes to distribute throughout the community at Christmas time. Within these boxes there will be multiple meals for our vulnerable and needy community members.

Items needed are *Canned Hams, Canned Fruits and Vegetables, Stuffing and Gravy Mixes.*

Please drop off any donated items to Elko County Human Services located at 540 Court Street, Suite 105 in Elko by December 15th, 2022.

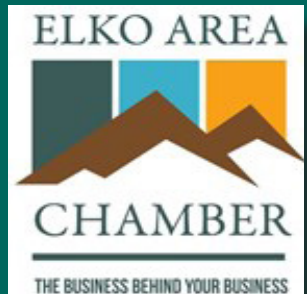
2022 CHAMBER EVENTS

MAY 7 & 8
Elko Home Show

JUNE 18
Beer Festival

JULY 30
Sherman Dinner

DECEMBER 15
Christmas Party



CHAMBER MEMBER
BENEFITS

Networking

Business Contacts

Referrals

Targeted, Effective, and
Affordable Advertising

Publicity

Professional Development
& Training

Discounted Membership
with NAE

Government Advocacy

Learning Opportunities

Programs & Workshops

Free Graphic Design

Free Webpage & Domain
Name

Opportunities for Event
Sponsorship

Chamber Business Directory

Chamber Checks

Ribbon Cuttings

Weekly Events Update

Business After Hours

Business Before Hours

Job Board

Calendar of Events

Printing Discounts

Meeting Room

2023 Board of Directors

The Elko Area Chamber is proud to announce the 2023 Board of Directors. As we move into 2023 we look forward to their guidance and leadership.

Executive Board:

Tino Ayala-PlumbLine Inc.-Chair

Randy Ridgway-Blach Distributing-1st Vice Chair

TBD-2nd Vice Chair

TBD-Treasurer

Casey Gallagher-Gallgher Ford-Past Chair

Board:

Cheryl Henning- NextHome Infinity Realty

Dr. Josh Byers-Ignite Life Chiropractic

Hayley Bammesberger-Indigo

Joe Reasbeck-Savage Services

Chris McAnany-Nevada Gold Mines

Dr. Micah Williams-Total Eye Care

Matt Miller-Kinross Bald Mountain

Katie Krenka-Everything Elko

Shane Moss-Jerritt Canyon

Todd Sorenson-Elko Federal Credit Union

Fallon Godwin-Butler-Maverick Hotel and Casino

See's CANDIES®

Elko Lions Club Annual Fundraiser

Starting November 26
Sold during normal business hours:
Elko Area Chamber
JM Capriola's
Gateway RV
Total Eyecare

December 3rd & 10th
Albertson's
Khoury's Market Place
Wal-Mart

Lions Club Store: 2775 Mtn. City Hwy.
November 26-December 24 10:00am - 6:00pm
Thursday - Saturday

Christmas Bazaar December 3&4

THE VOICE OF BUSINESS

DECEMBER

S	M	T	W	TH	F	S
				1 Elko Area Chamber "Light Up the Night" Christmas Tree Lighting 5pm-7pm Elko Convention & Visitors Authority Festival of Trees 775-738-4091	2 Spring Creek Association Christmas at the Marina 775-753-6295 Elko Convention & Visitors Authority Festival of Trees 775-738-4091 Elko County Fair Angel Tree Lighting 775-397-7925	3 Khoury's Winter Fest 775-738-9248 The Terrace at Ruby View: Elko's Senior/Active Lifestyle Ctr. Christmas Bazaar 775-738-3030 Elko Convention & Visitors Authority Festival of Trees 775-738-4091 Riverton Elko Santa Pictures and Food Drive 775-738-5131
4 The Terrace at Ruby View: Elko's Senior/Active Lifestyle Ctr. Christmas Bazaar 775-738-3030	5 Western Folklife Center National Cowboy Poetry Gathering Volunteer Cocktail Social 775-738-7508	6	7 Great Basin College Winter Festival 775-327-2108 Nevada Outdoor School Snowman Walk 775-777-0814	8 Exec. Committee Ambassador Meeting 12pm VFW Auxillary 775-397-5878 Western Folklife Center Let's Dance 775-738-7508	9 Nevada Outdoor School All Tied Up in Knots 775-777-0814 Spring Creek Association Christmas at the Marina 775-753-6295	10 Downtown Business Association Snowflake Festival 775-777-4048 Riverton Elko Food Drive 775-738-5131 Nevada Outdoor School Great Basin Basketry 775-777-0814
11	12 Government Affairs Meeting	13	14 Western Folklife Center Jam On! 775-738-7508	15 INSERTS DUE Elko Area Chamber CHRISTMAS PARTY 5:30-9pm Ignite Life Chiropractic Pictures with Santa 775-738-5406	16 Spring Creek Association Christmas at the Marina 775-753-6295	17 California Trail Interpretive Center Pioneer Christmas for Kids 775-738-1849 Riverton Elko Santa Pictures 775-738-5131
18 California Trail Interpretive Center DIY Christmas Ornament Party 775-738-1849	19	20 Board Meeting	21 Western Folklife Center Southwind Holiday Special 775-738-7508	22 Nevada Outdoor School Snowshoe Hike 775-777-0814	23 Chamber Closed	24 CHRISTMAS EVE California Trail Interpretive Center Sabbath on the Trail 775-738-1849
25 CHRISTMAS DAY	26 Chamber Closed	27	28	29	30	31 NEW YEARS EVE California Trail Interpretive Center Jr. Ranger Program and Bows & Throws 775-738-1849



ELKO AREA CHAMBER

ELKO ■ SPRING CREEK ■ LAMOILLE ■ CARLIN

1405 IDAHO STREET
ELKO, NEVADA 89801

BUSINESS AFTER HOURS MEDX AIRONE/ ELKO AIRONE



BUSINESS BEFORE HOURS ALLUSIVE IMAGES



MISSION STATEMENT

The Elko Area Chamber promotes economic growth, opportunity, and diversity in service for our members. We are the business behind your business.

**Elko Area Chamber's
CHRISTMAS PARTY**
December 15, 2022 5:30-9PM
1515 Idaho St

Elko Area Chamber Gift Shop



See's Candy

Ruby Mountain Photography
photographs and notecards

Custom Stained Glass gifts and
ornaments

Savon de LeLoup lotions and
more

Artwork by Perri Duncan
Studios

Reflections Salon locally
crafted soy wax melts

Moe Bubbles soaps and more

And Many More Options!



1405 Idaho St

Elko, NV 89801

775-738-7135

ELKO AREA CHAMBER

INVITES YOU TO

SHOP AND WIN

Here's How it Works!

**Spend \$25 & Receive
1 Raffle Ticket**

November 25 - December 18

A list of Participating Stores and Restaurants can be found at elkonevada.com. A **Red Ornament** at a place of business indicates a participant.

**Shop and Win \$15,000
in Chamber Checks**

5 Winners receive \$1,000

10 Winners receive \$500

15 Winners receive \$200

20 Winners receive \$100

Prize Drawing

December 20, 2022

Winners will also be contacted by phone.



**FOR MORE
INFORMATION:**

 775-738-7135

 ELKONEVADA.COM

 [ElkoAreaChamber](https://www.facebook.com/ElkoAreaChamber)

THERE'S NO PLACE LIKE HOME FOR THE HOLIDAYS

ELKO AREA CHAMBER SHOP AND WIN

PARTICIPATING BUSINESSES

Buckaroo Boutique
Elko General Merchandise
LeeAnne's Floral
Allusive Images
Gun World & Archery
Carlin Trend
J.M. Capriola
Jewel's Floral Studio
CBD Relief
Western States Propane
Princess & A Redneck
Western Folklife Center
Clearly Nevada Art Gallery
Wilson-Bates
Gabriela's Closet
Ignite Life Chiropractic
indigo, gifts that inspire
Juniper Gems Co.
(Formerly Stonecraft Jewelers)
Route 40 Village & Antique Co.
IFA
Country Club Shell
Full Range Physical Therapy
Arms-R-Us
Cowboy Arts & Gear Museum
Real Deals
House2Home
Blohm Jewelers
Granite Construction Supply
Gold Rush Harley
Elko Tool & Fastener



Custom Stained Glass
Evergreen Floral
Everton Mattress Factory
Jensen Jewelers
Touch of Heaven Spas
Stanfill Consulting, LLC
Silver State Analytical
Ruby Mountain Chiropractic
The Nectar IV Nutrition
We Tint'em
Elko Replenish Med Spa
Northern Nevada Moses Project
Chem-Dry of Elko

RESTAURANTS

BJ Bull Bakery
La Fiesta
Cook's Steakhouse & Saloon
McAdoo's
Sierra Java
Matties Taphouse & Grill
Cool Beans
The Star Hotel
Dreez
Pizza Barn
Gold Dust West
Nuts Under A Buck
The Pine Lodge

**Merry Christmas from the Khoury Family
and our family of employees**

Join us for our annual Family Fun Event

Winterfest

Saturday

DECEMBER 3RD

5:00 p.m. - 8:00 p.m.

Santa & Friends

Christmas Music by Spring Creek High School Choir

Food & drink samples, Face painting and a bonfire

FIREWORKS

8:00 p.m.

568 Spring Valley Court, Spring Creek

Hot drinks, hot dogs, chili and raffle tickets sold by Spring Creek FBLA and Spring Creek Fire Dept.

All proceeds will be matched by Khoury's and will benefit Spring Creek FBLA and the Spring Creek Fire Dept.

Winterfest is sponsored by:

Khoury's, Elko Daily Free Press, Nevada State Bank, KELK, KLKO, FOX Sports, Family Dental Care, Canyon Chiropractic, Arms R Us, Ellison Electric, Great Basin Granite, Stonerock Sound & Lighting, and the Elko Area Chamber of Commerce.

Sunrise Toastmasters Club

NOW Meeting IN PERSON and on Zoom



**ENHANCE YOUR IN-PERSON AND ONLINE COMMUNICATION SKILLS TODAY at
SUNRISE TOASTMASTERS.**

Meeting Day: Friday

Meeting Time: 6:45 – 7:45 a.m.

Hybrid Meeting Location: Elko Senior Citizen's Center

1795 Ruby View Drive, Elko NV

And on Zoom.

Visit our Facebook Page for login information:

<https://www.facebook.com/search/top?q=sunrise%20toastmasters>,

For more information: Email sunrisetoastmasterselko@gmail.com, or call 775-340-2031.





SHUTTERS

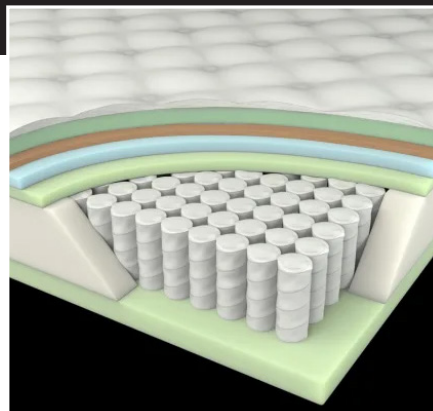
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NEW MATTRESSES HAVE JUST ARRIVED!
UPGRADED TO QUEENS FROM DOUBLE BEDS



Relax in our comfortable guest rooms and wake up feeling refreshed after sleeping on our new mattresses. Our new plush mattresses are made with copper rejuvenation foam providing anti-microbial and anti-bacterial properties while also providing you superior comfort.

WE CAN'T WAIT TO WELCOME YOU!





The Elko Senior Center Presents

The 46th Christmas Bazaar

Saturday, December 3rd 9:00-5:00
Sunday, December 4th 9:00-3:00

Pictures with Santa both Days

Food and Handmade Items

Elko Convention Center
700 Moren Way

Free Admission

www.elkoseniors.org



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-  Fun Loving

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FOR MORE INFORMATION CONTACT CHERYL HENNING AT 775-738-4663

225 SILVER ST. STE. 106
ELKO, NV 89801

775-738-(HOME)

BROKER LICENSE B.0145256 

PACE Coalition has moved!

And we've taken all of our community wellness and substance use prevention ideas, brochures, and experience with us to our new location at:

**429 Court Street, Suite 2
Elko, NV 89801
(775) 777-3451**





COOK'S STEAKHOUSE & SALOON

G

I

F

T

C

A

R

D

S

THE PERFECT

GIFT

THIS YEAR

Happy Holidays



Call us for your Holiday Party

775-738-0882

Sponsor a Senior Citizen this Christmas Season

Stop by the NUAB Truck Dec 1st-Dec 20th to
Pull a Name to Sponsor. Shop and return
your gift by December 20th, 2022.

Extra Donations of Scarves, Gloves, hats, and
socks will also be Accepted.



Contact Us
with any questions!





NUTS UNDER A BUCK

DECEMBER 1ST..... LIGHT UP THE NIGHT
5 PM TO 7 PM
SHERMAN STATION VISITOR CENTER

DECEMBER 3RD & 4TH.....THE 46TH CHRISTMAS BAZAAR
9 AM TO 5 PM (SATURDAY)
9 AM TO 3 PM (SUNDAY)
ELKO CONVENTION CENTER

DECEMBER 7TH..... WINTER FESTIVAL
6 PM
GREAT BASIN COLLEGE

DECEMBER 10TH..... DBA SNOWFLAKE FESTIVAL
1 PM TO 6 PM
DOWNTOWN ELKO

Gifts for Everyone

indigo
gifts that inspire



A Gift for YOU

25% off
ONE regular priced item at
@indigo

must present coupon excludes dōTERRA, related items
regular-priced merchandise only EXPIRES 12/31/22

**386 5th St.
Downtown Elko
775.778.9600**

**Monday - Saturday
9:30 AM - 5:30 PM
SUNDAY 11-4**

- Corporate Gift Baskets
- Gift Wrapping
- Personal Shopping



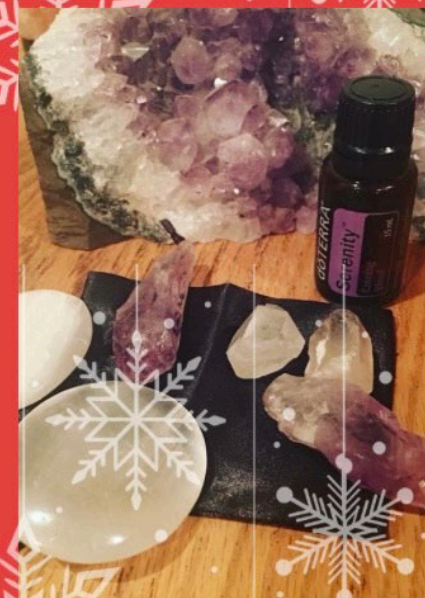
The BOMB

10 mL roller bottle



- 5 drops Frankincense
- 5 drops Oregano
- 5 drops Thyme
- 5 drops AromaTouch
- 10 drops OnGuard
- 10 drops Lemongrass
- 10 drops TeaTree
- 10 drops Peppermint
- 1 drop Melissa

Combine all essential oils in a 10mL roller bottle and fill with fractionated coconut oil. Apply often, as needed. Inspired by Symphony of the Cells ID protocol





The Happiest of
Holidays from our
family to yours . . .

And take time to
enjoy the
season.

Read our free new
analytical series
**“The Rurals of
Nevada”**
now on
Substack

It is a busy season for non-profits: services needed, events to hold. But staff burnout is a real issue. After the last event, take some time to recharge with family and friends. We'll be here to help with your goals afterwards.

At Gavorsky Consulting, we work with rural non-profits, tribal organizations, and local governments to develop, promote, and manage projects with a constant emphasis on self-sustainability at the community level, with over 10 years' experience working with non-profits, tribes, and communities across northeastern Nevada and beyond.

- Grant Identification, Writing, Management, and Reporting
- Public Outreach
- Strategic Plan Development
- Board Advisement and Training
- Cultural Program Development
- Research and Analytical Services

GRANTS, OUTREACH, AND CULTURAL PROJECTS
WHICH ARE SELF-SUSTAINING AT THE COMMUNITY LEVEL.

CONTACT US FOR A FREE CONSULTATION TODAY

775.239.1089

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ruralsofnevada.substack.com



Merry Christmas



Call Today & Ask About Our Holiday Subscription Program — Perfect Gift for that Someone Special!





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JEWELS
BRIDAL
STUDIO
SAMPLE
SALE

DECEMBER 10TH - 31ST

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TO 50% OFF

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ONLINE

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23 years, serving
Elko for over a decade.




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RESIST GRAVITY /

REDEFINE YOUR LIMITS

Featured Listings

Elko



229 Cottonwood Drive

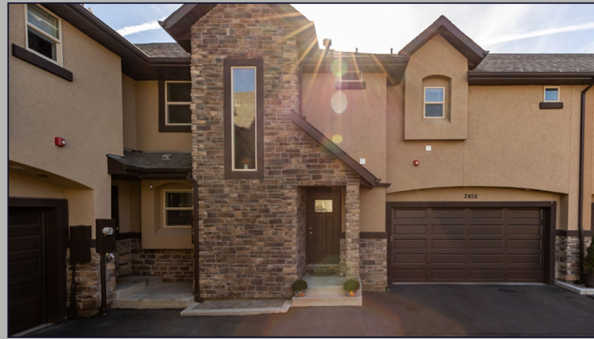
5 bed 3 bath 2,448 sqft

2 car garage | new carpet | great entertaining space | partial finished basement

523 Poplar Drive

5 bed 3.5 bath 2,563 sqft

2 car garage | cozy front porch | great entertaining space | large back porch finished basement with wet bar



2426 Khoury Lane

3 bed 2 full bath 2 half bath 2,340 sqft

beautiful townhome | multiple living spaces finished basement with additional room for office, storage, crafting | close to shopping quiet neighborhood

Spring Creek



134 Greencrest Drive

4 bed 2 bath 2,073 sqft 4.25 acres

3 car garage | vaulted ceiling | open floor plan | horse arena & shelter | chicken coop seller offering \$5000 in rate buy down



762 Alpine Drive

3 bed 2 bath 1,662 sqft 2 acres

new flooring | full landscaping | full of possibilities | beautiful views of the Ruby Mountains

Marla Drive
Winnemucca



**HUMBOLDT
HOMES**
by Braemar



Silverado - Modern



- 3 Bed
- 2 Bath
- 1,752 Sq Ft
- 3 Car Garage
- Rain Showerhead
- 9' Ceilings



Cambridge



- 4 Bed
- 2.5 Bath
- 1,966 Sq Ft
- 3 Car Garage
- Granite Countertops
- 9' Ceilings

Builder now offering
\$5000 in buying
incentives!
Call for more
information!



Dusty Shipp Lic# S.0176893
Cell: 775.934.5785 | dustyshipp@gmail.com

Julie Rij Lic# S.0183328
Cell: 435.760.4770 | elkojuliebuysellinvest@gmail.com



*Making a Difference
in Rural Nevada*

SMALL BUSINESS LOANS FOR RURAL NEVADA

WHERE DO I START?

Since 1992 RNDC, Rural Nevada Development Corporation, has been making a difference in the lives of others. We provide assistance and financing opportunities to small businesses and healthy, safe, affordable housing to people in rural Nevada.

**Small Business Lending
Commercial Funding**

OTHER SERVICES:

- ▶ Down Payment Assistance
- ▶ Weatherization
- ▶ Homeowner Rehabilitation
- ▶ Multi-Family/Senior Housing Projects



**WE CAN HELP!
RNDCNV.ORG**

**TOLL FREE 866.404.5204
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1320 E. AULTMAN ST. | ELY, NV 89301**

MAKE YOUR BUSINESS DREAM A

Reality



RNDC IS AN EQUAL OPPORTUNITY LENDER AND DOES NOT DISCRIMINATE ON THE BASIS OF AGE, RACE, SEX, CREED OR DISABILITY. RNDC IS A NON-PROFIT 501(C)(3)

HOME MEANS NEVADA

RURAL DOWN PAYMENT ASSISTANCE PROGRAM

BY NEVADA RURAL HOUSING

Nevada Rural Housing is helping deliver funds dedicated to get rural Nevada residents into affordable homeownership – this could be the opportunity for homeownership!

This program opens the door to:

- \$15,000 in forgivable down payment assistance
- First-time, rural homebuyers
- 30-year fixed-rate competitive mortgages
- Visit HALRates.org for rates and HALMap.org for eligible areas

Program eligibility:

- Household income limit is 300% of Federal Poverty Guidelines. Income limit for household size of 2 is \$54,930. Add \$14,160 for each additional household member.
- At least one borrower must have a minimum 6-month Nevada residency
- First-time buyers only
- Homebuyer education is required

Start Building Your Tomorrow Today at BuyRuralNV.org.



Home Means Nevada Rural Down Payment Assistance, a program of the Nevada Rural Housing Authority does not originate mortgage loans. Eligibility for the homeownership programs is determined by participating licensed lenders who are responsible to follow all program and loan agency guidelines and reserve rates published with eHousingPlus. Interest rates vary based on amount of assistance provided. Not all applicants will qualify. All MCC holders or applicants should consult their own tax advisor or the Internal Revenue Service for guidance regarding the calculation of the tax credit benefit. Example savings figures are estimates and for illustrative purposes only.



