

## South Dakota

Single Family Housing • 502 Direct

### More Than a Dream Come True for Aberdeen, South Dakota Homeowner

Tessa Dosch lives in Aberdeen, SD and had been living in a rental property for several years that was in poor condition. It needed major repairs to the foundation, and it had old, drafty windows. Tessa had been longing to own a home of her own. One fall day, she had been visiting with her longtime friend who also happened to be a realtor. Through this partnership, she learned about USDA Rural Development's Single-Family Housing programs.

"My realtor pointed me in the right direction. I worked through the application process with ease thanks to the guidance and assistance offered through USDA Rural Development Housing Specialist Roxanne Woodring," said Dosch.

Tessa qualified for a USDA Rural Development Single Family Housing Direct Loan that allowed her to purchase a home that met her needs. She closed on the home on December 8, 2020 and started moving in. The home was exactly what she had envisioned and desired – a bright, beautiful, clean, and warm interior that included hard wood floors, new windows, and plenty of room, as well as offered a large backyard.



**A photo taken inside of Tessa Dosch's new home.  
Photo courtesy of Tessa Dosch.**

Tessa shared that she wakes up happy and is so grateful every day in her new home. Homeownership is much more achievable than one might think and more than likely less expensive than renting. She now has more room to spoil her two dogs and can easily visit her brother and his family that live only half a block away.

The federal funding was leveraged with a Homes Are Possible, Inc. (HAPI) silent mortgage of \$4,000 and a Grow South Dakota silent mortgage of \$7,500. HAPI packaged the loan.

"America prospers when our families prosper. Homeownership is key in creating that prosperity," said Lori Moen, Chief Operating Officer for Grow South Dakota. "The partnership opportunities that are formed between USDA Rural Development, Grow South Dakota and the homeowner are foundational links that build this prosperity and create stronger communities. Grow South Dakota is honored to be a link in this partnership."

"Ms. Dosch is a great example of what can happen when partnerships are leveraged at the local level," said William Deng, Homes Are Possible, Inc. CDFI Coordinator. "Working together with USDA Rural Development, Grow South Dakota, and Ms. Dosch has been a real pleasure, and we are glad that we were able to help her own a home. It is one thing to help somebody, but another to help the one who deserves it most. It has been truly a great honor working with Ms. Dosch and our partners to make this happen."

Well built, affordable housing is essential to the vitality of communities in rural America. USDA Rural Development is committed to helping our rural communities build prosperity because they know when rural America thrives, all of America thrives.

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**Obligation Amounts:** SFH loan

**Date of Obligations:** November 12, 2020

**Congressional District:** Representative Dusty Johnson, District; Senators John Thune and Mike Rounds

**Partners:** Tessa Dosch, Homes Are Possible, Inc., Grow South Dakota, and USDA Rural Development

**Demographics:** Aberdeen is a city in and the county seat of Brown County, South Dakota, The city population was 26,091 at the 2010 census, making it the third most populous city in the state after Sioux Falls and Rapid City.

**Impact:** The homeowner has a home that she has longed for, it meets her needs, and was affordable.

Story updated Month February 2021 • USDA is an equal opportunity provider, employer, and lender.

