



Rural Development • Rural Housing Service • Direct Loan Program

USDA, Habitat for Humanity partner in first-ever Ohio build

In commemoration of USDA’s annual Homeownership Month, some industrious Ohio Rural Development team members spent a sunny day at a Habitat for Humanity building site, helping Marysville resident Michelle Amrine and her two children frame out a place to call their own.

Financed through USDA Rural Development’s Direct Home Loan program, the home is being constructed through Habitat for Humanity of Union County. Although earlier projects in the state included funds for the rehabilitation of already-existing construction, the Amrine house marks the first “from-the-ground-up” collaboration between Ohio Rural Development and Habitat for Humanity.



Michelle Amrine snaps a “selfie” with Ohio Rural Development team members who spent a June day helping frame her new Union County home. (USDA Photo)

Michelle, whose family has Revolutionary War-era roots in rural Union County, says she firmly believes in helping others and works hard to instill that ethic in children Ryan and Lauryn. She began volunteering in 2002 by serving on the board of directors for Marysville’s oldest and only non-profit childcare center, where Ryan and Lauryn were cared for during her workday. An avid motorcyclist, she resigned from that position to found the Chrome Divas of Columbus, which chose as its primary beneficiary the Stefanie Spielman Fund for Breast Cancer Research at Ohio State University’s James Cancer Hospital. Michelle also briefly volunteered as treasurer for Habitat, but stepped away from those efforts in mid-2013 when she realized she hoped to become a housing applicant. She says she was elated to learn she qualified for the USDA loan and Habitat assistance.

“I tell my kids we have this one life,” said Michelle. “It’s not about only you. It’s about leaving your footprints and the impact that you made on others while you are here. Come what may, this is all such a blessing and we thank God first and foremost.”

Since Habitat International now sanctions the USDA Direct Loan program, Ohio Rural Development looks forward to a long and productive partnership with Habitat for Humanity of Ohio, helping more rural families achieve the dream of homeownership.

Obligation Amount: N/A

Date of Obligation: April 2014

Congressional District: Representative Jordan, District 4; Senators Brown and Portman

Partners: Habitat for Humanity of Union County

Demographics: Marysville, population 22,094, is the Union County seat. Located about 33 miles northwest of Columbus, the city’s slogan is, “Where the Grass is Greener.”

Impact: While the Amrine Habitat for Humanity project marks the first-ever build “from the ground-up” in the State of Ohio, it’s paving the way for other such partnerships. Ohio’s second Habitat for Humanity build is expected to be completed by summer 2015.