



Summer 2022

The COUNTRY STORE

Homeownership Month Special Issue

USDA Expands 504 Home Repair \$ Maximum

The USDA 504 Home Repair Loan & Grant Program made significant changes to funding limits and eligibility (link & pg. 14)

Housing Preservation Program Helps Repair Affordable Rental Units

Eligible applicants include town or county governments, public agencies (link)

USDA Secretary Tom Vilsack Visits New Hampshire

Food systems the focus of Brookdale Fruit Farm tour (link & pg. 2)

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Happy Homeownership Month



USDA RD State Director
Sarah Waring

In June the country celebrates National Homeownership Month, a time that is near and dear to our hearts at USDA Rural Development. Housing Programs take up the majority of the RD fiscal portfolio, investing both grant and loan dollars

(Continued on pg. 3)

The COUNTRY STORE

This is a special publication created by the Office of Public Affairs for the employees and partners of USDA Rural Development in VT & NH.

State Director

Sarah Waring

Editor

Kevin Lambert

Secretary Vilsack Visits the Granite State



On Friday, June 17th, Secretary of Agriculture Tom Vilsack visited Brookdale Berry Farm in Hollis, N.H., to meet local stakeholders and discuss transformational efforts to bolster the nation's food supply systems. In late May, the Biden-Harris Administration announced [\\$200 million to fund expansion of competition in meat processing](#), and [\\$25 million to invest in workforce training](#).

With a background in food-systems development and management, USDA Rural Development State Director Sarah Waring was excited to greet the Secretary and talk shop. Cutting costs for small local farmers is a huge challenge, especially with worker shortages and rising prices. Thank you Secretary Vilsack for making the trip and showing your support for New Hampshire farmers and producers!



(WARING, continued from pg. 1)

to help thousands of New Hampshire residents buy, maintain, weatherize and modernize their homes. RD funding through Housing Programs also helps subsidize multi-family properties with rent reduction for tenants. Simply put, we know how important housing is for our rural families, and we work hard to make it safe and affordable. In 2021, our staff obligated more than \$10.7 million in single family housing purchases and repairs. The stories we hear from first-time homeowners about their experiences and their joy are so heartwarming, as are the tales of triumph from folks who've had crucial repairs done in the nick of time.

I remember the day my partner and I bought our house; mid-summer nearly a decade ago. Like many Americans, I had been a renter, enjoying the freedom from fixing roofs or leaky faucets, but spending my own funds every month without a place to call my own. It felt like we had the future in our hands and could put down roots in the community.

Sadly, this experience is not something everyone can reach. According to the National Association of Realtors, and their statewide single family housing data, in 2018 the median price of a single family home in NH was \$283,000, but by 2021 it had risen to \$395,000. Moreover, the combination of a lack of new homebuilding, an underinvestment in the housing stock that exists, and rising prices has created a gap in supply and demand too wide for thousands of families and potential homeowners to cross.

Homeownership is also about community building. When people are priced out of homes, we lose their intrinsic and skilled value as human beings: the opportunity lost from missed intellectual and physical contributions to our communities, and the substantive and significant roles of neighbor, friend and volunteer unrealized.

Housing is an issue of equity as well as community and economic development. New Hampshire, through its InvestNH housing funding, will dedicate \$100 million dollars to this housing crunch by addressing four key imperatives:

- New construction and infrastructure for residential multi-family units
- Permitting of new construction within all NH municipalities
- Support of zoning studies and changes to zoning
- Demolition of older stock

These are critical elements that will loosen the bottleneck for developers and communities, easing the multi-stage processes that often slows down housing development. There is also a focus on affordability because the state of New Hampshire knows and is working towards that missing middle for workforce housing that is so crucial in our rural communities. These state funds will also complement the existing federal programs, such as our 504 Home Repair program, where existing homeowners can repair, improve and modernize their home. We all know that whether you're in Hillsborough or Stewartstown, having a bad boiler or roof going into winter is no joke.

During this Homeownership Month, I feel a great deal of optimism about the housing outlook in New Hampshire. Rural homeowner's lives are changing every day for the better, and I believe in our RD staff. Our customers are some of the most resilient, dedicated and passionate people I've ever come across. After reading stories like that of Candice Donovan in Rockingham County, a single Mom who refused to quit on her kids, and after visiting Rachel Rancourt's home in mid-June with my colleagues and New Hampshire housing partners, you'll understand why I believe USDA Housing Programs are the building blocks for sustainable community development.



RD State Director Sarah Waring gets a breakdown of Rachel Rancourt's new boiler, courtesy of Eversource Energy, during the USDA Rural Development site visit in West Stewartstown, NH.

USDA RD Celebrates Homeowner Month with Stewartstown Project

By Jordan Brooks

June is Homeownership Month, which the U.S. Department of Agriculture Rural Development and its partners observed by demonstrating last Thursday in a West Stewartstown project what they can do for the community.

Resident and homeowner Rachel Rancourt, who is 90 years old and lives alone, was very thankful to receive several ren-

ovations to her house in this effort. These renovations included several indoor and outdoor alterations from different departments, including Tri-County Community Action Program, Eversource, the U.S. Department of Energy, USDA Rural Development, and a group of contractors. Representatives from different offices around the states of New Hampshire and Vermont were also present to provide re-

marks about the Homeownership Month event.

Rural Development specialist Janice LeBlanc said she was eager for this event to take place after a three-year hiatus. She noted that several businesses donated to help make this project possible. "We are able to showcase one project a year, and we decided to work with Rachel Rancourt," she said. Ms. LeBlanc indicated that the North Country holds a special place in her heart, and she wanted to provide assistance in a spot in which she is familiar with. "I handed out five of my business cards" during the event, she said. "That's five families we can potentially help in the future."

The Homeownership Month Event highlighted the struggles that residents go through in terms of owning a household, between the unpredictable weather of the North Country and economic pressures. USDA Rural Development state director, Sarah Waring outlined what is important with this program: "To improve the quality of life for rural Americans, and to make their experience safe, sustainable, healthy, and accessible."

Chuck Henderson, who was representing U.S. Senator Jeanne Shaheen, contributed to a similar idea. "The cost of repairs can become overwhelming," he said, "and we are here to make them more manageable." Ben Belanger, representing US Congresswoman Ann Kuster's office, said he was "glad to come together and pitch in. We want to do wonderful things for the community."

North Country native Beno Lamontagne, from the N.H. Department of Business & Economic Affairs, said this particular event held a special place in his heart. He grew up just down the road from Mrs. Rancourt, and was especially eager to return and help out some of the people he knows best. "This is what the government should be doing, and thankfully, is doing," he said.

Frank Melanson, supervisor of Eversource's residential program and Energy Efficient Sources remarked, "This is our 116th event participated in by Eversource. We were able to contribute a little over \$30,000."

Following the formal introductions and remarks, a pair of special gifts were presented to Mrs. Rancourt: Jack Hoffman built a spectacular birdhouse, for which Rachel said she and her birds were very thankful; and Ms. Waring presented an American flag for Rachel to fly outside her house.

Anyone interested in this program may contact Janice LeBlanc at 603-503-9018 or Janice.LeBlanc@usda.gov.



HAPPY HOMEOWNER

Rachel Rancourt recently celebrated her 90th birthday, and got to celebrate again last Thursday when USDA Rural Development and its partners made repairs to her Stewartstown home. She's seen here enjoying the moment with N.H. Executive Councilor Joe Kenney, her daughter Carmen Riley, and Carmen's granddaughter Lila Kenney. (Jordan Brooks photo)



A GIFT FOR THE BIRDS

Rural Development specialist Janice LeBlanc presented Stewartstown homeowner Rachel Rancourt with a birdhouse made by Jack Hoffman during Thursday's Home Ownership Month celebration and renovation project in Stewartstown. (Jordan Brooks photo)

The Colebrook Chronicle

COVERING THE TOWNS OF THE UPPER CONNECTICUT RIVER VALLEY

FRIDAY, JUNE 24, 2022

603-246-8998

OUR 22ND YEAR



Jake Hoffman of Berlin created a beautiful wooden sunflower ornament as a 90th birthday gift to Rachel Rancourt, shown at right with her daughter Carmen Riley. Donna Jordan photo.

Home Ownership Month Celebrated At Rachel Rancourt's In West Stewartstown

On Thursday, June 16, 90-year-old Rachel Rancourt of West Stewartstown benefited from a grant from the USDA Single Family Housing Repair program.

A group of staff and volunteers with the USDA descended on

Rachel's home for the day, working together to weed her garden, mow the lawn, clear brush and trim branches. Also on hand were members of the Tri-County Community Action Plan (TCCAP) to take down an old shed and make other

repairs and upgrades. TCCAP coordinated with Eversource Energy to upgrade Rachel's home with carbon/smoke detectors, a bathroom fan, LED light fixtures, air sealant, attic insulation, a new boiler and
(Continued on page 2)

hot-water tank, and two new windows. Those on-site included Rural Development staff from New Hampshire and Vermont, along with congressional representatives, Eversource Energy, Tri-County CAP, municipal and state leaders, and commercial contractors.

"Because of COVID, this is the first home site visit we've had in three years, so we're extremely excited to get out there and make Ms. Rancourt's property shine," said Sarah Waring, who is the state director of USDA Rural Development in New Hampshire and Vermont. "In our agency, June is a time to celebrate home ownership, the dream of having a secure, safe place to put down roots, perhaps raise a family, and help shape the community. Every home purchase through the 502 Home Loan program, and every repair through the 504 program, symbolizes the American ideals of independence and the pursuit of happiness."

During Fiscal Year 2022, Rural Development in New Hampshire has obligated \$32.6 million to rural residents through housing programs, while Rural Development in Vermont has obligated \$22.4 million.

Following remarks from Executive Councilor Joe Kenney, Benoit Lamontagne spoke, who represents Coos, Carroll and Grafton County with the N.H. Business and Economic Affairs Division. Lamontagne recounted how, as a youth growing up just across the road from Rachel's house, he would baby sit for her young children.

Sending her best wishes for a successful home renovation, U.S. Senator Jeanne Shaheen Representative Chuck Henderson read aloud from a letter Sheheen wrote. "As all owners of older homes know, the cost of repairs and the need to improve energy efficiency can easily become overwhelming. This project involves \$34,000 of repairs, which will keep Rachel snug through the cold winters and help keep utility costs more manageable than they would otherwise be. Coming together to work on this home and yard is a powerful statement of community and an inspiration for those looking for opportunities to make a difference in the lives of others."

A cake was served celebrating Rachel's 90th birthday.



As the USDA and others provided home improvements to the Rachel Rancourt home in West Stewartstown, they also celebrated her 90th birthday with a cake. Donna Jordan photo.

"Because of Covid, this is the first home site visit we've had in three years, so we're extremely excited to get out there and make Ms. Rancourt's property shine. June is a time to celebrate Homeownership, the dream of having a secure, safe place to put down roots, perhaps raise a family, and help shape the community. Every home purchase through the 502 Home Loan program, and every repair through the 504 program, symbolizes the American ideals of independence and the pursuit of happiness. We are so proud to work with tireless housing partners from nonprofit organizations, the States of New Hampshire and Vermont, and our friends in congress and sister agencies, to help rural residents find that happiness."

- Sarah Waring, State Director, USDA RD — VT/NH

Vermont

Housing • Single Family Direct Home Loan

Down but Not Out: RD Helps a Neighbor Recover & Rebuild

Elizabeth McCartney never gives up, and never gives in. A single mom who raised six children on her own, she had steadily ascended the career ladder from grocery-store worker to medical researcher through hard work and intensive education resulting in a Master's Degree. But it was the past few years that truly tested Elizabeth's fortitude and resolve like no others, with cruelly layered tragedies that seemed to never end. Fortunately, USDA Rural Development funding from a 504 Single Family Home Repair grant—as well as the friendships it inspired—provided some relief in the midst of her anguish.

[USDA RD's 504 Single Family Housing Repair Loan & Grant program](#) provides loans to low-income homeowners to repair, improve or modernize their homes, and grants to elderly low-income homeowners to remove health and safety hazards.

Apart from her own struggles, Elizabeth was familiar with the challenges people faced in rural communities when they didn't have the support they needed. At New England Youth Services, she was a 'surrogate mother' for a dozen or so homeless men aged 18-25, some with autism, dedicating her time and efforts to helping them lead independent, rewarding lives.

"In the first week of March, 2020, my friend found me face down in my living room, unconscious," Elizabeth describes. "I was rushed to North Country Hospital with COVID, then airlifted to UVM. I was in a coma for three weeks, not expected to wake up, and the hospital staff prepared my children for my death. While in the coma, my foot became infected and they had to amputate my leg. While rehabbing, I lost my job in May, along with my insurance and benefits. Then my sister died from COVID in June. In December, I suffered a stroke which limited my ability even more."

As if those blows weren't enough, Elizabeth's plumbing was leaking and causing extensive damage, and she didn't have an easy way into her home. That's when she called USDA Rural Development and spoke with Housing Specialists Kimberly Smith and Ashley Mattos. "When Kim assisted me, she was so nice and empathetic; she understood where I was coming from," says Elizabeth. "Then Ashely came in, setting everything up for me, and they just both gave me hope. I finally got some obligations met and had a sense of moving forward. They took such good care of me and I will be forever grateful to them. There are about nine things that could've killed me, but I'm still here, and thanks to RD, I'm not going anywhere."



Elizabeth McCartney has taken the worst of what life has to offer, and with help from a 504 home repair grant and RD Housing Specialist Ashley Mattos, life will be a little easier with a new ramp and updates to her house's plumbing

USDA RD Single Family Housing

10/1/21—6/1/22

VERMONT

Top 5 Guaranteed Lenders

Union Bank	\$2,415,693
Academy Mortgage Corporation	\$1,727,885
Homebridge Financial Services	\$995,997
New England Federal Credit Union	\$871,009
Fairway Independent Mortgage Corp.	\$783,331

502 Home Purchase Funding

\$6,749,000

504 Home Repair Funding

\$211,000

Buy & Repair Loans

57

Repair Grants

27

NEW HAMPSHIRE

Repair Grants

35

Buy & Repair Loans

68

504 Home Repair Funding

\$318,000

502 Home Purchase Funding

\$9,518,000

Top 5 Guaranteed Lenders

Ledyard National Bank	\$2,542,823
CMG Mortgage	\$1,883,644
Guild Mortgage Company	\$1,690,806
HarborOne Mortgage, LLC	\$1,125,755
Home Point Financial Corp.	\$1,001,917

Vermont

Housing • Single Family Direct Home Loan

“No One is Homesick”: A City Family Finds Rural Peace

“We were living in Cincinnati for over a decade,” says Emmy Clark, who, with help from a USDA Rural Development 502 Direct Home Loan, moved last year to Orleans County, Vermont, with her husband and three school-aged children. “The idea was for our kids to grow up in a safer, healthier environment, and when we researched Vermont we thought it was very beautiful and the people seemed incredibly nice.”

[USDA RD’s 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. “We liked Orleans County because of the lakes and clean air. And one of our many issues with living in the city was our kids’ school sizes. Our youngest especially was lost in a big class, and now is thriving with nine other kids in a village class!”

The move wasn’t exactly a smooth process, though not for lack of effort. Emmy’s husband, a trucker, was often hundreds of miles away, so it wasn’t always easy to get crucial papers signed and filed. That’s when USDA Rural Development Housing Specialist Ashley Mattos stepped in and stepped up.

“She’s one of my favorite people,” says Emmy. “I’ve never met someone so personable and so eager to help. Every question she answered promptly and happily. It was a huge challenge to get my husband the stuff he needed to provide but she was on top of it. And he had a very understanding dispatcher who sent him home to sign paperwork. Sometimes he would come in to sign, then right back out! We knew it would take a lot of patience and work to pull off the move, but with Ashley, the paperwork moved fast.”

Once the paperwork was filed, there were just two more steps: Getting there, and closing. “Wasn’t easy,” laughs Emmy. “It was snowing, my son got car sick, and the GPS took us on the scenic route up and down mountains. We finally made it though—30 minutes late for the closing—and moved in the day before Christmas.”

It’s a lifetime gift the Clark kids will surely never forget. “None of them miss Ohio,” says Emmy.

“We’re home now.”



The Clark kids are thriving in rural Orleans County, VT, after moving with their Mom & Dad from metro Cincinnati

Housing Outlook from the South Side

By Jon-Michael 'Max' Muise

RD Southern Area Director



Housing in the southern region of our two-state jurisdiction is similar to most regions: limited housing inventory as well as limited rental openings. That being said, RD has been very successful in financing first-time homeownership, as our staff covering the southern region are experiencing a high volume of loan-making.

Nationally, USDA RD's average loan amount is \$211,477 compared to Vermont at \$156,426 and New Hampshire at \$246,058. The median primary home sold in Vermont was \$259,900.00 and for New Hampshire was \$425,000.

I believe the reason for the difference in the state average versus our loan average is that our customers have limited income, therefore loan eligibility amounts are lower. This doesn't seem to have affected our customers from finding decent safe and sanity homes for purchase, however. - MM

Making it Happen: Complex Deals Require Creativity, Teamwork

By Victoria Woods

VT & NH Realtor, Brattleboro Area Realty



In an era where purchase and sale contracts regularly have terms like 'escalation clause' and 'appraisal gap,' it's nothing short of a miracle that a buyer can purchase a home with 100% financing and zero funds for closing costs.

A low-income client of mine did her homework and did the right thing by reaching out to the agencies that could offer her help: USDA and the Windham Windsor Housing Trust. Kayla Bernier-Wright from WWHT and Alex Gauthier from USDA formed an incredible team with me and my client. The communication was quick and seamless, which is an absolute necessity for moving the process along and ensuring that the sellers were comfortable with our client and her loan. Regardless, we were constantly making creative adjustments throughout the loan to get this deal closed:

Could the work from the USDA-required inspection repairs be completed after closing? Yes, but the buyer had to get quotes for the work to be completed, and the sum of those quotes would be wrapped up into the closing costs. Could the closing costs be wrapped up into the loan? Yes, but only if the appraisal came in higher than the contract price.

When the appraisal came in at the contract price, the Housing Trust stepped in with a lending program to cover the repair amount. The remainder was made up by the awesome sellers, in the form of a price reduction, just low enough that would allow for the closing costs, plus the contract price, to equal the appraised value. We also made sure the sellers would walk away with nothing short of their asking price after all of this; otherwise, why would they bother accepting this offer?

Is your head spinning?

Part of our success was working with sellers who were open to making this work for both parties. A deal like this is hard to close if the selling side has their feet stuck in the mud with blinders on, but the listing agent went above and beyond to explain the pros and cons and reality of the situation to her sellers, every step of the way. Real Estate deals involve a team. We are all working toward the same goal. Not all deals are cash with no contingencies; some you have to work harder for. And when you fight for your client, those are the deals that really build character as a Realtor. -VW

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

USDA Homeownership Programs Deserve Recognition, Appreciation

By Patrick R.

“Without exaggeration, I can say that being able to buy this house is one of the best things that has ever happened to me.”

For a person with a modest income, buying a house in 2022 is, at best, a challenging prospect. Home prices are at record levels and standard mortgage interest rates are nearly double what they were last year. In Vermont and elsewhere the problem is compounded by homes being bought as long- and short-term rental business investments, a trend that has drastically increased the average cost of rent for those seeking affordable housing.

Earlier this year I found myself at the confluence of these housing changes. Twenty years ago, my wife and I rented a house in southern Vermont. We were married there and our daughter has lived there since she was born. Our neighbors became our friends and we settled very comfortably into a community. But we didn't own our house. We twice tried to buy it, were more reasonable, understandably—wanted investment. The rent was happy, so we stayed.

Ten years ago my wife and I became a single my landlords told me they would either have to buy it I could afford to rent or looked promising. Housing were climbing almost of course, an incredibly



My daughter painting our home

I discovered the USDA Direct Loan program

VHFA web site. My first contact with Rural Development was with the wonderfully patient Ryan Bonacum, a Housing Loan Technician. I then began working with Housing Specialist Alex Gauthier who, frankly, has been outstanding. Again and again, he has gone out of his way to help me in this process. I'm expecting to close on my mortgage in July. Without exaggeration, I can say that being able to buy this house is one of the best things that has ever happened to me. I have been a taxpayer, consistently, since 1982, and I know our federal government comes under a lot of criticism. Even setting aside how valuable this loan program has been to me personally, I think it is a federal program that deserves greater recognition and appreciation.

I know that the RD Direct Loan didn't grow directly from the post-depression New Deal of the 1930s and its FSA programs, but it seems to be much in that spirit. A reasonably sized, modest and safe rural home with clean water, etc. is, to be sure, as important now as it has ever been. And many of the program's requirements are, in my view, common sense. A home should be fully inspected before it is purchased, especially if one's income is limited. In my case, for example, the septic inspection revealed a serious problem (now repaired) that I never would have spotted or known to check for.

Conventional mortgage programs, though often coordinated by people who truly want to be helpful, ultimately exist for the business interests of a bank. What has struck me about working with USDA is that their housing programs truly seem to exist for the benefit of the people who need them. I hope that they remain funded, appreciated and promoted for many years to come.

-P.R.

USDA is an equal opportunity provider, employer and lender.

back when home prices but our landlords—to hold onto their business reasonable and we were

I separated, then divorced, parent. Earlier this year, were selling the house. I or find some other home buy. None of those options prices and mortgage rates by the week and it was, stressful situation to be in.

Single Family Housing through a small link on the

Vermont

Housing • Single Family Direct Home Loan

In Loving Memory: Daughter Honors Parents with Home TLC

Lisa Tremblay of Newport, Vermont was taught a valuable lesson by her father at a young age. “He said you have to maintain a house a little bit at a time and keep up with it—or you’ll pay a lot more money down the road to fix whatever needs fixing,” she recalls.

Lisa recently put her Dad’s advice into practice by replacing an aging roof with help from a USDA [504 Single Family Home Repair grant](#), which enables low-income homeowners to repair, improve or modernize their homes and remove health and safety hazards.

“The old roof was 34 years old,” she explains. “It wasn’t leaking yet, but I know the signs of when it might become an issue, so I decided to get it done and save money in the long run. Most bids were \$11,000–\$15,000, which I couldn’t have afforded on my own. Thanks to the 504 repair money, I was able to get it done.”

Lisa’s home is not just a place she lives. It is a time capsule of her life and her parents’ lives; a priceless personal treasure that defines their family legacy.

“I’ve lived in this house for 51 years, and I don’t want to move anywhere else! My parents built the house in ‘71. In ‘75, my Mother died when I was just 15. My Dad died 12 years later in ‘87. I’ve seen a lot of changes in this neighborhood. People grow up, move, marry and pass away. There used to be a field out back. Now it’s two more streets and more houses.”

The Northeast Kingdom Council on Aging (NEKCOA) works with USDA Rural Development staff to help residents secure funding for home repairs. Through Marie Cargill of the NEKCA, Lisa met RD Housing Specialist Janice Le Blanc, who helped her determine eligibility and fill out the 504 application. “It was easy enough to apply,” says Lisa. “Marie got it all going, and working with Janice was great. She’s very nice, I like her!”

This power duo also helped arrange contractors and services for Lisa’s required work, though this certainly isn’t her first home-improvement rodeo.

“Over the years I’ve changed windows and the oil tank, painted the house, fixed up the bathroom. I need to have folks come out to cut down the maple trees around my house that the woodpeckers damaged. My dad always said, you can’t let something go or it becomes a big something, and I’ve always taken it to heart.”



Lisa Tremblay treats her home like the family treasure it is, taking advice from her Dad to stay on top of small issues so they can’t become big problems

Housing • Single Family Direct Home Loan

The Right Stuff: A Community Builder Finds Her Community

“People out there are having a tough time buying a home—it’s very stressful,” reflects Wendy Levy, who bought a home in Bellows Falls, Vermont with help from a USDA direct home loan. “For me, buying a house wasn’t always perfect, but dealing with Alex and the USDA was the least-stressful part of it.”

Alex Gauthier is a USDA housing specialist who went above and beyond to help Wendy secure financing through the [502 Single Family Housing Direct Loan program](#), designed to help applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase their repayment ability.

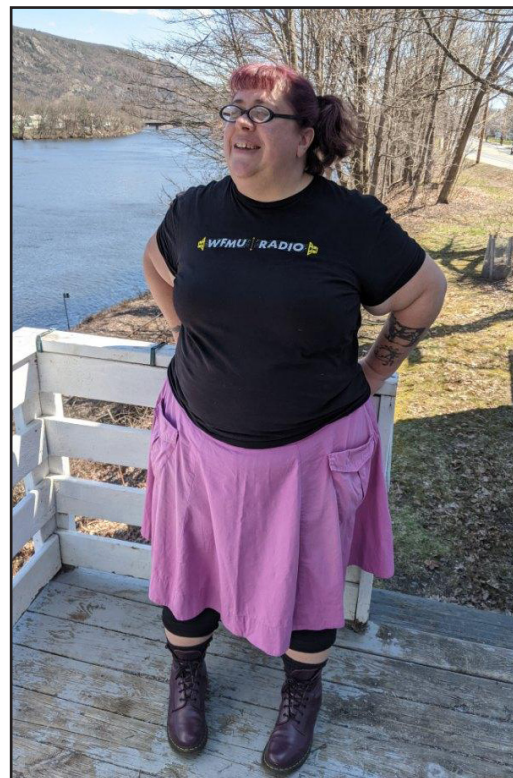
“Alex was truly excellent,” says Wendy. “He was so nice and so helpful. Always responsive, answered all my questions—and quickly. His eagerness to help was not like working with a commercial lender at all.”

Wendy, a former reporter for *The Commons* newspaper in Brattleboro, became interested in public service after covering municipal news in and around Windham County, and now works for a public school district and a neighboring town. She made a grand entrance into her new neighborhood after closing on the home, bringing her ample energy and enthusiasm to the first event she attended.

“I moved in and registered to vote about a week before the town meeting,” Wendy recalls. “I probably stood up about five or six times to speak. I think the moderator was growing a little tired of me, but I’ve always made sure my voice is heard. Bellows Falls is such a sweet town and the people here are incredibly friendly. I’m disabled, and having my own home gives me such a powerful feeling of joy and independence to engage the community and really feel part of it.”

Buying her home took some time and effort, requiring every inch of Wendy’s extensive personal network.

“A person I knew here from when I was a reporter heard about a house that wasn’t listed but looking to sell. Turns out it was owned by an art organization, and they wanted someone who would be a good community asset to buy it. I said, ‘Well that’s me!’ Alex helped me get preapproved, I took a course from Windham Windsor Housing Trust, and that was that. My USDA experience was entirely positive, and I hope more people looking to buy homes find out about the 502 home loan program.”



Wendy Levy takes a breath of fresh air outside her new home by the river, courtesy of a USDA 502 Direct Home Loan

Updates to 504 Home Repair Limits & Eligibility



United States Department of Agriculture

Rural Development

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Hampshire
State Office

87 State Street,
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P O Box 249
Montpelier, VT 05601

Voice 802.828.6080
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www.rd.usda.gov/vt

www.rd.usda.gov/nh

Dear Partners,

On March 9th, several significant regulations were passed that made it **easier for low-income rural residents to rehab and repair their homes** through [USDA 504 Home Repair loans and grants](#). This will have a big impact on our partnerships and the Rural communities we serve, and we want you to be adequately informed of these exciting new changes, listed below.

504 Home Repair Regulation Changes

Maximum 504 grant lifetime benefit limit increased

The 504 grant maximum used to be \$7,500. Now it's \$10,000.

Maximum 504 combined loan & grant limit increased

The maximum 504 loan and grant limit has increased from \$20,000 to \$40,000. Previous 504 customers can now get up to \$20,000 more in assistance, a great tool to make more repairs.

Higher loan limit for title insurance and closing agent requirement

A title agent and title were always requirements for loans of more than \$7,500. Now, they are only mandatory for loans in excess of \$25,000, freeing up more funds for more extensive upgrades and repairs.

Site value restriction removed

Previously, the value of the site could not exceed 30 percent of the "as improved" market value of the property. This is no longer a consideration.

Swimming pool restriction removed

The 'modest housing' definition has been revised to include properties with swimming pools, which were formerly ineligible for 504 improvements.

If you have questions about these rule changes, please contact

Anthony Capone

USDA Rural Development Housing Programs Director – VT/NH

(603) 223-6050

Anthony.Capone@usda.gov

Thank you for your continued support of our rural neighbors and their communities.

Sincerely,

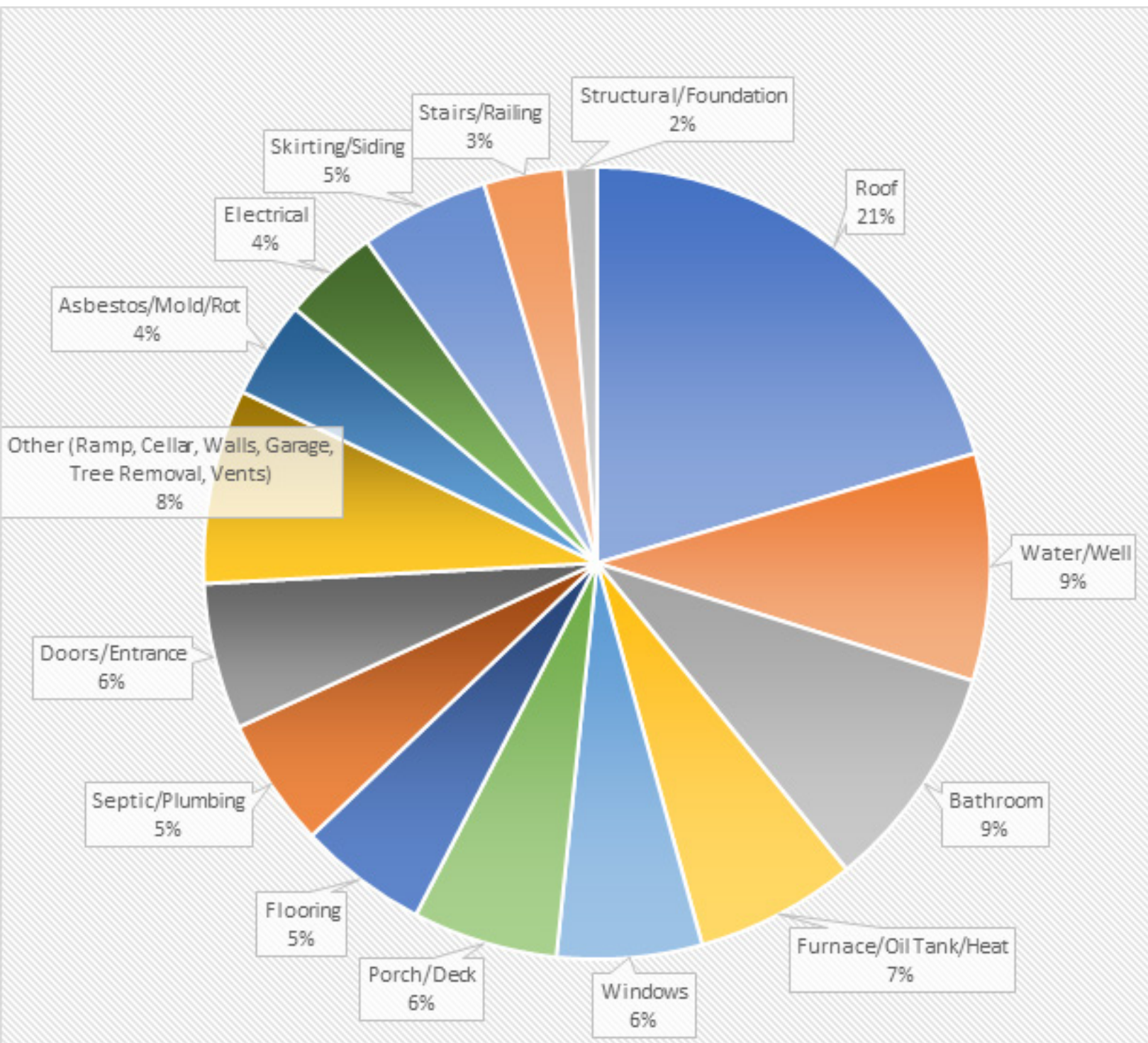
Sarah Waring

State Director, USDA Rural Development – VT/NH

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To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, 1400 Independence Ave., S.W., Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service). Persons with disabilities who require alternative means of communication should contact the USDA's TARGET Center at (202) 720-2600 or the USDA through the Federal Relay Services at (800) 877-8339.

504 Home Repair Type - VT/NH



Data from Fiscal Year 2020

What does 'Home' mean to you?

"Home is where the heart is. It's where your family and friends gather to share in the joy of life."

Carolyn Chute-Festervan
Housing Specialist

"A peaceful, calm and safe place to be."

Tracy Montminy
State Architect

"It's where you wake up to the smell of breakfast."

Alex Gauthier
Housing Specialist

Whose house was your favorite to visit as a kid?

"My great Aunt Norma's in Greenland, NH which was next to Pease Airforce base. Living in Northern NH, seeing jets, a buffalo farm, and visiting the ocean was something we looked forward too as kids. If we were lucky we were allowed to get taffy at the ocean."

Janice Le Blanc
Housing Specialist

What was your favorite thing to do at home growing up?

"I loved playing on the trampoline, practicing baseball in the backyard and watching the Red Sox and The Three Stooges with my dad."

Alex Gauthier
Housing Specialist

Any unforgettable home-repair mishaps?

"I fell off our new mudroom bench while 'saving' a tiny spider and broke my foot in three places."

Tracy Montminy
State Architect

To our colleagues, neighbors, friends and
rural development partners, we

THANK YOU

for making June 2022 a meaningful,
memorable celebration of the
American Dream of Homeownership



‘Home is a picture of happiness’

Single Family Housing questions? Call (802) 828-6080 or email Kevin.Lambert@usda.gov

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