

**Partnering for success: Eziquia Benitez, HousingWorks, and Rural Development  
Outline of Need:**

Eziquia Benitez is the proud single mother of 4 children, who she credits for being her source of inspiration and the driving force in the attainment of her aspirations. Eziquia first entered HousingWorks' Family Self-Sufficiency (FSS) program in December of 2000 when she was earning \$6 an hour as a cook. Working diligently thru FSS, she was able, in 2003, to obtain her GED, a long time cherished goal. She completed the Financial Fitness and Homeownership courses, initiated an IDA for down payment and closing cost, and began looking to lenders to assist her in finding that dream home. Even though she had done all this preparation and had consistently had the same employer for the past 5 years, now the assistant manager of the Bakery Department of Erickson's Market in Madras, she could not find the right combination of loan amount, loan length, and interest rate that she could afford or the lender that would provide it.

**How Rural Development provided assistance:**

After working for several years without success, trying to match her income with the right house in Madras to purchase, Julie Nash, her Mortgage Loan Officer at Bank of the Cascades, referred Ms. Benitez to Rural Development. Finding her income stable, her credit history very good, and her preparation for home ownership outstanding, Rural Development qualified Eziquia for assistance in combination with HousingWorks' homeownership vouchers and a 502 Direct Subsidized loan for 38 years.

**The Result:**

With that loan, Eziquia, working with HousingWorks contracted with Hayden Homes to construct a new home in an area known as the Jefferson Street Redevelopment Program. The Jefferson Street Redevelopment project is a unique partnership of Housing Works, the City of Madras, Jefferson County, and Oregon Housing & Community Services. Its purpose is to redevelop and invigorate a blighted neighborhood while offering affordable, quality homeownership and rental opportunities to the community. When Ms. Benitez moved into her home in March, 2007, it was much more than any other moving day. This special day was filled with emotions and being shared with her friends, co-workers and extended family. Purchasing this new was the fulfillment of her dreams and what she describes as being her greatest accomplishment in life.

