

## A Little Help for Our Friends

By Anthony Linardos, State Director VT/NH

**Homeowners: Howard and Helen Gibney**

**Location: Bath, NH**

When June arrives, we at USDA Rural Development celebrate Homeownership Month with community events across the country that demonstrate our commitment to affordable housing. Through our various loan and grant programs, we've helped thousands of rural residents in New Hampshire and Vermont achieve the American Dream of Homeownership and make essential repairs to improve their lives. And though it's not easy to get together with our customers these days, some of our colleagues nonetheless go above and beyond to show their support.

Recently, rural Housing Specialist Janice Daniels visited Howard and Helen Gibney in Bath, New Hampshire, to present them with an American Flag and new 'Home' doormat to mark the completion of a new ramp to their house.

The Gibneys discovered the USDA 504 loan repair program thru a flyer they received from a local partner, the Littleton Senior Center. Recent health issues had made accessibility to their front door more difficult, and so they needed a solution to help them remain independent in their home of more than 19 years.

After reaching out to the local USDA office, they discovered they met the required qualifications to complete necessary health and safety repairs. So a local contractor got to work and built a beautiful new wooden ramp with just the right slope, allowing this happy and appreciative couple to remain in their home for many more years to come.

For families wanting to remain in their homes, USDA Rural Development has versatile financing programs—like the 504 repair loan—to help them achieve their goals. I am so proud of our committed Rural Development staff who dedicate their time and efforts to make other lives better, during Homeownership Month and every month.



*Howard and Helen Gibney with their new ramp*