



South Dakota

Rural Housing • Direct Single Family Housing

Family of Eleven Enjoys Much Needed Space and Affordability Through Homeownership

The Jason and Kabrina Haar family is a big family compared to most with a family of eleven. The couple, along with their nine children ranging in ages from 18 years old to 10 months had been living in a single-wide three-bedroom trailer house just outside of Herreid, SD. The realization set in that the family had outgrown the space this home offered.

Local community member Dick Werner, who also happens to be the President of the Herreid Area Housing Development and a credit officer for Dakota Resources, knew of the family’s situation. Working together



Pictured above left is the Harr family’s new home and at right is the Harr family of eleven.

with the Haar’s, Dick brought together many partners to provide the family the opportunity to move into a home that provided the much-needed space and affordability that was in sync with the family’s income.

The various partners helped lead the family to homeownership. The family qualified for a USDA Rural Development Direct loan packaged through Homes Are Possible, Inc. (HAPI). Herreid Area Housing Development Corporation provided the spec home, a Governor’s Home through South Housing Development Authority (SDHDA). The house has three bedrooms, two bathrooms, and an entryway on the main floor and three bedrooms and one bathroom in the basement.

The federal loan was leveraged with a Grow SD Dakota Dream grant; HAPI silent mortgage funds; Grow SD silent mortgage funds; Herreid Development Corporation forgivable mortgage grant; and a HAPI forgivable mortgage grant for total participation funds of \$42,500.

The Haar family rented the home from October 26, 2017 through June 25, 2019 when they became official homeowners of this property. New homeowner Kabrina Haar shared that the family now has plenty of room for everyone. “Without Rural Development, we would not be able to own a home that fits our family comfortably,” said new homeowner Kabrina Haar. “The entire process was a nail biter, but with perseverance and determination, we made it through. We thank everyone who had a part in this, as this home is everything to us!”

Obligation Amount:	\$135,000 Direct Single Family Housing Loan
Date of Obligation:	06/25/2019
Congressional District:	At Large, Senator Thune, Senator Rounds, and Congressman Johnson
Partners:	Herreid Area Housing Development, HAPI, Grow SD, Dakota Resources, SDHDA, and USDA Rural Development
Demographics:	Herreid is a city in Campbell County, SD. The population was 438 at the 2010 census . Herreid was laid out in 1901, and named after Charles N. Herreid, fourth Governor of South Dakota.
Impact:	This project exemplifies a successful partnership to offer homeownership to a much needed family that was affordable.
