

## A PLACE TO CALL HOME

**Outline of Need:** Karla Daniels, a Native American single mother, 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 was limited prompting Karla to seek alternate living quarters.

“After moving from place to place, I promised my kids I would give them their very own place to run and play,” stated Daniels. “That day has come with the help I received from various organizations, 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.”

**How Rural Development Helped:** Karla 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). Karla 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 Daniels’ 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 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 Results:** On December 30, 2003, Karla became a homeowner in Winnebago, Neb. With a place to call home, the Daniels children now have ample room to live and play while Karla is filled with happiness in providing a home for her children. (June 2004)

Pictured L-R  
Diane, Patricia,  
Karla,  
LaTausha and  
Averi outside  
their home. ➡

