

## Cruising to the Dream

**Outline of Need:** When Carl Wisehart first came to Southeast Nebraska Developmental Services (SENDS)/Region V, he came with the clothes on his back and a dream that would lead him down a path to homeownership. Carl began his journey in a basement apartment in the small, rural community of Auburn, Nebraska. While there, Carl obtained employment in the community, learned to do household chores, pay bills, and even entered a community chili cook-off taking the award of “People’s Choice.” Although this arrangement proved to be beneficial for Carl, he longed to buy his own home.

**How Rural Development Helped:** USDA Rural Development assisted Carl through a homeownership loan of \$60,528. Southeast Nebraska Community Action (SENCA) provided homebuyer education, and was able to secure down payment and closing costs assistance through the Federal Home Loan Bank in the amount of \$4,000. The loan process was initiated through the assistance of SENDS. They knew the USDA Rural Development 502 Direct program would be a perfect fit for Carl. SENDS helped him to complete the application and walked him through the various steps of the process. Carl independently took on much of the preliminary preparations necessary, from talking to the inspectors, repairmen, utility companies, and real estate agent.

**The Results:** Carl’s dream to own a home came to realization when he purchased a three bedroom, one bath, 972 square foot home, complete with enclosed front porch, central air, new carpet, and new furnace. Living in this small community with affordable home payments allows Carl to remain active in his community and many organizations, as well as to continue to pursue his love of travel. Now that Carl has made his dream of homeownership come true, he is working on his next dream--heading off on a cruise this year!

***“I am so excited and happy with the opportunity of owning a house!” –Carl Wisehart  
Homeowner***

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