

# Helping Families Build Their Homes



**Outline of Need:** Maribel Bernal and her two children had been living with her parents for a number of years. Maribel wanted an opportunity to create a home for her family. The Norfolk Housing Agency (NHA) directed Maribel to USDA Rural Development in an on-going partnership effort.

## How Rural Development

**Helped:** USDA Rural Development was able to work with Maribel to determine her

eligibility as an applicant. During this process, the City of Norfolk, acting through NHA, notified the local USDA Rural Development staff of a Community Revitalization program they were working on and thought Maribel 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 in January 2011 through the Rural Housing Direct loan program to help put this family in a newly built home for less than \$100,000.

**The Results:** Without the partnership between USDA Rural Development, the City of Norfolk, DED and NENEDD, Maribel would not have been able to purchase her 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, newly built home constructed by a local contractor.

The demolition and building process helped generate local business and employment.



“Being able to own a new home and being part the decision making as to what my home was going to look like was a rewarding experience. I was very fortunate to have the guidance from USDA Rural Development and the Norfolk Housing Agency as they were extremely helpful throughout the entire project. Thanks to USDA I was able make my dream a reality,” said Maribel Bernal.