



South Dakota

Rural Housing Service • Single Family Housing

Living the American Dream of Homeownership in Aberdeen, SD

It was nearly ten years ago when Jan Riggins suffered a big financial loss with losing her business and her home. In that timeframe, she moved at least seven times from various rental properties because the owners either sold the homes or moved back to live in the properties.

Jan's son-in-law, Brandon, suggested she reach out to USDA Rural Development to find out if she was eligible to apply for one of their housing programs. She reached out to the Aberdeen Rural Development Area Office staff and they referred her to Homes Are Possible, Inc. (HAPI). HAPI worked with her on the application process for the Single-Family Housing 502 Direct Loan Program.

Jan purchased a two-bedroom home with a split foyer and open concept that also came with a two-stall garage in Aberdeen, SD. The federal funding was leveraged with a \$10,500 Grow South Dakota silent mortgage, a \$20,000 HAPI silent mortgage for the lot purchase, and a \$3,500 HAPI down payment assistance silent mortgage.

"I enjoy having my own home again, a place to call home!" said Riggins. "My mortgage is cheaper than my rent, I can pay down my debt, and I can offer my home to my four children to gather and stay if needed."

Riggins also shared that the no money down, low interest loan, with 33-year repayment schedule was within her budget. Life can throw curveballs, but determination and perseverance does pay off. "I say even if you don't think you qualify, pursue applying anyway," said Riggins. "Dreams do come true! My story is a great example. I am as they say, living the dream. Thank you, USDA Rural Development."

"It was a joy to witness Jan grow in confidence while she made choices that empowered her future! We're glad we were able to assist her in the purchase of her home," said Rachel Dix, Homeownership Coordinator with Homes Are Possible, Inc.



Jan Riggins sits in front of her new home holding a "Home Sweet Home" picture. Photo courtesy of Jan Riggins.

Obligation Amounts: NA

Date of Obligations: 07/14/2020

Congressional District: Representative Dusty Johnson; Senators John Thune and Mike Rounds

Partners: Jan Riggins, Homes Are Possible, Inc., Grow South Dakota, and USDA Rural Development

Demographics: Aberdeen is a city in and the county seat of Brown County, South Dakota, The city population was 26,091 at the 2010 census, making it the third most populous city in the state after Sioux Falls and Rapid City.

Impact: The applicant is finally a homeowner after many years of renting and is living the dream of homeownership.

Story updated Month June 2021 • USDA is an equal opportunity provider, employer, and lender.

