

Housing Programs • Single-Family Housing Direct Program

### Homeownership Keeps Family Close to Their Coastal Heritage

Thanks to the USDA Rural Development Single-Family Direct Housing Program, the Hodgdon family has an affordable home they love in Boothbay Harbor, a community their family has lived in for generations.

Jacob Hodgdon, his fiancée Shelby, and their two children Graycin, age five, and Freyja age two, had been sharing just one bedroom while they lived with family. Due to the high cost of living in the rural Maine coastal community, they were unable to afford to purchase a home of their own. The median listing price in the area is \$449,000, and finding affordable homes to purchase was a struggle.

In November of 2018, near the time learned they were expecting Freyja, Jacob learned about an opportunity that could help them afford homeownership. They were delighted to be able to purchase their three-bedroom home through a USDA Rural Development Single-Family Housing Direct Loan in the amount of \$145,000, and \$75,000 from Habitat for Humanity/7 Rivers Maine.

The Hodgdon family heritage is strong in Boothbay Harbor, where Jacob's family has lived for more generations than he can count, many of them making their livelihoods from the sea. In fact, several family members are honored at the Fishermens Memorial, which is less than a mile from their home.

Bright and spacious, the Hodgdon's new home has plenty of space both inside and out for their children to grow, play, and become yet another generation of family members to raise their families in Boothbay Harbor.



The Hodgdon Family stands on the front porch of their new home in Boothbay Harbor.

**Obligation Amount:** USDA Rural Development Single-Family Housing Direct Loan of \$145,000

**Date of Obligation:** 7/29/2020

**Congressional District:** Rep Pingree (01); Senators Collins, King

**Partners:** \$75,000 from Habitat for Humanity/7 Rivers Maine.

**Demographics:** Boothbay Harbor, Maine Population: 2,165 MHI: \$48,062

**Impact:** USDA Rural Development assisted this family in building equity for the future.

Story updated June 2021 • USDA is an equal opportunity provider, employer, and lender.