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OREGON—Rural Housing Service

Exceptional Service

Grandmother finds new home, builds new life for grandchildren after family tragedy

Outline Of Need:

When her daughter passed away a couple of years ago, retiree Ariel Waddington suddenly became the sole guardian of her three young grandchildren. Because her mobile home park did not allow children, the four of them moved to a cramped, two-bedroom apartment, which was all Ariel could afford on her Social Security retirement income. In addition to taking on the role of a parent under very difficult circumstances, she needed to find a suitable home where the children would feel secure, have access to good schools and have room to grow.

How Rural Development Helped:

Ariel wanted to purchase a home, but she was turned down for bank loans. She began to lose hope when she met Todd Woolery, a loan specialist with the local USDA Rural Development office in Redmond, Oregon.

With extensive, one-on-one assistance from Todd at the conveniently located local office, Ariel was able to apply and qualify for a Section 502 direct home loan from USDA Rural Development.

“It was a godsend that we found USDA and Todd,” Ariel says.

The Results:

In the spring of 2010, Ariel was able to purchase a \$210,000 house in Redmond with no money down and affordable monthly payment. The spacious single family home has a full yard, large open kitchen and living area,



Ariel Waddington sits in front of her new home with her three grandchildren, ages 4, 7 and 11.

Photo taken June 2011

and three bedrooms on the ground floor, as well as a second-floor bonus room serving as the perfect retreat for the oldest granddaughter.

“The kids are so much happier in the new house,” she said.

In addition, the family-oriented neighborhood is home to lots of children and good schools, where the children are thriving.

“We’re very grateful to USDA for what they’ve done for us. We never could have gotten a loan without them.”

Fast Facts

Program:	Section 502 Direct Home Loan Program
Investment:	\$210,000 direct loan
Community:	Redmond, Oregon
USDA Office:	Redmond, Oregon, Area Office

June 2012