



## Montana

Single Family Housing • Section 502 Direct Loans

### A Single Mom's Road to Homeownership

As a single mother raising two little boys in Kalispell Mont., Amanda D. wanted to purchase a home for her family. But, with a modest income and skyrocketing housing costs, this dream seemed to be out of reach.

"Trying to buy a home with any traditional mortgage, it would just never happen," Amanda shared.

Amanda had been working with a community land trust and was floored at the proposed monthly costs. After passing on two homes that exceeded her budget, Amanda's Realtor suggested she contact USDA Rural Development about the [Section 502 Direct Loan](#), which helps low-income residents purchase housing.

Amanda was unsure but, with growing concerns that her rent might increase, or the rental she was in might be sold as a vacation property, she decided to roll the dice.

"I made the phone call, and it turns out that that was the most affordable option!" Amanda noted. "My kids are born and raised here (in Montana) and we plan to stay!"

With the Section 502 Direct Loan in hand, Amanda found a home that she loved within her price range. Although there were a few delays related to the purchase, Amanda closed on her new residence in March, 2021.

Now that Amanda has moved in and is getting settled in her own home, she remarked on the importance of having the safety and security that homeownership can provide. "It's incredible! Everybody says that there's nothing better than owning your own home. Honestly, if it weren't for the USDA mortgage, I wouldn't have been able to get a home and we would probably still be considering moving at some point."

Click here for the full radio interview: [USDA Helps Single Mom in Montana Buy a Home | USDA](#)



*"It's been such a blessing to be in this house and we're all finally settled in and adjusted to it," Amanda said. "The kids made new friends the second week here and my dog loves his new backyard and the walking path."*

**Obligation Amount:** \$169,900

**Date of Obligation:** 3/03/2021

**Congressional District:** Representative Rosendale Sr.; Senators Tester and Daines

**Partners:** N/A

**Demographics:** Kalispell's population is 22,052 (2015 Census)

**Impact:** Providing decent, safe, sanitary and affordable housing to a single mother and her two children in Flathead County.