

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, it will become easier with a new ramp and updates to plumbing

Date of Obligation: 3/8/21

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

Impact: Social Worker Elizabeth McCartney worked hard to raise 6 kids on her own and further her career, but recently fell victim to health and economic hardships including home water damage. A dynamic RD duo, however, provided friendship and relief with funding to stop the leaks and build a new ramp.

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