



Rural Development • Rural Housing • 502 Direct

A White House, not “the White House”, With a Beautiful Yard

The Joe & Danielle Donnell family have been living in their new home, a white house with a porch and a beautiful back yard with a running creek next to it, for nearly nine months now.

“We feel blessed to have a place where our family can grow together,” said Joe Donnell. “We now have the room to have family and friends over and celebrate the holidays. To have space we can invest in, to grow with each other, and a place that we can call home in every sense of the word.”

Their story exemplifies this year’s theme, “USDA: Own Your Future. Own Your Home.”

The Donnell family is one of two families to benefit from a Memorandum of Understanding entered into between USDA Rural Development, Sisseton Wahpeton Oyate, acting through the Sisseton Wahpeton Oyate Housing Authority, and Dacotah Bank.



The Donnell family standing in front of their new home.

The list of partners assisting the Donnell family include: Rural Development provided a 502 direct loan of \$99,500 that was leveraged with a \$3,500 Homes Are Possible, Inc. (HAPI) silent mortgage, a \$2,500 GROW SD Silent Mortgage for repairs, a \$1,000 GROW SD Silent Mortgage for closing costs, and \$10,000 NAHI grant for down payment and closing costs, an affordable housing product of Federal Home Loan Bank - sponsored by Dacotah Bank. The application was packaged through Grow South Dakota.

“If we had not had the help of Rural Development we would not have had a chance of being home owners,” said Donnell. “They were an amazing help in everything. From grants and finding extra financial support right down to a home inspection. For first time home buyers it was such a blessing to have them in our corner. We really felt like they worked so hard to help us get grants and everything we needed to get into our home. They were a true blessing!”

The Donnell’s have one child. They were previously living with relatives. They shared that the new home has allowed them to live life the way they want and not have to worry about others’ schedules, imposing on others, or being a burden. For the first time, they will be able to start a garden and have begun dreaming of ways to decorate their new home.

Obligation Amount: \$99,500 502 direct loan

Date of Obligation: 08-29-2013

Congressional District: At Large— Senator Johnson, Senator Thune, Congresswoman Noem

Partners: Homes Are Possible, Inc., Grow SD, NAHI, Dacotah Bank , Federal Home Loan Bank, and Sisseton Wahpeton Oyate

Demographics: Sisseton, SD

Impact: Homeownership is a critical step on the ladder of opportunity. Homeownership provides financial stability, self-worth, and security for rural families. The new homeowners reside in a StrikeForce County.