

# **Finding Homeownership**

## **Outline of Need:**

Maggie Cayou was a single mother living with her parents for the past eleven years in Walthill, NE. Her parents lived in separate households – so she would alternate living with each parent. She had insufficient income and credit for a conventional housing loan and was referred to USDA Rural Development by an area realtor.

## **How Rural Development Helped:**

Rural Development assisted Maggie with her housing application, the process of finding a home suitable for her and her five year old son, and in making the needed improvements in order for the home to be eligible for Rural Development's Single Family Housing Direct Loan program. Repairs to the home included complete electrical and plumbing upgrade, new roof, repairing the foundation, and removing lead based paint hazards on the property. Rural Development was able to include the cost of repairs in the loan, allowing Maggie to purchase a home at a very affordable price with monthly payments that she could easily handle.

## **The Results:**

Maggie and her son moved into their newly purchased home in March. They finally have a home that they can call their "own." The repairs completed on the home have removed health and/or safety hazards and have made it a wonderful place for them to live. They are extremely proud of their home and have become another successful USDA Rural Development homeowner.