



A Home, A Van, and A More Accessible Life in Iowa

By Cecilia Lynch

When Janice Roudabush was younger, she loved to ride motorcycles. “When I had my accident, I woke up afterwards, and I literally thought I had wrecked my semi, not my motorcycle,” Janice said. “It took me a little while to figure out that I had lost the use of my legs. It took me longer to realize that I am going to have to live with this.”

After getting out of the hospital, convalescent living, and temporary quarters, she lived in a nearby apartment for some time. “When I moved into the apartment, I remember the manager saying sometimes this is called a holding tank,” Janice said. “I’m like—you know what? I know there has to be a way to change how I am living. I have got to make the most of this.”

When Janice reached out to find more residential resources, U.S. Department of Agriculture (USDA) Rural Development (RD) Area Specialist Toni Curry took up the challenge of arranging a mortgage for a client who was on a fixed income. “Janice definitely was ready to take the next big step in life—homeownership!” said Toni.

During the home loan approval process for a 502 Direct Loan, Janice and Toni never met face to face. The application through electronic communications systems was seamless, and Janice’s loan was approved. So, when the RD agency in Iowa happened to hold a training session in Poweshiek County where Janice lived, Toni called her, asked if she could stop by, and wondered if Janice would mind if a few other USDA loan and grant specialists from other areas of the state joined them to see how their work, too, could come full circle.

On a sunny afternoon last spring, parking spots on the quiet street outside Janice’s neatly kept home and trim yard suddenly filled up with cars with out-of-county license plates. Toni walked up the driveway past a full-size van and up the ramp of the house to shake hands with Janice on the porch. A small group of RD employees followed at a distance.

“It’s nice to finally meet you in-person!” said Janice. “It’s so nice to meet you, too!” Toni replied.

“I love living here,” said Janice. “We built this ramp for my wheelchair on the front of the house. We put in a garden out back. My van has a ramp, and I have a scooter, as well, so I get in and out to do things. I can go come and go as I want to without help.”

Janice led the way to the brightly lit interior of her home as Toni and several other RD staff followed. “It’s awesome, adding improvements. We renovated the shower so that I



could roll my wheelchair into it. What we were paying for in rent, at the low-cost housing apartments in town—we're making a house payment now for the about the same amount."

"I used to work in USDA's Multi-Family Housing programs," said Toni. "Those programs are there to help shore people up, especially in difficult times, so that they can get where they want to be and become financially secure."

The visitors admired the functionality of the single story home with its solid-surface flooring and wide doorways. "Don't forget about our 504 Home Repair program. It may be able to help with health and safety hazards, if there are any, around the house," said Toni.

Before they left, the group looked over a map on the living room wall marked with magnets of all the places Janice had been as an over-the-road truck driver. "My granddaughter put that together for me. I've seen about every state," she said as everyone thanked her for her hospitality. "But I love it here."

Rural Development's Single Family Housing Direct Loan programs assist eligible applicants by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income. For more information online, [click this text](#). To view other USDA Rural Development housing programs, [click here](#).

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