

Single-Family Housing

GRAND RAPIDS HOMEOWNER HONORED DURING SPECIAL JUNE HOMEOWNERSHIP MONTH CELEBRATION

GRAND RAPIDS, Minn. -- It's a bright and sunny June afternoon and the new home of Heidi Richards is buzzing with activity.

Richards' two children, Hannah, four, and Emma, three, are running around the cozy living room and spacious basement. Richards' parents, Robert and Anne, are over for a visit and so are representatives from the U.S. Department of Agriculture (USDA) and Kootasca Community Action.

A year ago, Richards didn't think she would ever be able to host such a gathering at a place of her own.

"I thought we'd be living in an apartment for the rest of our lives," she said. "This is just so nice, it's hard to describe the feeling."

Richards and her two children moved into their new Grand Rapids home over Easter weekend and couldn't be happier. The family was recognized by USDA Rural Development officials during a special June Homeownership Month celebration.

Rural Development provided the financing for the home through its direct single-family housing program. Each June, Rural Development recognizes several homeowners throughout the state that have achieved the dream of homeownership with the help of Rural Development. Since 2001, Rural Development has invested almost \$1.3 billion in single-family housing throughout rural Minnesota.

Richards, a working, single mother, learned about Rural Development from her boss and immediately sought out more information. She connected with Kris Zigan, a specialist in Rural Development's Virginia office, and the process of becoming a homeowner began.

"If you want to do it, you have to stick to it," Richards said. "I really, really wanted to do it and I'm so glad I did."

The program turned out to be a perfect fit for Richards. It's designed for lower income individuals and families living in communities of 20,000 or less that are unable to obtain home financing from traditional lenders. Applicants also must have solid credit and demonstrate repayment ability.

For Richards' home, Rural Development partnered with Kootasca and the Greater Minnesota Housing Agency to provide the financing.

"(Richards) was such a neat buyer to work with," said Sandy O'Fallon , Homeownership Coordinator for Kootasca. "She took some really big steps to get where she is now."

The next step for Richards is laying sod in her yard and finishing her basement. She sets aside money when she can for sheetrock and other expenses. All the work is done by Richards herself (usually when Hannah and Emma are napping) and her family. Steadily, the bathroom, bedroom, and recreation area in the basement are looking as nice as the rest of the house.

Nonetheless, Robert couldn't resist kidding his daughter: "She's impatient," he said with a grin. "She gets that from her mother."

"I knew you'd say that," Heidi responded. "I just don't like unfinished projects."

Richards' story demonstrates that homeownership is a project that many people are intimidated by, but can be completed with a lot of determination.

"Heidi deserves a lot of praise for becoming a homeowner," said Steve Wenzel, State Director of Rural Development in Minnesota. "President Bush has crafted a rural policy that focuses on homeownership. Homeowners take pride in the communities they live in and improve the area's quality of life and economic development opportunities."

When Richards goes for a walk in her new neighborhood, she's thankful for all the assistance she has received.

"I just want to say thank you to everyone," she said. "I honestly didn't think I'd be here, but now I'm close to my family and I have a home I can call my own."

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