



Rural Development • Rural Housing Service • Direct Homeownership Loans

Moving up to Bigger Dreams in Rural Nebraska

ReAnna Buddecke and her three children had been living in an apartment for more than two years and dreamed of having a home of their own.

USDA provided a \$40,700 loan through the 502 Direct Homeownership program. As a first time homebuyer, Buddecke also received assistance from Western Nebraska Housing Opportunities (WNHO) in the form of a 0% interest deferred loan of \$1,200 that provided for the down payment and closing costs. Buddecke received additional assistance from WHNO for repair funds, totaling \$4,000. These repair funds will be forgiven after five years of occupancy. USDA Rural Development connected Buddecke to the Community Action Partnership of Western Nebraska (CAPWN) to satisfy the requirement of completing homebuyer education.

Buddecke worked with a local trusted realtor to find a house that she and her children could turn into a home. They stayed in the city of Scottsbluff and decided on a spacious house. The house is big enough to provide private space for the girls to each have their own room. It has three bedrooms, two baths, and a total area of 918 square feet. The girls are excited to have a place of their own and Buddecke is happy to be within walking distance to schools and the public library.



Sitting out enjoying a cool summer breeze.

Obligation Amount: \$40,700

Date of Obligation: 01/14/2015

Congressional District: Representative Smith, District 03; Senators Fischer and Sasse

Partners: Western Nebraska Housing Opportunities (WNHO) and Community Action Partnership of Western Nebraska (CAPWN)

Demographics: Single parent household

Impact: Affordable housing; Direct Home Loan