West Virginia

Rural Housing Service • Single Family Housing Program

It's Never Too Late

As a single mother of two children, Edna Contreras worked hard but didn't think it was possible for her to actually own her own home until she learned about USDA Rural Development.

With her children grown, Edna was living in a place where she struggled to afford the utility bills. She knew something had to change.

Edna had always wanted to own her own home but didn't think it was possible. Her son passed away a few years ago but always encouraged his mother to explore homeownership. Edna's daughter, Katie, heard about USDA Rural Development's Single-Housing Loan Program and encouraged her mother to apply. Edna received an application and lots of encouragement from USDA staff, family and friends. Not long after, she was surprised to learn that she had been approved for a loan.

Edna Contreras became a first-time homeowner in Spring of 2020 at the age of 71. She realized that this long-time dream could become a reality with the help of USDA's Single-Family Housing Program.

Edna quickly got to work with a local realtor to find a home that would be perfect for her. USDA staff obligated funds in late February 2020 and Edna found a home a short time later.

Summarizing the process, Edna encourages anyone interested in homeownership to "go for it." Edna proudly states, "you don't have to wait until you are 70 to get what you have always wanted. Go on and make the call - you know you want to and I know you can do it." Reflecting on the experience, Edna was pleasantly surprised by some unexpected perks associated with the home-buying process. Edna made friends along the way that she now considers to be family, including USDA staff and her realtor. In addition, she was surprised to learn how much confidence she gained through the experience. In summary, she stated "I am extremely happy and blessed."

Obligation Amount: $92,600 Single-Family Housing 502 Loan

Date of Obligation: February 26, 2020

Congressional District: Congressman Mooney, WV-II; Senator Joe Manchin III & Senator Shelley Moore Capito

Partners: USDA Rural Development and local realtor

Demographics: St. Albans, West Virginia

Impact: Affordable housing; Homeownership