

## New Hampshire

Housing • Single Family Direct Home Loan

### The 3 R's of Homeownership: Research, Restraint & Resolve

Learning has always been fun for Amanda Plourde. When it came time to apply for a USDA 502 Direct Home Loan, she wasn't intimidated by the paperwork—she actually *enjoyed* it.

A big reader and single mom raising a teenager, this first-time homebuyer embraces any idea or process that could potentially improve their lives. After a walk with a friend where she noticed a “nice little house” for sale, she dove right into researching the best way to buy a home.

“The overall support and education of that initial homebuying program experience was really helpful,” Amanda says, reflecting on the classes she took through The Housing Partnership (THP), a non-profit organization that guides new homebuyers like her through the process of applying for a loan—and getting ready to apply. “It taught me that the real-estate process is more about managing your resources than having a certain amount of money. The tools they gave me helped me stay on a strict budget, watch where every penny goes, and focus on submitting a quality application.”

Amanda met USDA Housing Specialist Carolyn Chute-Festervan at the THP class, a regular presenter who educates participants on various federal housing programs available to them. The [USDA 502 Single Family Housing Direct Loan program](#) helps applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase their repayment ability. For Amanda, it sounded like the best way to find the stability and security she wanted for her son, Aidan.

“I was really impressed with Carolyn,” says Amanda. “She’s great at breaking down different options and best fits. If I had questions I’d ask and she’d be able to pinpoint things and really scout out properties for me; like telling me about danger signs. It didn’t matter what question I had, she answered them every time and I’m thankful for her incredible partnership.” The last hurdle to buying her lovely Strafford County home was perhaps the toughest: Canine-loving Aidan. “He *really* wants a dog,” she laughs, “so the house we bought had to have a decent yard in back. Well, with the home loan through USDA, we checked that box... Now we just need to build a fence!” Knowing Amanda, she’ll figure it out.



*Amanda Plourde took her homeowner education seriously, and her discipline and dedication produced happy results for her & son Aidan.*

**Date of Obligation:** 2/25/20

**Congressional District:** Rep. Pappas, New Hampshire 1st; Sen. Shaheen and Sen. Hassan

**Partners:** The Housing Partnership

**Demographics:**

**Impact:** Amanda Plourde learned all she could about buying a home through a community program, where she met a helpful USDA housing specialist. By budgeting smart and trusting her education, this single mom and avid reader achieved the American Dream of Homeownership.