The morning of January 20, 2017, in Cimarron, New Mexico, was a cold one. The temperature dipped to a chilly 26 degrees, and even though it was cold outside it was nice, warm, and cozy in Rosemary Goodman’s home – just the way she likes it.

At 70 years old, Ms. Goodman will tell you she’s lived a full life, complete with ups and downs. She owned a home in California. Then years ago, she suffered a brain injury after being exposed to carbon monoxide poisoning. Although she had a high functioning brain injury she is classified as disabled. Eventually, she moved to Taos, New Mexico, where she opened an art business. Her life was changed once again in a major way when the business failed and she became homeless. She struggled and eventually ended up living in substandard housing that at times didn’t have good heating or no heating at all.
But through it all, she never gave up and stayed determined that her dream to once again become a homeowner would one day become a reality. She’ll tell you she stayed focused and never lost faith. She says, “I was in need of a home and the government responded.”

Ms. Goodman is talking about USDA Rural Development and how the agency helped her buy a house. She found out about Rural Development’s housing program through brochures that were left at a Taos community center after a housing fair that was held at the facility.

Soon she met with Emily Gonzales from Rural Development’s Las Vegas, New Mexico, office. During this meeting, Ms. Goodman was encouraged to apply for a 502 Direct Home loan administered by Rural Development’s housing program. After working on some credit issues, Ms. Goodman was eventually approved for a USDA Rural Development 502 Direct Home Loan to buy a house she found in Cimarron, New Mexico.

After making an offer and completing the paperwork, she moved into her four-bedroom, two-bath house on October 5, 2015. Her dream to once again own a home became a reality.

But, as it turned out her dream home had issues. Right after moving in she smelled that familiar foul odor of natural gas. Something was wrong with her heating system! She had to do something quickly because she knew she was in danger. Finding a contractor was proving to be challenging and getting the money to fix the problem was another major issue. “What to do? What to do?” She thought.

Once again, she called Emily Gonzales and found out she was eligible to apply for a 504 Rehabilitation Grant for her home. This is another housing program offered by USDA Rural Development’s Rural Housing Service (RHS). This program can provide qualified senior citizens 62-years old or older a once in a lifetime $7,500 grant to rehabilitate their house, including the replacement of a heating system. After qualifying for the program, Ms. Goodman hired a local contractor and he installed two new gas heaters and a wood burning heater in her home.

“I never want to be without heat ever again, and that’s why I had the wood burning stove installed,” said Goodman. Also, at the same time she found out she qualified for financial support through her HMO and her contractor was able to upgrade one of her bathrooms with those funds.

Ms. Goodman says, now that the issues with the heaters and the gas lines in her home are fixed she can concentrate on living her life without any worries in her new home along with her two dogs Bella and Tiny Dancer.

And, of course Rosemary says the peace and solitude of her home allows her to focus on her art work which is her first love. She says her creativity is therapeutic and will ultimately help her become a more active member of her community especially with other artisans living in Cimarron.

“I plan on hanging some of my art work in the local galleries,” said Goodman as she proudly showed some of her art work hanging in her living room walls. She added, “My home is so peaceful it allows me to concentrate on my writing. Currently, I’m working on three different books.”
Goodman added being a homeowner in Cimarron makes her very happy, “This is a great place to live because the residents of this community have welcomed me.” She added, “This community is a place when someone is in need everyone helps them and I want to keep that tradition going by helping anyone looking to buy a home. I know what it’s like to be poor, homeless, disabled, and hungry. But I also know how to overcome these obstacles and attain the ‘American Dream of Homeownership’ with the help of the federal government and others.”

When hearing about Rosemary Goodman’s determination to become a homeowner and how USDA Rural Development helped her to realize her dream of homeownership, Acting State Director Eric Vigil commented, “I can tell you helping citizens like Rosemary Goodman is why all of us at Rural Development work here. It’s satisfying to make dreams come true for someone by providing the financial support that they may not be able to get from another lender.”

Ms. Goodman agrees, now that she’s happily living in her own home with a reliable heating system, a remodeled bathroom, and a large backyard for her dogs to roam, she’ll proudly tell you, “This is a charming and attractive home, in fact as far as I’m concerned I have one of the nicest homes in Cimarron.” Then she adds, “And, I’m very happy with everything and how it all turned out. Thank you.”*
USDA RURAL DEVELOPMENT HOUSING PROGRAM FACTS

502 Direct Home Loan Program
Assists low- and very-low-income families purchase a home in the rural areas of the country by providing payment assistance to increase an applicant’s repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income. Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers or the borrower is no longer living in the dwelling.

At a minimum, applicants must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.

Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Properties financed with direct loan funds must:
- Generally be 2,000 square feet or less
- Not have market value in excess of the applicable area loan limit
- Not have in-ground swimming pools
- Not be designed for income producing activities

504 Single Family Housing Repair Loans and Grants
This program provides loans to very-low-income homeowners to repair, improve or modernize their homes. A once-in-a-lifetime grant in the amount of $7,000 can be made to elderly, very-low-income homeowners to remove health and safety hazards.

To qualify for this program you must:
- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50% of the area median income
- To qualify for a once-in-a-lifetime $7,500 grant, you must be 62 or older and not be able to repay a repair loan

How may funds be used?
- Loans may be used to repair, improve or modernize homes, or remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

For more information go to the USDA Rural Development’s website at https://www.rd.usda.gov. In New Mexico call 505-761-4950 for more information on both housing programs.