

Rural Home, Rural Life Style

Outline Of Need: Victoria Blea, a single mother of four boys, was residing in an apartment complex in Denver, Colorado. She wanted to move to Ogallala, Nebraska to help take care of her mother. Moving to Ogallala would also provide her with the opportunity to raise her children in a rural community. Victoria, who lived on a fixed income, wanted to purchase her own home so she took the initiative to attend a Home Buyer Education course. Victoria would need to find a housing program that provided not only a loan but also down payment assistance.

How Rural Development Helped: USDA Rural Development provided a loan of \$70,250 to Victoria in May 2011 through the Single Family Housing Direct Homeownership Loan program. Keith County Housing Development Corporation provided \$665 for closing cost assistance through their Down Payment/Closing Cost Assistance program which is administered through a partnership with West Central Nebraska Development District.



The Results: Through the partnership of these agencies, Victoria and her family were able to realize the dream of homeownership with a minimum contribution toward down payment and closing costs. A larger home and a yard in Ogallala are providing the opportunity for Victoria's children to be close to their family, to get to know their grandmother and to grow up with rural values.

"It's nice to have a place to call our own. The programs available in Ogallala and through USDA Rural Development really helped me. Without the assistance to make my monthly payment affordable, I wouldn't have been able to purchase my dream. And, my kids have never played so hard! They are at their Grandma's house everyday and have made a lot of new friends. My kids are also so relaxed – they comment on how they feel safe and comfortable in their new home,"--Victoria Blea.