

Rural Housing Program • 502 Direct Single Family Housing Program

USDA Joins Forces with Habitat for Humanity

Knowing each other most of their lives, Brett and Rachael Holmes got married and started a family soon after. A few years later, they realized their family was outgrowing the small 2 bedroom trailer they had been renting in Salem County since 2014. Rachael knew it was time to spring into action and get going on their plan.

Her first idea was to see what options might be available for first-time home-buyers in Salem County. During her research, Rachael discovered that Habitat for Humanity in Salem County, was taking applications for a new house to be build in Pedricktown, New Jersey. This would be a win win for the Holmes family. This opportunity would bring the Holmes closer to family that live in this small quiet town with a good school system.

Habitat accepted Holmes family into the program sometime in early 2018. Rachael and Brett started working and contributing a total of 500 “sweat equity” hours, along with their family and friends, to complete the construction of the home.

With previous partnerships on other projects, Habitat knew USDA Rural Development was the agency to secure a low-interest mortgage for the Holmes family through the USDA Direct Single Family Housing Program.

Once the Holmes purchased the home, the school district allowed Brett and Rachael’s son Brett to start school in September 2018, even though their house was not finished. The Holmes family, including their newest addition, 2 week old son Collin, moved into their new home on March 8, 2019.

USDA Rural Development partnered with Habitat for Humanity in Salem County to provide affordable housing for this young family. These opportunities promote prosperity, which in turn creates thriving communities and improves the quality of life in rural areas.

If you are looking to become a homeowner, please visit our website at www.rd.usda.gov/nj.



USDA Rural Development and Habitat for Humanity Salem County celebrates with new homeowners Brett and Rachael Holmes and family.

Obligation Amount:	\$104,940
Date of Obligation:	March 2019
Congressional District:	Van Drew—2nd
Senators:	Menendez & Booker
Partners:	Habitat for Humanity Salem County
