

Rural Housing Service • Single Family Housing Direct Home Loan Program

A Journey from Generational Homelessness to Homeowner

“My journey to homeownership was not easy,” said Mendiola. It wasn’t just saving up the money, improving her credit, or finding the right lender. Mendiola had never lived in one place very long. She grew up in foster care and is a trafficking survivor. “I ended up on the streets, eating out of garbage cans...And being retraumatized many times over.”

For the past 25 years, she’s rented. “I moved every year and never really felt at home and safe.” Buying a home meant more to Mendiola than it does for most; it meant leaving behind generational homelessness. But it was hard for Mendiola to convince herself she was finally safe and ready to settle down in her own home.

When rents began to climb, Mendiola found herself paying \$1,700 a month for an 800-square-foot apartment. It was time. Mendiola had been steadily improving her credit. She completed her master’s degree a few years ago, and has a stable job with a local nonprofit as a licensed qualified mental health practitioner, where she helps those with severe, persistent mental illness, particularly the homeless. But one bank after another told her she did not qualify for a loan. That’s when her realtor contacted USDA Rural Development. Through its [Single Family Housing Program](#), USDA provided a mortgage loan with no down payment required.

“The USDA program for me, I just have no words,” said Mendiola, who was especially impressed with Rachel Reister, the staff member who processed her application. “Rachel sat and heard my cries, listened to my fears, had calming words of encouragement...She spoke only truth and showed me so much of her humanness. The people who work at USDA have a level of integrity that is beyond anything I’ve ever seen.”

With her loan secured, Mendiola bought a small three-bedroom home in rural northwest Oregon. She is now saving \$415 per month on her housing costs compared with her rental expenses while also building equity.

“As I sit here in my backyard, hearing the sounds of the birds, hearing the squirrels argue above me, and the winds as they gently blow, I am reminded that this is home and I am safe. It is my tranquil space where I come at the end of the night after serving my peers...because they too will heal and find their home where safety lies.”



After growing up in foster care and homeless, Mendiola was finally able to purchase her first home with assistance from Rural Development.

Obligation Amount:	\$325,900 loan
Date of Obligation:	March 2018
Congressional District:	Representative Schrader, District 5; Senators Wyden and Merkley
Impact:	A single mother of five ended her family’s history of homelessness and reduced her housing costs with help from a USDA mortgage loan.
