

[http://www.heraldstandard.com/news/local\\_news/usda-celebrates-homeownership-with-local-families/article\\_087defba-7d74-5d29-848a-dd9b2884fbb4.html](http://www.heraldstandard.com/news/local_news/usda-celebrates-homeownership-with-local-families/article_087defba-7d74-5d29-848a-dd9b2884fbb4.html)

TOP STORY

## USDA celebrates homeownership with local families

By Patty Yauger [pyauger@heraldstandard.com](mailto:pyauger@heraldstandard.com) 6 hrs ago



Roberto M. Esquivel|Herald-Standard

Roberto M. Esquivel|Herald-Standard

Buy Now

REDSTONE TWP. — Each year the U.S. Department of Agriculture (USDA), Rural Development, celebrates its home ownership program that assists families with purchasing a home.

Recently, Dave Reed and his wife, Ashley, stood off to the side of the crowd as both federal and state USDA representatives, elected officials and organization representatives touted the longevity of the program and its continued success, during a ceremony in front of their Three Oaks community home.

U.S. Rep. Bill Shuster, R-Hollidaysburg, the keynote speaker for the event, said homeownership is “core to the American dream,” and the USDA program helps many families achieve it.

“It is the foundation for a strong community and strong economy,” he said. “There is nothing more special than for Americans to have affordable housing.”

Shuster lauded the partnership forged by USDA and Threshold Housing Development to build 100 homes in the 9th Congressional District that he represents.

“This program is very special as it does not offer a hand out, but a hand up, making sure families have equity in it,” he said. “When you turn homeownership over to people, they take great pride in not only in their homes, but their neighborhoods.”

The Reeds were one of seven families that had earlier enrolled in the program and by the end of summer will call the newly constructed, split level house, their forever home.

The couple admitted that it was not an easy path to get where they were this particular day of celebration, but they could now see light at the end of the tunnel.

The Reeds had learned of the program through other family members and their church pastor nearly five years ago.

Dave Reed said the first critical step was to repair their credit standing that created a huge hurdle for them to overcome.

"It took us about two years, but we did it," he said, adding that their local bank manager aided in the process. "However, I still didn't think we would qualify for the program.

"We were prepared to be denied."

However, within a short period of time the Reeds received news that a mortgage loan had been approved, allowing them to proceed with the USDA program application.

"They told us it would be four or five weeks, but within two weeks we heard that we had been approved," said Dave Reed. "We believe God had led us in this direction."

Last year, construction began, with the Reeds and the other families working alongside Threshold Housing Development workers to build the foundation, erect the walls, install the plumbing and electrical service, and every other process needed to complete the construction, as is required by the program.

The USDA program has partnered locally with Threshold, a nonprofit agency, to help families save on costs by assisting with the construction of their home.

Dave Reed, an electrician by trade, wired his home and those of his neighbors, while they joined him to install windows and doors and other tasks.

The program, he said, not only allows for families to own homes, but for them to build relationships with their neighbors as they work together on all the homes.

Because the Reeds were the first to break ground, they are now painting walls, installing flooring and preparing for appliances to be delivered.

The couple admits it has been a lengthy process as all their spare time has been dedicated to completing their home and helping their next door neighbors do the same.

"It has been worth it," said Dave Reed. "Our four children are excited about moving in.

"We are blessed."

Cathy Glover, USDA, Rural Development assistant deputy administrator of housing, said more than 124,000 families are aided each year through the various programs offered by the agency.

"It is a great feeling to give the keys to the family of a new home," she said. "I'm proud of the work we do."

Bruce Hotchkiss, Threshold president, said during its 26-year history, the agency has assisted a total of 100 families in Fayette, Washington and Greene counties to own a home.

Locally, the agency collaborates with Fayette County Community Action and Community Action Southwest. It also partners with local and county government agencies for funding to install infrastructure prior to home construction.

Three Oaks and its neighboring development, Stone Church Estates, are the result of the collaboration, said Hotchkiss.

"Our mission is to revitalize the communities, through safe, affordable, efficient houses," he said. "These are average, everyday people that get in to this program.

"Together they get the houses done and get to know each other. It is collaboration."

The county and the communities also get a return for their funding investment, said Andrew French, Fayette County Redevelopment Authority executive director, as the properties, when completed are added to the tax rolls.

The county earmarked about \$933,000 from its PHFA PHARE program and \$1.2 million through the HOME Investment Partnerships Program while Redstone Township awarded \$100,000 through its state Community Development Block Grant (CDBG) program to the Stone Church and Three Oaks projects to install utility service and construct roadways, said French.

To date, the USDA/Threshold program has built 23 homes in Stone Church and 36 homes in Three Oaks. Other homes are being planned for Three Oaks.

"It is a good program," said French.

For more information about the available housing programs, visit the USDA website at [www.rd.usda.gov](http://www.rd.usda.gov) or call 1-800-670-6553.



USDA  
Rural Development



**Committed to  
the Future of  
Rural Communities**

- Housing
- Business
- Utilities
- Telecommunications
- Energy
- Community Facilities



