

Together, America Prospers

Vermont

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 <u>502 Single Family Housing Direct</u> <u>Loan program</u>, 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.



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

"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."

Date of Obligation: 3	3/29/22
Congressional R	Rep. Welch, Vermont; Sen. Leahy and Sen. Sanders
District:	
U	Municipal reporter turned public servant Wendy Levy moved to a new town after learning about the JSDA 502 Home Loan program, leaning on the friendly guidance and expertise of Housing Specialist Alex Gauthier to make the dream of homeownership—and a community to call her own—a reality.

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