

Success Stories: USDA Helps Single Mother Achieve Homeownership

Outline of Need:

Lenore Nelson, a single, self-employed mother of two--ages 4 and 6, lived in Lodgepole, Nebraska. Lenore frequently had to commute 38 miles roundtrip for her work in Sidney. The commuting resulted in increased expenses (especially with the high gas prices) plus it took an hour out of her day. Also, not living in the community where her children attended school proved difficult. These factors created a real hardship for Lenore and prompted her move to Sidney.

How Rural Development Helped:

Due to the recent economic boom in Sidney, rentals were scarce and any available units were priced high. Lenore checked into buying a home and found that she qualified for a conventional loan. Unfortunately, the loan amount would not afford her a house that would meet her family's needs. Lenore turned to USDA Rural Development who was able to assist her through its Direct Rural Housing Loan Program. Via this program, she was able to purchase a comfortable, affordable home with payments her budget could support.

The Results:

Today, Lenore's children live in the community where they are schooled and Lenore is located where the majority of her business clientele is based. Homeownership has enabled Lenore to spend more quality time with her children, build her business, and be a successful homeowner. Also, the money that use to pay the rent and fill the car with gas is now being invested--in their home.

Lenore commented, "I am so very pleased to be a part of the Sidney community and to be a homeowner. My children are thrilled with our home and are happy to be close to their school and classmates." "USDA Rural Development has given me a wonderful opportunity, for which I am thankful."

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