



Rural Development • Rural Housing Service • Housing Programs

Desperate Mom Finds Help in Rural Development Programs

Her story with Rural Development began in June of 2008 when the company she had been working for went under. The unemployed, recently divorced, single mother needed a job and place for her family to live. By September, Kayla Caines managed to land a waitress job, but still no place to live. Finally in October, Kayla received a call that changed her life and put her family on a path that she is forever thankful for. She was offered an apartment at Brookhaven Apartments in Riverton, Wyoming. But not just any apartment, it was an apartment she could afford. It had rental assistance provided by Rural Development!



Kayla Caines and her son. (Photo courtesy Kayla Caines)

She continued to work part time, went back to school, and obtained her degree in Business Management. In March of 2013, an opportunity arose; the site manager was leaving Brookhaven. Even though applying for site manager meant another part time job, she saw opportunity in working for Brookhaven - she could help families in need and gain much needed management experience. However, Kayla still needed full time employment. In November 2013, she was offered a job with the State of Wyoming.

In March of 2014, Kayla decided it was time to start looking at buying a home for her and her son. Once again, Rural Development was there. She went into the local Rural Development office to inquire about a Rural Development Single Family Housing loan. The office directed her to a local bank where she was able to obtain a guaranteed loan with no down payment. In June, her family moved into their new home!

“Rural Development truly has touched my family’s life; I truly believe the program is essential to needy families’ through-out the United States”. Kayla states, “My family would not be as financially strong as it is today without Rural Development. My hope is that every struggling family today learns about Rural Development and all their wonderful programs to build a better tomorrow.”

Date of Obligation: June 2014

Congressional District: Representative Lummis, AL; Senators Enzi and Barrasso

Partners: Central Bank & Trust

Demographics: Riverton (Fremont County), Wyoming - Population 11,000

Impact: Rural Development Housing programs combined to help a single mother achieve independence and stability.