

## **PARTNERING BROUGHT HOMEOWNERSHIP TO SINGLE FATHER**

**Outline of Need:** The last several years for Jeff McDowell were about change. He was on disability due to a medical problem, went through a divorce and gained custody of his children. Because of his inability to work, he and his three children Brett 17 yrs., Carley 5 yrs. and Lisa 4 yrs. lived with family. Fortunately, Jeff recovered, went back to work and enthusiastically embraced his next change, purchasing a home for his family. Needless to say, being out of work, with medical bills to pay and children to support, Jeff was unsure if he would have the resources needed to buy a home.

**How Rural Development Helped:** USDA Rural Development provided a homeownership loan of \$80,000 to Jeff to purchase his family's home. The City of Ravenna provided down payment assistance in the amount of \$15,000. Karel Construction and Prairie Gold Homes worked together and built the family's home.



**The Results:** Partnering made homeownership at 413 Garfield in Ravenna, Nebraska possible for Jeff and his family. They now share a 960 sq. ft. two-bedroom ranch home with an attached garage, full basement, vinyl siding, and vinyl clad slider windows. There is plenty of yard for the kids to enjoy on the 13,500 sq. ft. lot.

The City of Ravenna plans on building more homes to meet the incoming industry. The City will offer down payment assistance for these homes in hopes of attracting more families, like the McDowells', to live in their community rather than commute.

***“After living with relatives for so long, it is great to be in our own home and to be a family again. The kids are really excited to have their own yard to play in.” –Jeff McDowell, Homeowner***