

Rural Housing Service • Single Family Housing Direct Home Loan Program

Homeownership Gives Rural Family a Lifetime of Security, Safety Amid Pandemic

The Mitchell family was living on top of each other in their cramped apartment in the rural town of Tillamook on the northern Oregon coast. The exposed wiring in the second bedroom forced them to share the master with their two young children.

They applied for a mortgage loan, but the lender said they needed to earn a small amount more to qualify. LeeAnne took up the challenge, working especially hard at her position with the Tillamook Cheese Factory and earned a promotion. However, the housing market changed drastically in that time. Home prices shot up and were suddenly out of reach for the Mitchells.

That's when they learned Tillamook County Habitat for Humanity had purchased a house in need of repairs and was looking for a buyer. They applied and were selected. Through a new partnership with USDA Rural Development, the Mitchells then applied for a home loan. USDA's [Single Family Housing Program](#) made the mortgage affordable with a low interest rate and no down payment requirement.



The Mitchells purchased their first home using a USDA mortgage loan, with repair assistance from Tillamook County Habitat for Humanity.

Over the next eight months, on nights and weekends, the Mitchells contributed 500 hours of their own sweat equity to complete the repairs. They also received a closing cost grant through USDA for some of the rehabilitation, and the Tillamook Nazarene Church youth group donated its time to build a fence so their Husky could enjoy the spacious backyard.

“We both grew up poor and traumatized,” said LeeAnne. “This security will help our kids be more balanced throughout their lives.” The Mitchells are especially grateful to have their own home amid the COVID-19 pandemic. “We finally have a safe place for our family just when things feel very unsafe outside of the home,” she explained.

The Mitchells now live in a house with a bedroom for each of their children. They already have equity because the home was appraised at a higher value than they paid for it. And the purchase of the house provided Tillamook County Habitat for Humanity with the most cash on hand in its history, enabling it to double the number of families they serve. The experience meant so much to LeeAnne that she now volunteers with Habitat and is currently mentoring two families.

“It’s my everything,” LeeAnne said of their new home. “It’s my hopes, my dreams, my mental and physical wellbeing, my comfort. We plan to stay here for life.”

Obligation Amount:	\$210,00 mortgage loan
Date of Obligation:	March 5, 2019
Congressional District:	Representative Kurt Schrader, District 5; Senators Wyden and Merkley
Partners:	Tillamook County Habitat for Humanity, Tillamook Nazarene Church
Impact:	A home purchased with help from a USDA mortgage loan and repaired with help from Habitat for Humanity is giving a rural family increased stability, helping them build equity, and providing a safe space during the pandemic, while enabling Habitat to invest in homes for additional families.
