

New Hampshire

Housing • Single Family Direct Home Loan

Goal Model: Mom Shows Kids How to Persevere and Succeed

Julie Abati and her two daughters had a rough couple of years. As if the COVID pandemic wasn't disruptive enough, Julie and her husband divorced in 2021, forcing them to find another place to live. And it wasn't easy. "With no local rentals and a record-setting housing market, I was disheartened to say the least," Julie says. "But with help from USDA Rural Development (RD), I showed my daughters that hard work and determination can make homeownership possible."

USDA's [502 Single Family Housing Direct Loan](#) program assists applicants in obtaining decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase their repayment ability.

Temporary living options weren't optimal, but Julie was thankful nonetheless. "My parents were amazing enough to let my girls and I come live with them, helping me save money and giving us time to find our perfect new beginning without feeling forced into a less-than-ideal-option," she explains. "With all of the upheaval they had been through, I wanted to give them a safe, quiet place where we could grow and thrive together in our new dynamic."

A veteran of the banking industry, Julie knew that securing a loan with her income would be hard. "Little did I know how tough it would really be," she recalls. "Between home prices and loan denials, it seemed like a lost cause. Then a friend told me about the 502 program and I started looking into it."

Though her homebuying journey took three years, Julie had a stellar support team. "Realtor Lee Ann O'Hara from Pinkham Real Estate was incredibly helpful in the search, and Housing Specialist Theresa Zowaski at RD was great about getting information to me quickly so we could bid. She was patient, responsive, knowledgeable and helpful from start to finish!"

When Julie and her kids walked into their new Tamworth home for the first time in fall, 2022, her emotions came flooding to the surface. "I cried tears of joy when I got to walk into my house—it was such a profound experience," she says. "It had been such a long, emotional process, but I showed my daughters what you can accomplish with perseverance and a helping hand or two from some incredible people. I am so thankful this program exists!"



Homeowner Julie Abati

Date of Obligation: 10/25/22

Congressional District: Rep. Pappas (1) New Hampshire; Sen. Shaheen and Sen. Hassan

Impact: Single mom Julie Abati of Tamworth, NH, had to find a better living situation for her and her daughters after a tough divorce. In the midst of COVID and a crazy housing market, she reached out for help and found a friend in USDA Rural Development Housing Specialist Theresa Zowasky.