

A HOME FOR THANKSGIVING

OUTLINE OF NEED: *Brad Roth had been living with his grandparents and graduated from high school in December 2006. He had been saving money to show his grandparents that he could afford to buy a house, pay utilities, insurance and living expenses. Brad and his grandparents began to house hunt and were shocked to find that there were no houses in the \$30,000 - \$50,000 range that were decent, safe and sanitary. He contacted a local realtor who worked with him and directed him to USDA Rural Development.*

HOW RURAL DEVELOPMENT HELPED: *Brad contacted the local USDA Rural Development Office located in Rapid City, SD. He completed the application for a Rural Housing 502 assistance loan to purchase a home. He had been at his job at least 2 years and had acceptable credit. He was determined eligible and issued a Certificate of Eligibility. With the help of the realtor, he found a house but it was located in a neighboring county so his file was transferred to the USDA Rural Development Office in Sturgis, SD for continued processing. They inspected the house and ordered the appraisal. They also had him take Home Buyer Education classes from NHS of the Black Hills.*

THE RESULTS: *USDA Rural Development was able to provide a loan to purchase the house. NHS of the Black Hills was able to provide closing cost assistance to help pay closing costs. His family expanded to include his significant other and new baby girl. This young family was able to spend their first Thanksgiving together in their new home.*

Submitted: Sturgis Office – January 2008



Pictured above – the Brad Roth family.