

FUTURE LOOKS BRIGHT FOR LAWRENCE FAMILY

OUTLINE OF NEED: *Jo L. Lawrence and her family have been living in a mobile home for the past eight years. Every time an opportunity would present itself to get ahead, something else would go terribly wrong with the mobile home structure including freezing pipes, deteriorating doors and windows, substandard flooring in the bathroom due to mold, and the list of needed repairs goes on and on. One day, Jo came across a flyer that was being distributed by the Cheyenne River Housing Authority (CRHA) relating to home loans being offered through USDA Rural Development. Jo contacted Kimberly Claymore, Homebuyer Counselor at CRHA. Kimberly walked her through the process of what she needed to do in order to apply.*

HOW RURAL DEVELOPMENT HELPED: *USDA Rural Development approved the loan under the single family 502 Direct Loan program. The application for assistance is a cooperative effort to provide homeownership for a family through assistance from the USDA Rural Development 502 Direct Loan program, Cheyenne River Housing Authority's Down Payment Assistance Program and South Dakota Housing Development Authority ADDI assistance for down payment and closing costs.*

Kimberly showed Jo which homes were available for purchase in the Fox Ridge II Development site located in Eagle Butte and Jo selected the one she liked best. After supporting documentation and permission was received from the Tribal Council, the lot was assigned to Jo and her family.

THE RESULTS: *"This home is perfect for us," exclaimed Jo L. Lawrence. "It will provide each of the children with their own bedrooms, is much roomier, and we won't have to worry about immediate repairs."*

The Lawrence family moved into their new home on January 31, 2008. Fox Ridge II is a development built by the Cheyenne River Housing Authority. The houses in Fox Ridge II all have four bedrooms and two bathrooms with a total square footage of 1,512. All the houses are to be sold to people who will actually live in the homes, not as rental properties. "This house means everything to me – a better life, a better future, increased stability for the children, and holds the prospect of a much brighter future for all of us," said Jo L. Lawrence. "I know my attitude has improved 100% and I can hardly wait to move in. I want to thank Rural Development and CRHA for their patience and encouragement."

Submitted: Pierre Office – February 2008

Pictured at right – left to right: Kimberly Claymore, Homebuyer Counselor at Cheyenne River Housing Authority, Jo Lawrence - homeowner, and Rural Development Specialist Paula Corcoran.

