

A Home for a Family to Stay Local

Outline Of Need: Jim and Rhonda Bergman wanted to raise their family in the home and rural setting that had become a part of their lives over the past 10 years. The Bergman's had been renting a 1 ½ story house in Prague, Nebraska, for those 10 years and one day the landlord decided it was time to sell the property. The house was in need of energy updating, as well as an overall renovation. The Bergman's wanted to give their three young children an opportunity to continue their elementary education with the local school, and grow to be a part of the rural community. So they decided they want to purchase that current residence.

How Rural Development Helped: Thanks to 100 percent financing, and available funding via the USDA Rural Development Direct Housing loan program, the family was able to purchase and renovate the home, adding new vinyl siding, windows and gutters after the purchase.

The Results: The renovations not only beautify the home, but provide conservation of energy and add efficiencies to a home that was originally built in 1913. The Bergman family has received compliments from friends and neighbors regarding the purchase and renovation of their new home:

“The Direct Housing loan program has changed our lives and given us a home, not just a house to live in. Our family is so thankful for the opportunity that this program gave us. Without it, our dream of owning a home may never have become a reality.” - Jim and Rhonda Bergman

