

Housing Programs • Single-Family Housing Direct Program

Homeownership is “Life Changing” for Cherryfield Woman

There is nothing quite like the glow of a proud new homeowner. For Kate McGowan, her new home in Cheryfield is everything she ever dreamed of.

Kate, whose life’s journey has taken her from far Northern Maine where she was born, thousands of miles away to California, and back again, knows she is finally home to stay.

Her sunny, warm, and bright new home in the coastal Maine community is in stark contrast to the cold and drafty rental that she lived in previously. Pipes that froze and inadequate insulation during Maine’s long cold winters made for challenging times. When she learned about USDA Rural Development’s Single-Family Housing 502 Direct Program she was excited to become a homeowner. What she didn’t expect was to pay less to own than she did to rent. Her former rental came with a monthly payment of \$488, while her new home costs less, with a mortgage payment of just \$402.

Kate has been lovingly renovating, painting, and decorating her century-old two-story farm house, with paint colors like “Sea Glass” and “Lighthouse Landing,” and delighting in discovering perennial flowers in the gardens. Her smile never leaves her face as she talks about plans to update her home.

Asked to describe homeownership in just one word, Kate replied without hesitation, saying “Life changing.” She urges others who are interested in homeownership to reach out to Rural Development to learn more. “Absolutely, don’t hesitate to call. It’s worth it.”



Kate McGowan stands at the door of her new home in Cherryfield.

Obligation Amount: USDA Rural Development Single-Family Housing Direct Loan of \$125,525

Date of Obligation: 2/11/2021

Congressional District: Rep Golden (02); Senators Collins, King

Demographics: Cherryfield, Maine Population: 1,232 MHI: \$40,417

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