

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

Date of Obligation: 10/26/21

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

Impact: Emmy Clark and her family wanted to get out of the city and live a more rural lifestyle, seeking cleaner air, less-crowded schools and a better quality of life. With Emmy’s husband making long-haul trips across the country, they had a little extra help from a friend at RD to make the move happen.

Story updated June 2022 • USDA is an equal opportunity provider, employer, and lender.