

# *"Divine Providence" Allows Homeownership* Dream to become Reality

A young widow raising three teenage boys on her own is receiving keys to a new home because of what has been termed by some as "divine providence." Of course, some earthly, or should we say rural, programs are also contributing to the success of this happiness.

Never having owned her own home, Denise Morris was going through a homeownership counseling program at Affordable Housing Corporation (AHC). Taylor University Carpenter's Hands, a faith-based student group which offers volunteer labor for community projects, approached AHC with an idea to build a new home for a deserving family that wanted to live in Upland, Indiana. Not knowing that Denise worked at Taylor, AHC chose her as the ideal candidate for the project. Roger Rayburn of AHC said the coincidence was "divine providence."

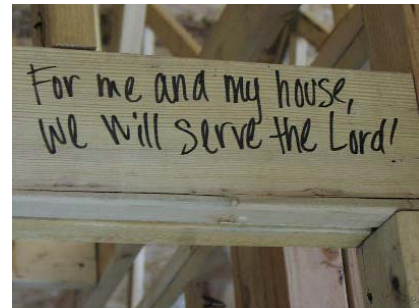
Between 60 and 70 student volunteers helped tear down the existing and deteriorated home that was on the property. They then constructed a new home from the ground up involving hundreds of hours in volunteer labor. During the framing, students wrote well-wishes over the interior studs, quoting bible verses, and poems.

Affordable Housing Corporation, a Housing and Urban Development approved counseling agency, oversaw the project from purchasing the property to overseeing volunteers to obtaining materials and professional contractors when necessary.

USDA Rural Development was able to provide funding through their Single-Family Housing Direct Lending Program. The 502 program provides a subsidized interest rate which assists in keeping mortgage payments affordable.

USDA Rural Development Indiana State Director Robert White said, "Nearly 70 percent of all Americans now enjoy the satisfaction of owning their own homes. USDA Rural Development is proud to play a significant role in making homeownership a reality for Denise."

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life in rural communities. As a venture capital entity, Rural Development has invested more than \$76.8 billion since the beginning of the Bush Administration to provide equity and technical assistance to finance and foster growth in homeownership, business development and critical community and technology infrastructure. More than 1.5 million jobs have been created or saved through these investments.



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