

## Florida/U.S. Virgin Islands

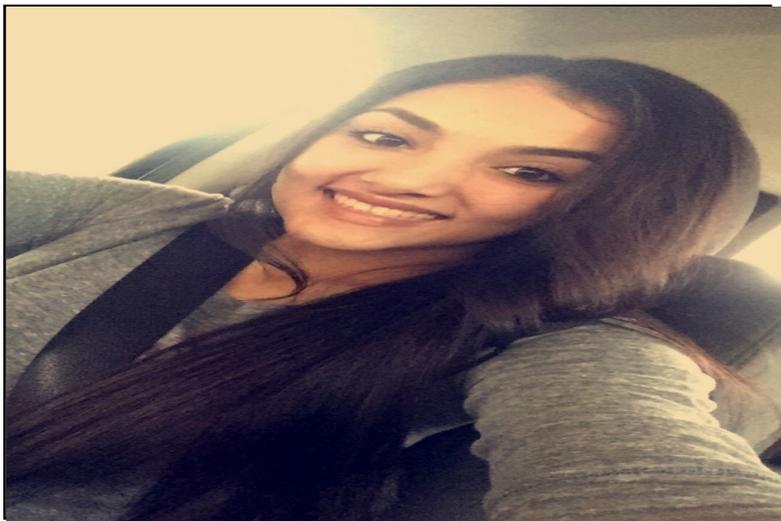
### Rural Development • Mutual Self-Help Program

She had just turned 19 but Rosemary Zamora knew she was at a crossroads in her life.

It was July 2017 and just weeks before she had given birth to her son, Andrew. As the result of being a high-risk pregnancy, Rosemary was forced to drop out of high school a few months short of graduation. Now she found herself an unemployed single mom of a son with health problems, living with her own mother.

She was tired and discouraged and a big part of her wanted to sit quietly, feel sorry for herself and wait to see what happened. But there was an even stronger need, to make a better life for her son.

On August 16, 2017 Rosemary started a part-time job with Florida Home Partnership, for whom she had periodically volunteered for the previous two years. In January 2018, Rosemary's outstanding work won her a full-time position, benefits and a raise. As she accomplished more, her determination to succeed grew. She put herself on a tight budget, started school to get her GED and for the first time she began to think her biggest dream, owning her own home, could come true.



*Rosemary is ALL smiles!*

Despite being familiar with the Mutual Self-Help program, she wanted to test the conventional route first. She began to speak with lenders who told her that although her credit was acceptable she simply did not have adequate income or down payment for a loan. She then knew that the USDA Mutual Self-Help Program was her only viable alternative and in February 2018 began to talk to FHP loan counselors about what she needed to do to qualify for the Program. Rosemary worked diligently for months to meet all the qualifications to be approved for a loan.

When everything was in order, she picked out a lot, signed a contract for the 3-bedroom Magnolia model and her file was submitted to USDA for approval. In early June she closed on her construction perm loan and on June 29, she worked with her group for the first time. "It was 99 degrees but I didn't care. I was building my own home!

"Rosemary knows she has a lot of work ahead of her before she moves into her new home early next year but she is looking beyond that. "My dream is coming true. My son will have place he can always call home. I thought it was impossible because I did not have a down payment and do not make a lot of money. But with the USDA Self-Help program, what mattered was how much I was willing to work for my future. I could not have done it without USDA. I am so happy now, I can only imagine how I am going to feel the day we move in!"

**Obligation Amount:** \$146,500.00

**Date of Obligation:** March 27, 2019

**Congressional District:** Buchanan, FL 16, Rubio, Scott

**Partners:** Florida Homes Partnership and State HOP

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**Demographics:** Ruskin, Florida

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**Impact:** Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

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