

Rural Development in Iowa Success Story

New Teacher Buys a Home: Kailee Invests in Jasper County, Iowa

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Not many college students graduate with a bachelors degree and purchase a house within two years. Kailee Meyer in Jasper County, Iowa, achieved her dream of home ownership with help from a United States Department of Agriculture (USDA) Rural Development home loan program.

Throughout college, Kailee lived on campus, in a safe student dormitory where she never had to be concerned with the plumbing or air conditioning.

“When I graduated from Central College in Pella, I wondered what I was going to do for housing,” said Kailee. “I never had to worry about it before—I had only lived at home with my family or in the college dorm. Now I had to make decisions as an adult on my own.”

After graduating in 2021, she landed a job in a larger city and moved into an apartment with a half-hour commute to her workplace. “I am a high school teacher! I really enjoy teaching math.”

As she adjusted to life on her own beyond college, Kailee grew tired of the noise of neighbors on the other side of the wall, the long drive to work, and paying rent to a landlord. The stress of the COVID-19 pandemic pressured housing markets and rental rates. After hearing Kailee’s concerns, her mother suggested that maybe it was time for Kailee to invest in herself and build some equity in a house where she could live and become a homeowner.

Back in her hometown for a visit, Kailee encountered a family friend who worked for USDA Rural Development. Her friend suggested financing the future home purchase through the Agency’s [Single Family Housing Direct Home Loan](#) program, often referred to as Section 502 Direct.

Despite being a novice at real estate markets, mortgages, and maintenance, Kailee jumped into action and began searching for a house to call her own.

“Obtaining a loan—it sounded like such a daunting process at first. I was a little scared to do it, but Jenna at USDA Rural Development would email me paperwork and ask me questions. I would try to figure out what it all meant. She helped me. It was easier than I thought it was going to be.”

“The third house I looked at in-person, I said, yes, that’s the one! I loved the place and put in an offer,” said Kailee. “After my bid, in all honesty, it was pretty much smooth sailing, as far as the financing process went.”

With a bright white exterior, the modest house she toured and bought features a spacious porch, a convenient carport and just the right amount of back yard.

“On cold mornings, the carport has kept the frost off my vehicle’s windshield,” said Kailee. “Makes it easier for me to get to work. The other big thing is mowing—believe it or not, I like it. It’s a responsibility that I can manage on my own.”

“I love living in my new home, it’s so nice to have a secure place to come home to every night. I have my own space. I really do enjoy it a lot. It’s so close to my workplace! No more high-mileage commute to support school activities!”

Kailee has plans to change a few things in the yard and is keeping up with the maintenance needs of her new place. She also has some advice for other young people considering home ownership through USDA. “Don’t be afraid to ask questions. Ask a thousand questions. There are people there to help you and get you through this time.”

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