

USDA RURAL DEVELOPMENT ASSISTS IN THE DREAM OF HOMEOWNERSHIP

On Friday, June 15th, Greg Branum, Missouri Rural Development State Director, and local Rural Development staff visited the home of Ms. Emma Halliburton and her daughter Taylor. Ms. Halliburton participated in the Rural Development Self-Help Housing (SHH) Program and moved into her newly-constructed home in April of 2007.

"I am proud of the partnership between USDA Rural Development and the Ozark Foothills Development Association (OFDA) which allowed the Halliburtons to realize the American Dream of homeownership. I am also extremely proud of the effort Ms. Halliburton put forth to help build her home," stated Branum.

As a participant in the Self-Help Housing Program, Ms. Halliburton and several other individuals and families worked together to build their own homes. Under the direction of the OFDA, the homeowners performed approximately 65 percent of the construction work, with the professional work such as electrical and concrete being sub-contracted out. By obtaining financing through USDA Rural Development and providing their own labor for construction, the homeowners were able to receive a lower loan amount that makes their payments more affordable.

Ms. Halliburton stated, "The Self-Help Housing Program is a wonderful program. I have become close friends with all the families as we built our homes together. Skip Hinrichs and Jerry Warren of the Ozark Foothills Development Association and the Rural Development staff were excellent people to work with. God Bless each and every one who helped with the Self-Help Housing Program."

The SHH Program is available to families who meet specific criteria, including the ability to help with construction and the ability to re-pay the loan. The families must meet the income guidelines, have acceptable credit history and must not currently own a home. The homes are financed by USDA Rural Development for 33 years at a fixed interest rate as low as 1-percent, depending on income and the size of the family.



Pictured left to right: Front Row: Kim Allison , Rural Development Specialist, Pam Anglin - Rural Development Area Director, Angie Reynolds - Rural Development Manager, Emma Halliburton & daughter Taylor - homeowners, Greg Branum - MO Rural Development State Director
Back Row: Chad Browning - Self-Help Housing participant, Greg Batson - Ozark Foothills Regional Planning Commission, Skip Hinrichs - Ozark Foothills Development Association, Jerry Warren - Ozark Foothills Development Association, Anya Phifer - Self-Help Housing participant

Mr. Branum added, "Appreciation is extended to our federal elected officials for supporting USDA Rural Development. They have been strong proponents for the necessary funding for essential services for rural Missourians."

Anyone seeking more information about the Rural Development Self-Help Housing program, or any other USDA Rural Development program, may visit the Homepage at <http://www.rurdev.usda.gov/mo/> or by contacting Angie Reynolds, Rural Development Manager, at angie.reynolds@mo.usda.gov or by calling 573-785-9679, extension 4.

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