

Vermont

Housing • Single Family Direct Home Loan

## Creating Contentment: An Artist Finds Her Forever Home

When artist Tricia-Anne C. started running into serious health issues, she had one major concern always in the front of her mind. “I was petrified of being homeless and sick at the same time,” she says. “That’s what started me being more interested in buying a home, as opposed to an outrageously expensive apartment.”

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.

Tricia-Anne had moved into a temporary space which was, in her words, “pretty bad, with serious issues.” She was renting with hopes of finding something reasonably close to work near White River Junction, but had difficulty finding an affordable house in the area. With occasional surgery preventing her from work, her worry was growing.

She looked at a promising home that unfortunately didn’t work out, but the sellers told Tricia-Anne about home loan programs through RD and the Windham & Windsor Housing Trust (WWHT)—neither of which she’d heard of. She applied through both agencies, who worked together to provide purchase and repair funding toward a new home.

“Ashley Mattos from RD and Bruce Whitney from WWHT made a great team,” says Tricia-Anne. “Ashley was wonderful and explained everything clearly, offered help when I needed it and followed through with things she said. Without her the process would have been much more stressful. I wish I had known about RD home loans year ago. It’s a wonderful program for those of us who worked hard and long hours for subpar pay, and gives me peace of mind that I may not have had otherwise.”

Tricia had a good credit rating and had saved up money to help with the home purchase, and with Ashley’s guidance she eventually found a beautiful home in Windham County, Vermont—close enough to work that she can enjoy the solitude and time for reflection during the daily commute. “I’d never spent any time in this area before moving here,” she reflects. Everyone is very friendly, out walking their dogs and talking to one another. It seems to be good mix of all different ages and everyone gets along. I was very lucky to find this home and I think it’s where I was meant to be. I’m extremely appreciative of this program, and more people need to know about it.”



Homeowner Tricia-Anne C.

**Date of Obligation:** 12/1/22

**Congressional District:** Rep. Balint, Vermont; Sen. Sanders and Sen. Welch

**Impact:** Artist Tricia-Anne C.’s biggest fear was being homeless while she dealt with live-altering medical issues. Thanks to the help of reliable partners Bruce Whitney at the Windham & Windsor Housing Trust and the USDA’s Ashley Mattos, she found an affordable home to call her own.