

# Cathy's Story

## Outline Of Need:

Cathy, a single mother of 2 children never thought homeownership would be a possibility. With no savings account, funds did not exist to pay closing costs on a mortgage, let alone the down payment. She and her children lived in a 1975 manufactured home in an isolated area, only because the rent was affordable. The home was not energy efficient and due to electric bills that averaged \$300 during the winter, she used a woodstove for heat and hung clothes to dry. The children had no neighbors to play with and because of the long gravel driveway, which accessed the property, they did not have a place to ride bikes or skate boards. Cathy said, "We lived in the house for 4 years because of the affordability, but I did not see how I would ever be able to move because of growing rents in the more populated areas".

## How Rural Development Helped:

Cathy heard about the Self-Help program through Whatcom-Skagit Housing in Bellingham, WA. She said there was always a stigma in her mind as far as "low income housing" was concerned and she wasn't sure she wanted to get involved.

However, she decided to give it a try. During experience, there were many memorable moments for Cathy. When asked what her best memory was, she replied, "For some reason, the we lifted the walls into place seems to stand out mind. I almost get chills every time I think about We had worked hard to put the walls together on



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ground then we all got together as neighbors and stood them up and it was the first time we could actually see the house coming together! **It was a powerful moment to me and I will never forget it.** Now that her house is complete, Cathy has a different attitude about how the program works and is impressed with the quality of the homes.

## The Results:

Cathy indicated that the home and the affordability of her payment have had a major impact on the quality of her family's lives. She said, "I have money leftover from my paycheck so that we can buy new clothes and not used ones... Because we don't have to cut and find wood, hang out clothes to dry and do all the work that was required of us before at the old place, we have a lot more time to just 'hang out' and enjoy each other. For the first time ever, I was able to take the kids to the Lynden Fair and do the kinds of things that most people always do. I am also able to look forward to doing things for myself like piano lessons that I could never have done before. It has definitely enhanced our life. We also love having neighbors. We have dinner with them, or just sit out in our yards and talk. That is so important to feel safe in our homes."

Cathy also states that the Self-Help program not only built a home for her family, but helped to build their self-esteem, "For the first time ever, the kids are taking a big interest in helping around the house. I see a 'can do' attitude developing, especially in my daughter, who actually grabbed a cordless screwdriver and put up 2 sets of blinds without being told. That has never happened before! I think that because they watched me work hard and complete what seemed like a monumental task, they see more things as being possible themselves...as I do!