

Montana

Single Family Housing • Section 502 Direct Loans • Mutual Self-Help Housing Technical Assistance Grants

The Home that Friends Built

As a single mother of two, Amber W. works as a youth counselor, a YMCA fitness instructor, and a dance instructor for children and adults with disabilities in Helena, Mont. and dreamed of becoming a homeowner.

In 2021, Amber's dream came true through a combination of USDA Rural Development (RD) Single Family Home Loans and Grants.

The [USDA RD Mutual Self-Help Housing Technical Assistant Grant](#) provided funds to the [Helena Area Habitat for Humanity](#) to help them carry out self-help housing construction projects so individuals and families could build their homes. Amber's home was part of a Habitat build. Separately, Amber applied for a [USDA RD Section 502 Direct Loan](#) to fund the mortgage. For Amber, this journey to homeownership was so much more than getting a loan and purchasing a house. It was really about building community and friendships.



While Amber's 11 and 14-year old children were not old enough to help with the build, they did come out on non-build days to help with small projects, including picking out their bedroom paint colors.

"Each friend would take a turn spending a Saturday to help me build, and my best friend would drive from Bozeman once a month to help," Amber noted. "It was nice to learn how to do new things with them."

Amber mentioned that, with COVID, they couldn't have many volunteers, so, it was just the neighbors helping each other. "I think that created a huge bond. We learned so much in the process and power tools are no longer intimidating! If we messed something up, we would have a good laugh about it and try again," Amber recalls. With hours of sweat equity poured into the construction process, Amber shared that her family was overcome with gratitude as the build neared completion. "A dear friend of mine once told me that my home is 'the home that friends built'," Amber shared. "She said it was one of the most beautiful things to see. Whenever I think about that, it makes me tear up because it's absolutely true. Each part of my home has a memory built into it...sometimes giggles, sometimes struggles, but mostly lots of love!"

Obligation Amount: \$181,700 Section 502 Direct Loan / \$585,245 Mutual Self-Help Housing Technical Asst. Grant

Date of Obligation: 6/11/2020 Section 502 Direct Loan / 5/12/2020 Mutual Self-Help Housing Technical Asst. Grant

Congressional District: Representative Rosendale Sr.; Senators Tester and Daines

Partners: Helena Area Habitat for Humanity

Demographics: Red Fox Meadows neighborhood, a subdivision in East Helena, Mont.

Impact: Providing decent, safe, sanitary, and affordable housing to a single mother and her two children in Lewis and Clark County.