

## South Dakota

Rural Housing • Single Family Housing Direct

### Heavenly Homeownership Experience

Single mother of three girls Crystal Dahl was determined to make her dream of homeownership a reality. She and the girls were living in an apartment that lacked adequate space and comfort.

Crystal began looking at several homes through a realtor and she finally found one she fell in love with. The house is a beautiful four-bedroom, two bathroom, ranch style home with a double garage, huge fenced in yard and a shed in a beautiful new development area.

The next step in the process would lead her to USDA Rural Development. Crystal's sister had gone through the agency for her home loan and had only good things to say about the experience.

Crystal worked with Donna Plucker, Housing Specialist with the Watertown Rural Development Area Office. She found Donna to be patient, kind, respectful and of great assistance. Donna was able to relay complex information to Crystal in a simplified manner that made sense. As a first time homebuyer, Crystal was required to take a home buyer education class that she found very helpful and useful.

On April 3, 2020, Crystal closed on her house. She had been working from home, due to the COVID-19 pandemic, since March 16, 2020. Within two weeks of moving into her beautiful home, she was furloughed from her job. She was notified the furlough could last four weeks to six months.

Crystal's heart sank into her stomach that day and she told herself "It is all going to be alright. Why you may ask yourself? It is due to getting the Rural Development loan," said Dahl. Rural Development was able to offer servicing options to assist Crystal to remain a successful homeowner.

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*Crystal Dahl in front of her new home. Photo courtesy of Crystal Dahl.*

**Obligation Amount:** N/A Direct Single Family Housing (502)

**Date of Obligation:** March 13, 2020

**Congressional District:** Representative Johnson, Senators Thune and Rounds

**Partners:** Trevor Burton - Realtor and USDA Rural Development

**Demographics:** N/A

**Impact:** Crystal Dahl and her girls now have a beautiful four-bedroom, two-bathroom, ranch style home with a double garage, huge fenced in yard and shed in a beautiful new development area.

"God works in mysterious ways," said Dahl. Crystal received a phone call from a member at her church who had shared that an anonymous person reached out wanting to pay a person's mortgage for a month and she thought of her. "What an angel this is in my life! With faith and hope, everything can work out. I still have not received an unemployment payment, but with this 'Angel' payment and the Rural Development program, I will be able to keep my house!! God is good," exclaimed Dahl. She continued, "I am proud of my house and it means success and security for me and my girls. It makes me very proud with a smile on my face. The girls now have their own space and can express their individuality. They now enjoy having friends over."