

New Hampshire

Housing • Single Family Direct Home Loan

“There’s No Quitting on My Kids”: USDA Helps Mom Make it OK

A USDA [502 Single Family Housing Direct Loan](#) often provides people in rough situations a way to recover and heal from life’s debilitating blows. For Candice Donovan in Rockingham County, NH, buying a home through the 502 program—designed to help applicants obtain decent, safe and sanitary housing in eligible rural areas—represented a huge sigh of relief for her and her two kids, age 8 and 15.

After a painful separation, she had moved them into a 900 sq. ft. apartment in 2019 as a transitional stop before finding a new home. But when COVID hit, her income as a salon owner disappeared, she had to homeschool the kids, and any options to create a better living situation had evaporated. There was a boiling point, and Candice’s had been reached.

“I wasn’t even aware there were programs like this for the situation we were in,” she says. That was before she got the lowdown from Carolyn Chute-Festervan, a Rural Housing Specialist with USDA Rural Development. “Carolyn is straightforward and told me exactly what needed to be done, step by step, and she lit a fire under me to get it done. I’m not going to lie; there were a lot of tears, a lot of stress and it could get overwhelming. A few times I wanted to give up but she helped me get through it. I’ve never been so determined to do anything in my life, and there’s no quitting on my kids.”

With Carolyn’s guidance and support, along with the tireless efforts of realtor Annemarie Caulmare from Keller Williams, Candice at long last achieved the dream of homeownership after a brutal three-year struggle when she closed on her home in December of 2021, just in time for Christmas. “It was so appropriate because every time I saw that house on Zillow I called it ‘The Santa Claus house’ due to its red-and-white exterior,” she laughs. “When I took a serious look, Carolyn told me, ‘I think this house works for you’ and I got excited. There was a lot of back and forth with the inspection and what needed to happen to make the home safe, so we worked a construction loan into the deal. I appreciate the high USDA standards, though, because it’s all for the safety of my family.”

The road to homeownership was a bumpy one for Candice Donovan, but with persistence, patience and help and support from friends along the way, she was one tough Mother who couldn’t be conquered. “I’m so thankful to Carolyn and Annemarie, and to all the people who worked so hard to help me and my kids find such a good, safe place to live.”



Candice Donovan stands outside her new home in Rockingham County, NH with a sign of happier times

Date of Obligation: 11/23/21

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

Impact: Single mom Candice Donovan and her two children were in a transitional apartment when the COVID pandemic hit, resulting in remote learning, loss of income and dwindling options to relocate. But with help from USDA’s Carolyn Chute-Festervan, she bought a home through the 502 direct loan program.