



Success Story for West Virginia

Peggy Ables of Walkersville, (Lewis County) West Virginia, had disaster knock at her door in April, 2003 when her house burnt to the ground as the result of an electrical fire. Additionally, she discovered her insurance proceeds were not sufficient to rebuild her home. She worried about getting another loan to rebuild her home on her limited disability income.

Ms. Ables turned to Community Development Manager Jeff Hunt, in the Weston County Office of USDA Rural Development for help in building her home. A Direct 502 loan was approved for \$40,000 to construct a new manufactured home on her existing site.

Being permanently disabled, Ms. Ables needed special accommodations. She worked with Balasko Homes of Bridgeport, WV to design a home with wider doorways and halls, and lower cabinets to be within her reach. A ramp was also built for easier access in and out of her new home.

Based upon Ms. Ables' income she was able to receive a reduced house payment affordable to her income. Ms. Ables said, "Everyone involved (at Balasko Homes and Rural Development) was just wonderful. I am very impressed with the Rural Development Office, I have a new home with payments I can afford." She declared, "I just love it!"

In the photograph above, Ms. Joanne Balasko, owner of Balasko Homes, is pictured on the left and Ms. Ables is on the right, in front of her new home financed by Rural Development. The second photo shows a side view of the home.
