



Rural Development • Community Economic Development • Housing Program
**Building Ladders of Opportunities Homeownership
in the San Luis Valley**

Making homeownership an affordable reality for rural Coloradoans is an important goal at USDA Rural Development. By helping build equity and increase assets, homeownership provides a critical step on the way up the ladder of opportunity.

Recently, Brittany Trujillo, purchased a new home in the Alamosa area for herself and her three year old daughter. Trujillo, a single mother, had heard of the program from a co-worker at the local grocery store who had also purchased her first home through USDA Rural Development. Believing it was a good time to purchase a home; Trujillo contacted the Alamosa Rural Development Office and began working with Rural Development Loan Specialist Tineel Baroz to begin the process of qualifying for a USDA loan. “Brittany was a very good candidate for our housing program. She had sufficient repayment ability, stable and dependable income and an established credit history,” said Baroz.



Three year old Grace Trujillo, prepares to show off her coloring skills at her new home in Alamosa, CO.

Within three months of submitting her paperwork, Trujillo worked with Greg Goodwin from Porter Realty to find an eligible property and was able to move from her one bedroom rental house into a three bedroom, 1280 sq. foot home. “We had lived in the rental house since my daughter was five months old, and as she got older I realized we both needed space to grow and this new house fits the mark,” said Trujillo. Her daughter now has a room decorated in a Hello Kitty theme to call her own and Trujillo is excited to be able to have friends and family over to stay in her extra bedroom. Trujillo was able to purchase her home through the USDA Rural Development Direct Loan Program. This program helps very low and low-income individuals purchase homes in rural areas. There is no down payment and payment assistance can be provided which can decrease the interest rate on the loan to as low as one percent. “We are so pleased that we were able to help Ms. Trujillo with the purchase of her first home. There are so many positive reasons to own a home, including the stability homeownership provides when raising a family” said Colorado Rural Development Director Trudy Kareus.

Date of Obligation: April 2014

Congressional District: Representative Tipton, 3rd District; Senators Udall and Bennet

Partners: Porter Realty

Demographics: Single mother receives funding to purchase home

Impact: Brittany Trujillo and her daughter now have a place to call home thanks to funding from Rural Development.