

## Homeownership Dream Comes True

Ms. Beall, resident of Onslow County, North Carolina had been living with friends and family for more than a year. Ms. Beall became mother to twin boys and needed a permanent place to call “home.” Finally when her children were 8 months old she rented a trailer that was poorly maintained, not well insulated and was an unhealthy living environment. According to Ms. Beall the electric bill was often as much as the rent. The Beall family of three could not afford a conventional house payment offered by other lenders. Ms. Beall had all but given up on owning a home and was facing living in her car or with friends and family.



*Finally a place to call HOME.*

Ms. Beall discovered the USDA SFH 502 Direct Program through a coworker. USDA Rural Development was able to provide assistance to the Beall family. Agency staff determined that Ms. Beall was eligible for a home loan that would include subsidy payment assistance. This payment assistance offered through the SFH 502 Direct Loan Program reduced her monthly payments to a level where she could afford the cost of owning a home. The beautiful home is located in a quiet neighborhood featuring a safe and healthy environment to raise her two children. Additionally, the home includes a large lot for the children to enjoy.

Ms. Beall has become a proud homeowner a dream she did not believe was attainable as a single parent. The applicant was pleased with the loan process and is very thankful to Rural Development for the assistance provided.

---

<b>Obligation Amount:</b>	\$179,900
<b>Date of Obligation:</b>	April 2016
<b>Congressional District:</b>	Representative Jones, 3rd; Burr, Tillis
<b>Partners:</b>	USDA Rural Development
<b>Demographics:</b>	Onslow County
<b>Impact:</b>	Affordable housing

---