

South Dakota

Rural Housing • Direct Single-Family Housing

Partnerships Work as Validated by a Happy New Homeowner

Ashley Schofield is a teacher in the Kadoka school system. Ashley had a dream of giving her young children a home of their own. She heard of a lot in town, but the house had been condemned. She contacted the city; the city demolished the house and her mother bought the lot so Ashley would be assured she could build her home on this site. This was the clean slate she needed for her dream.

Ashley's next step was to find a way to finance her dream. She heard about a Rural Development program that helps low and very low-income families finance homes. The Single-Family Housing Direct Loan Program assists families that want to buy existing homes as well as construct new homes. Through this program she was able to finance most of the home but not quite enough to do the whole project.



New homeowner Ashley Schofield's Governor's Home placed on the lot in Kadoka, SD.

This is where the partnership with South Dakota Housing Development Authority (SDHDA) came into play. SDHDA was able to provide up to \$25,000 in a soft second mortgage to assist in the building of a new Governor's Home. These funds were used to not only assist in the construction but also cover the closing costs that she incurred while "closing the deal" with USDA Rural Development.

In December of 2019, a construction conference between the client and the various contractors involved in the building process was held and the land was placed in her name. At this point, the building process began. Due to the winter conditions in South Dakota the project got off to a slow start. In addition, there was a waiting list for the Governor's Homes. The foundation was ready in the spring and the house was finally ready to make its journey from the Springfield, SD Prison where the homes are built. The ride was long and slow as the winds of the South Dakota Prairies hampered the last leg of the trip from Winner to Kadoka.

By the afternoon, the house finally was in the town and people came out of their own homes to see this new house go down the streets. After many tries and discussions about a tree that was in the way, the SDHDA team was able to get the house next to the foundation with precision. The tree remains with no damage. The winds again were too strong for them to raise the house up to transfer, so it was decided it would be placed on its foundation the next morning. What a sight to see a three-bedroom two-bath home be transferred from the special truck bed to a basement foundation. In a matter of minutes, the house was positioned, pushed over on special rails and lowered to its final resting spot on the basement.

A month later, the house was finished with new flooring, some touch up painting and stairs built to access the basement. The future basement plans include a family room and a bedroom. Egress windows allow a lot of light and emergency access outside. What a beautiful home for a young family. In time and lots of watering, new grass will be growing and the home blends into the neighborhood like it has always been there.

Ashley's perseverance and partnerships with the City of Kadoka, SDHDA state programs and Federal funds, a new home is now a part of the Kadoka legacy. Best of luck to the Schofield family and most importantly, welcome home.

For more information on the Governor's Home Program contact SDHDA in Pierre and for Rural Development Programs contact your local office.

Obligation Amount: \$122,447.00 - SFH Direct Loan (SDHDA - \$21,121.00)

Date of Obligation: November 20, 2019

Congressional District: Representative Dusty Johnson, Senators John Thune and Mike Rounds

Partners: City of Kadoka, South Dakota Housing Development Authority and USDA Rural Development

Demographics: Kadoka is a city in and county seat of Jackson County, South Dakota, United States. The population was 654 at the 2010 census.

Impact: The house is finished with new flooring and stairs built to access the basement. The future basement plans include a family room and a bedroom. Egress windows allow a lot of light and emergency access outside. A beautiful home for a young family.

Story updated July 2020 • USDA is an equal opportunity provider, employer, and lender.