

Rural Housing Service • Single Family Housing Direct Home Loan Program

Homeownership Helps Rural Working Family Thrive

Housing was a constant concern for the Gonzalez-Weise family. They lived in a rental that was at the top end of their budget, but the roof leaked, and soon the house developed black mold.

They were ready for a new home that would be safe for their three-year-old son. They also wanted to finally make the leap into homeownership so they could start building equity and have better control over their home’s maintenance, but they couldn’t afford a down payment.

Their family advocate referred them to USDA Rural Development, and they applied for the [Single Family Housing Program](#).

“Renee was awesome,” said Georgia Weise about the USDA Loan Specialist who processed their application. “I was shocked when she called and said we were approved.”

On their first day of house hunting, they found a three-bedroom home located on a quiet cul-de-sac in the rural town of Molalla in western Oregon. Their low-interest USDA mortgage, which had no down payment requirement, made it possible for them to buy the home.

“Coming from that rental, this house is a blessing,” said Georgia. “Having this house means stability and being able to put down roots. It means having ownership and not just taking whatever we can get.”

The house was move-in ready. It has a fenced yard, giving their young son room to play outside. Georgia was especially excited about the washer and dryer. For the first time, they no longer have to make weekly trips to the laundromat. Their monthly mortgage payment is only \$115 more than they were paying on rent, and the additional amenities and safety of their new home make it well worth the cost.

“We had nothing, so this is a huge change for us,” said Georgia. “If I can do it, anyone can.”



The Gonzalez-Weise family recently moved into their new home in rural Molalla, Oregon.

Obligation Amount:	\$304,100 loan
Date of Obligation:	September 2018
Congressional District:	Representative Schrader, District 5; Senators Wyden and Merkley
Impact:	A new home, purchased with help from a USDA mortgage loan, is giving a working family in rural Oregon increased stability, eliminating health hazards for their young son, and helping them build equity.
