



Rural Development • Rural Housing Service • Guaranteed Rural Housing Loan Program

## Homeownership Starts Young

Edrissa Jallow moved to the USA from Africa when he was 22 years old to work and to attend Western Nebraska Community College. While attending college, he met Daniela Duarte and they were later married. They rented a house and then were notified of a rent increase to \$500. They began discussing buying a home. The couple talked about how much money they'd already spent on rent and how they wouldn't have much to show for it after moving out.



*Having fun in their kitchen.*

A local real estate agent helped them look at houses and taught them what to look for in a good home. She connected the couple with Marlene Butcher, their loan officer. Marlene was very helpful in making their purchase and determined the amount that the Jallows could afford. She advised them that the best option for them would be to apply for the USDA Rural Development Guaranteed (USDA)/Nebraska Investment Finance Authority (NIFA) loan as it provided first time home buyers the opportunity to buy a home with no down payment.

The couple looked at *many* homes and it was difficult finding one within their budget that didn't need repairs in order to be insurable. Eventually, their realtor showed them a house that needed no repairs, was updated and kept very clean. Daniela's parents always went with them to view the houses and when they arrived, they all agreed it was "the one." There was one setback—the house was out of their price range.

Marlene also connected the Jallows with Western Nebraska Housing Opportunities (WNHO), which has a program to help with down payments. Because they were using the USDA/NIFA loan, they didn't need a down payment, but WNHO was willing to help with some of the closing costs. Daniela's parents decided to gift the remaining closing costs to the couple, to help them get the house of their dreams. They were very proud of the young couple and wanted to help provide them with an opportunity they might never have otherwise.

With the love and support of their family and all of the people working with them, Edrissa and Daniela were extremely grateful to close on their home in Scottsbluff, Nebraska with a house payment less than they had paid for rent.

**Obligation Amount:** \$64,700 USDA Rural Development Guaranteed loan through Valley Bank & Trust  
\$2,300 Western Nebraska Housing Opportunities' (WHNO) Grant

**Date of Obligation:** January 5, 2016

**Congressional District:** Congressman Smith, District 03; Senators Fischer and Sasse

**Partners:** Western Nebraska Housing Opportunities, Valley Bank & Trust, Nebraska Investment Finance Authority

**Demographics:** Keeping young population in rural Nebraska.

**Impact:** Affordable housing.