

# A Dream Come True

**Outline of Need:** Melissa Scott and her four children were displaced from their mobile home after it sustained significant water damage from a ruptured water heater. The family found shelter with Melissa's parents in Rushville, Nebraska, 15 miles away from their home in Gordon. Since Melissa's job and her children's school were in Gordon, the commute became a financial burden due to the increased fuel prices.

**How Rural Development Helped:** USDA Rural Development provided Melissa a \$45,000 loan in March of 2011 through the 502 Direct Homeownership Loan program. She received \$2,250 in closing costs assistance from High Plains Community Development Corporation. High Plains also provided homebuyer education along with homeownership and credit counseling.

**The Result:** With the help of a local realtor, Melissa found an affordable home in Gordon. She purchased an 840 square foot bungalow with four bedrooms, one and one-half bathrooms and a partially finished walkout basement. Her home is close to the public schools and within walking distance to work.

