

## Homeownership anchors families to their community

### Outline of Need:

April Cates and her sons Ernest 16 and Keith 14, and daughter Laterria 3, lived in a rental house with only two bedrooms and one bath. Despite her best efforts, finding a home to buy with room enough for three growing children at a price she could afford seemed impossible. On a fixed income she could not meet the traditional down payment and other qualifications for a conventional home loan.

### How Rural Development Helped:

Cates read about the Homeownership Program at USDA Rural Development in her local newspaper. She called the agency's area office in Covington for details and worked through the application process with the help of Home Loan Specialist Joyce Mason. After qualifying for the loan, Cates attended a homeownership program, which prepared her for the new rights and responsibilities of homeownership. Because the program lowers monthly payments and closing costs, Cates was able to purchase a modest home with room enough for her family in a neighborhood with other children. Now, for about what she was paying in rent, Cates is building up equity and financial security for her family.

Rural Development staff mentioned to their building manager, Billy Brooks, they planned to celebrate Homeownership Month with the Cates family at their new home. Brooks told the Cates' story to co-workers at Cole's Do It Best Building Center in Ripley. Impressed with Cates' accomplishment, Cindy Clower, an owner of Cole's had the company donate shrubs for landscaping the home as a way of marking the occasion. Brooks and another co-worker Avery Jones donated their time to plant the shrubs and taught the Cates' boys how to care for the new bushes and take pride in their home and community. All this provides a look into one of the many ways that homeownership makes a family more a part of the larger community.

### The Results:

Cates and her family now have a comfortable home to call their own and they are building greater financial security and becoming part of a community. All this was accomplished for about what they were paying in rent for less space.

Cates said, "I am really proud of my home, and so are my children. They each enjoy their own room. Thanks to my mother for encouraging me not to give up. And thanks to Ms. Joyce and the USDA staff for helping me to have a beautiful home."



Pictured (L-R) front row: Keith, Ernest, Avery Jones, Billy Brooks. Back Row, Joyce Mason, April and Laterria Cates.

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