

Deeper Roots for a Sunnier Future

Homeowners: Liz Hyland and son James

Location: North Bennington, VT

Closed: 5/21/20

Liz Hyland has the glow of someone who just summited Everest—a surreal blend of intense satisfaction, soulful reflection and bone-deep exhaustion. It’s the look someone assumes when they know they’ve truly *earned* something; that all the planning and pain and sacrifice have paid off.

“It was a long, rough journey,” she says. “I can’t tell you how good it feels to accomplish this. Not for me so much, but for *him*.”

‘Him’ is Hyland’s son James, the light and laughter of her life. Her homebuying journey began five years ago during a discussion with her then-housemate Mom about her then-infant boy.

“We sat down and just talked about how important it was that he grow up in a stable household that he could call his own. He and I shared a room in my mom’s house, and I knew that just wasn’t viable for the long term. And I wanted to stay in North Bennington: my family has lived here for multiple generations and I love the school district. My grandpa was in the first graduating class of the high school, so it’s a family legacy. So, because my Mom financed her house through USDA, I decided to explore that option.”

So Hyland set off on the road to homeownership with a lot of questions and a thin credit file. “I called USDA and contacted Debbie Boyd, one of the housing program specialists. She geared me towards credit building from the ground up, and got me connected with credit counselors to devise a plan. When it finally came time to apply, (502 home loan specialist) Alex Gauthier took over and helped me through every step. He was *incredible* to work with—super helpful, super quick and really informative. He worked really hard to push everything through.”

The road was not without bumps and bends, however. “Honestly it was tough at times,” Hyland recalls. “A couple years ago I was preapproved for a home and at the point of getting the inspection, but I lost my job! As you can imagine I was very upset when that loan fell through.”

Shaken but undeterred, she persevered and found another job; a rewarding position with United Counseling Services helping kids with early childhood trauma. But the road wasn’t cleared yet. “Even with the process of buying this house, the inspection came back with 33 things that had to be fixed, and the appraisal was \$40k under the figure, so we had to appeal that.”

Despite the serious setbacks, closing day finally arrived. James opened the front door and ran through every room, laughing and shouting. For Hyland, it was the moment she’d been waiting for after five long years. “I’m just so glad to be in the next chapter of my life, which is the first chapter of his.”



Liz Hyland and son James capture a magical moment just before moving in