

Helping Families Build Their Homes



Outline of Need: Katie Bowens and her family had been renting an apartment for five years. They wanted a chance to have a home of their own. The Norfolk Housing Agency (NHA) directed Katie to USDA Rural Development in an on-going partnership effort.

How Rural Development Helped: USDA Rural Development worked with Katie during this process.

The City of Norfolk, acting through NHA, notified the local USDA Rural Development office of a Community Revitalization program they were working on. They thought Katie would be a perfect fit. The City had received funding from the Nebraska Department of Economic Development (DED) in 2007 and 2008. These grants, written and administered by the Northeast Nebraska Economic Development District (NENEDD), are available to demolish dilapidated properties within the city limits. They also allow funds to be allocated to low-to-moderate income families in the form of construction subsidies and down payment assistance.

USDA Rural Development provided 100 percent financing through the Rural Housing Direct loan program to help put this family in a newly built, less than \$100,000 home.

The Results: Without the partnership between USDA Rural Development, the City of Norfolk, DED and NENEDD, Katie and her family would not have been able to purchase their 1,056 square foot, three bedroom dream home. The partnering generated benefits beyond that of homeownership. This process helped to clean up and revitalize a neighborhood by demolishing a dilapidated property and replacing it with a nice, new home built by a local contractor. The demolition and building process helped generate local business and employment.

