

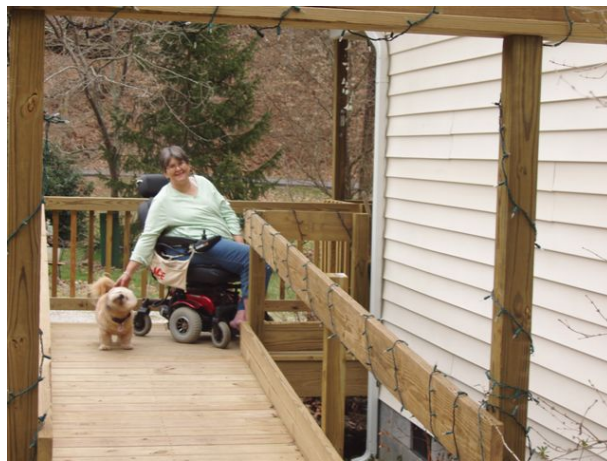
RURAL DEVELOPMENT MEETS HOUSING NEEDS

Outline of Need: When “Dee” purchased her house several years ago, she had gone through a divorce and needed a home for herself and two children. She contacted USDA Farmers Home Administration, now Rural Development, for assistance through the 502 program. This is a great loan program enabling low income families to purchase a new home. She purchased the house and together she and her two children moved in to start a fresh new life in a peaceful, rural neighborhood. In her thirties, young, working at a stable job and striving, everything appeared to be going great for her. Of course, like so many families, tragedy struck.

After only four years of living in her comfortable home, she was struck with multiple sclerosis. At first, the signs of this terrible disease were gradual but, stumbling and dragging one of her legs, she knew something was wrong. Diagnosed with this crippling disease, she attempted to work for a couple of years, but falling on her job and not being able to walk, she had to quit. Becoming disabled at an early age and receiving only a fraction of her wages, she could barely make ends meet. Of course, Rural Development assisted her by lowering her monthly mortgage payment to the lowest rate of interest, which was one percent. However, her house was not handicap accessible and she was now in a wheelchair, unable to walk. Her home was very difficult getting in and out of with no wheelchair ramp. The simplest tasks became impossible. She couldn't even wash her dishes due to not being able to get close enough to her sink in her wheelchair.

How Rural Development Helped: She contacted a local non-profit for assistance in packaging her application. They presented her application for a Rural Development 504 repair loan to build her wheelchair ramp and to make her kitchen sink handicap accessible.

The Results: After accessing her needs, the Hazard Rural Development Office made her a subsequent 504 loan, at one



percent fixed interest, for the needed repairs. Now “Dee” can maneuver all around her house in her electric wheelchair--washing her dishes and going out into the yard. She loves to work in her yard and flowers and loves maintaining her birdhouses. She said she loves her wheel chair ramp and the freedom it has brought. She also wanted to thank Rural Development for assisting her and really appreciates their assistance with her housing challenges in her time of need.

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