

PATIENCE AND PERSISTENCE MAKE HOMEOWNERSHIP A REALITY

Outline of Need: Billie Garreaux had been living in a house that was too small for her and her three children to live comfortably. What she was looking for was a home with enough space and enough bedrooms for each of her children.

How Rural Development Helped: Billie went to Cheyenne River Housing Authority (CRHA) for assistance and learned about USDA Rural Development. They had a 502 Direct Home ownership program that would fit her needs. CRHA Home Buyer Counselor Kimberly Claymore, assisted Billie with completing an application and USDA Rural Development approved her for a loan under the single family housing 502 direct loan program. The application for assistance is a cooperative effort to provide home ownership for a family through assistance from both the USDA Rural Development 502 Direct program and the Cheyenne River Housing Authority's leveraged loans and Home Ownership Down Payment Assistance Program. After supporting documentation and permission was received from the Tribal Council, Kimberly Claymore – CRHA Homebuyer Counselor, showed Billie which homes were available for purchase in the Fox Ridge Development site located in Eagle Butte and Billie selected the one she liked best. "Compared to where I used to live, my new home is a lot roomier and it is a good feeling knowing that I have something to call my own and will be able to enjoy it in the coming years. In addition, my children will each have their own bedroom," said Garreaux.

The Results: The Garreaux family moved into their own home at Fox Ridge just east of Eagle Butte in August of 2006. Fox Ridge is a development built by the Cheyenne River Housing Authority. USDA Rural Development 502 Direct Home Loan Program is an assistance program offered to low-income families meeting income-eligibility requirements. The houses in Fox Ridge all have 4 bedrooms and a total square footage of 1,512. All the houses are to be sold to people who will actually be living in the homes, not as rental properties. "I'm very thankful to everyone who helped me in getting my home. I appreciate everyone's hard work to make it possible. It took a lot of hard work and patience on the part of CRHA, USDA Rural Development and myself to work through the process, however in the end it paid off. I encourage others to pursue their dream of homeownership and don't give up, because with patience and persistence it can happen," said Garreaux.

Submitted by: Pierre 12/2006



Pictured at right is – left to right: Acting State Director Tim B. Potts, Rural Development Specialist Paula Corcoran, Homeowner Billie Garreaux, Cheyenne River Housing Authority Homebuyer Counselor Kimberly Claymore, and Housing Director Roger Hazuka.

