

## South Dakota

### Rural Housing Service • Single Family Housing

#### Homeownership Provides South Dakota Family with Security and Stability

Candice Hill is a single mother of three children. She was interested in pursuing owning her own home. Through the guidance and assistance received from T-Yamni, a one-stop homeownership program offered by Sisseton-Wahpeton Oyate to tribal members, she was on the path to becoming a homeowner. T-Yamni connected her with USDA Rural Development.

USDA staff helped Candice through USDA Rural Development's 502 Single Family Direct loan application process. She made three attempts at applying. The first time she could not find land with the tribe; the second time a contractor could not be found; then on the third attempt, the application was approved. "It took a while to get approved as I had a couple of setbacks with my application," said Hill. "I remained motivated and determined. I stuck to my goal, and through frustration came patience, which turned into achievement. The lesson I learned is don't give up!" USDA's Single-Family Housing program made the mortgage affordable with a low interest rate and no down payment requirement.

Candice purchased a 3-bedroom home in Watertown, SD. She shared that her three children and two cats now have a place of their own to call home. They all have their own space and have a big fenced in backyard for family fun and entertaining friends and family.

The federal funding was leveraged with a \$4,000 forgivable Mortgage from Homes Are Possible, Inc., a \$10,000 grant from The Home Buyer's Program offered through Sisseton Wahpeton Oyate Tribe and a \$17,383 grant from the Home Improvement Program offered through Bureau of Indian Affairs.

When asked what this home means to her, Candice replied, "I finally have a sense of security and stability. My children and I now have a sense of structure and are inspired to set down roots in the community. This home is a dream come true for us."



**Candice Hill and two of her three children enjoying some time outdoors. Photo courtesy of Candice Hill.**

---

**Obligation Amounts:** NA

**Date of Obligations:** 07/17/2020

**Congressional District:** Representative Dusty Johnson; Senators John Thune and Mike Rounds

**Partners:** Candice Hill, Sisseton-Wahpeton Oyate, Homes Are Possible, Inc., South Dakota Housing Development Authority, State of South Dakota, and USDA Rural Development

**Demographics:** Aberdeen is a city in and the county seat of Brown County, South Dakota, The city population was 26,091 at the 2010 census, making it the third most populous city in the state after Sioux Falls and Rapid City.

**Impact:** The applicant is finally a homeowner after many years of renting and is living the dream of homeownership.

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

