

## In Step

### Walking and Postural Pain

by Dr. Arthur Lukoff, D.P.M.

Your feet have a direct effect on other parts of your body. They are the foundation of the body and are attached to the legs, which are attached to the knee, which is attached to the thigh, which is attached to the hip... and so on. Abnormal movement and function of the foot can actually be solely responsible for back, hip knee and other conditions; those involve joints, bones and muscles.

Most of us take 5,000 to 15,000 steps per day on either side of our body. Abnormal foot movements and function often alters the way we walk, putting stress and strain on muscles bone and joints in other parts of the body. When this is repeated day after day, week after week, and year after year, this ultimately weakens muscles and joints causing pain, arthritis, and increasing susceptibility to injury.

How do you know if your feet are the problem? Well, if pain is aggravated during or after walking you have a pretty good idea your feet are the cause. Interesting enough, your feet don't have to hurt for them to be the underlying cause.

When abnormal foot function is treated early, serious condition can be prevented that can eventually lead to joint replacement and other surgeries. Even if these conditions have already developed, they can often be helped, and pain alleviated, as well as further deterioration prevented. 🌟

### USDA Ups Max Loans

The U.S. Department of Agriculture (USDA) Rural Development in New York announces that the maximum loan amounts for the Section 502 Single Family Housing Direct Loan Program increased effective October 1, 2004. The new limits will enable families to select from a wider range of existing homes and will also make new construction a more viable alternative where needed.

In Ulster County, the maximum loan limit is now \$189,680.00.

The Section 502 Single Family Housing Direct Loan Program provides affordable loans to low- and very low-income households to purchase or construct homes in a rural area. For most homebuyers, the term of the loan is 33 years and no down

payment is required. The current interest rate for this program is 6.25 percent. However, payments are typically adjusted based on household income in order to make monthly mortgage payments more affordable.

**Repair Loans are available to very-low income homeowners of single family homes located in rural areas** to improve or modernize their home, remove health and safety hazards or make homes accessible for people with disabilities. The maximum loan amount that can be borrowed is \$20,000 and the interest rate is permanently fixed at one (1) percent. A loan in an amount not to exceed \$7,499.00 is available **with no closing costs** to qualified homeowners who have sufficient equity in their home. Applicants must own and occupy the single family home in need of repairs. The market value of the home cannot exceed \$189,680.00 in Ulster County.

The USDA, Rural Development's Middletown Office, serves Ulster County. In order to qualify for this program, a household's income must be within the very-low income limit. For example, in order to be income-qualified for the repair loan program, the maximum adjusted income for a family of two is \$22,600.00 and for a family of four is \$28,250.00 in Ulster County.

The USDA Rural Development Office located in Middletown serves Ulster County. For more information, or to apply for assistance under USDA Rural Development's Section 502 Home Purchase program, please visit or contact the office by mail, phone, or email at: **225 Dolton Ave., Suite 104, Middletown, NY 10940, 845-343-1872 Ext. #4, [rdmiddletown@ny.usda.gov](mailto:rdmiddletown@ny.usda.gov)**

USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure. Further information on rural programs is available at a local USDA Rural Development office or by visiting USDA's web site at <http://www.rurdev.usda.gov>. USDA is an equal opportunity provider, employer, and lender. Complaints of discrimination should be sent to USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410, or call (202) 720-5964 (voice or TDD). 🌟

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