



## NEWS RELEASE

United States Department of Agriculture Rural Development  
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### **“A PLACE TO CALL HOME” --CELEBRATING NATIONAL HOMEOWNERSHIP MONTH**

**Winnebago, Neb., June 14, 2004**—Homeownership is an American aspiration that today remains stronger than ever. Homeownership gives families a sense of security and pride. Karla Daniels, a Native American, single mother of four, shared in this pursuit. Today she is a homeowner in Winnebago, Neb. and is helping to celebrate National Homeownership Month.

USDA Rural Development is celebrating National Homeownership Month in Nebraska by recognizing the first direct homeownership loan provided by USDA Rural Development on Native American trust land in the state. Additionally, the agency is recognizing the significant homebuyer education training for Native Americans made available by the Winnebago Housing and Development Commission. Both efforts helped Karla Daniels achieve her dream of becoming a homeowner.

"After moving from place to place, I promised my kids I would give them their very own place to run and play," stated Karla Daniels. "That day has come with the help I received from various organizations, including my grandmother, Viola who babysat while I attended the Homebuyer classes and the USDA Rural Development home buyer program which was the only program that fit my financial needs and made this whole thing possible."

Prior to becoming a homeowner, Daniels lived in an apartment with her four daughters, Patricia 10 yrs., LaTausha 8yrs., Averi 4yrs., and Diane 8 months. The amount of living and yard space were limited prompting Karla to seek alternate living quarters.

Daniels launched her homeownership pursuit by participating in the Winnebago Housing & Development Commission's homebuyer course. She obtained a long term lease via the Winnebago Land Management and the Bureau of Indian Affairs (BIA). Daniels chose a model home constructed by Dynamic Homes which would meet her family's needs and be within her budget. USDA Rural Development provided a Single Family Direct Homeownership loan of \$74,500, the Winnebago Housing & Development Commission a \$5,000 grant for down payment as well as closing costs, and the Ho-Chunk Community Development Corporation contributed with down payment assistance of \$15,000. Indian Health Services assisted with sewer/water hookup services along with the installation of a well.

"Karla Daniel's loan was a great and unique accomplishment for USDA Rural Development as it was our first direct homeownership loan made on Native American trust land in Nebraska," stated Byron Fischer, housing director for USDA Rural Development. "I take great pleasure in presenting a plaque to Karla for being the first recipient of a homeownership loan made on trust land in Nebraska. I wish her many enjoyable years with her family in their new home."

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Daniel's house lot is considered trust land therefore a real estate mortgage is not filed at the courthouse. Instead, the BIA files the mortgage against the lease. Loans on trust land are processed differently, making them more difficult to process. USDA Rural Development was able to assist in the financing through its direct homeownership loan program.

Qualifications for USDA Rural Development financing include the household being unable to acquire a conventional loan, meeting income guidelines, having an acceptable credit history and showing repayment ability.

A plaque was also presented by USDA Rural Development to the Winnebago Housing & Development Commission for its efforts in developing, coordinating and providing an excellent homebuyer education program for Native Americans.

"I commend the Winnebago Housing & Development Commission for its comprehensive home buyer education program," stated Byron Fischer, housing director for USDA Rural Development. "The program has and most definitely will continue to assist Native Americans to achieve homeownership."

The Commission offers a \$5,000 grant which may be used for down payment as well as closing costs. To qualify, the home purchaser must be a Winnebago tribal member, complete the Commission's 40-hour homebuyer class and meet the U.S. Department of Housing and Urban Development's low income limit. Little Priest Tribal College, which offers the Winnebago Homebuyer class, has received accreditation for the homebuyer class so that students can receive college credit.

"Karla Daniels had many people who believed in her dream and worked for months to provide her with the services she needed," stated Donna Vandall of the Winnebago Housing & Development Commission. "Karla is like a scout; she went ahead and created a path for others to follow in achieving homeownership. She is an example of the many good people within the community working to achieve homeownership. USDA Rural Development provided their representative Dianne Frye and their housing program that helped to accomplish Karla's dream."

"It is very exciting and rewarding for us at HCCDC to assist Karla and her family in obtaining their new home," stated Don French, housing manager for HCCDC. "She remained very diligent in seeing the whole process through. We are proud of Karla and congratulate her and her family."

Requirements of the down payment assistance program for Ho Chunk Community Development Corporation (HCCDC) include the completion of a 40-hour Winnebago Homebuyer class; funds are for new construction only with specifications meeting or exceeding

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Uniform Building Code (UBC) standards. Additionally, the home must be constructed within the boundaries of the Winnebago Reservation and at least one of the immediate household members must be an enrolled member of the Winnebago Tribe of Nebraska. Immediate family members are spouse, child, parent or grandparent.

“Housing development is about partnerships. It is about people with resources and a desire to join with the nation in providing safe, clean, affordable housing for people in need,” stated Vandall. “In the Winnebago community it is also about self-determination and individual tribal people who have the perseverance and grit to reach their goal. It is about Tribal Governments and Tribal organizations working and developing resources for their members to use in their daily lives.”

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