



NON-TRADITIONAL BUILDS

HALEY BIRDSONG

Shawna Blackmon, Texas Farm Credit Customer (00:00):

The country life was something that we always wanted collectively together. Initially, the plans were a regular stick frame home. The lending was pretty easy. We found that we could go and get a loan, and it was pretty traditional. It was 2020 and then covid happened, and when lumber was going so high, there was this period of time where we didn't know if it was going to come back down. Oh, well, we'll do metal frame house. But then when we revamped and did the barndominium, realized that a lot of banks just didn't see it as a traditional home. Greg, our financial advisor, actually lives in a barndominium and he was the one that recommended Texas Farm Credit, and so we reached out to them. The ball just started rolling. It was really an easy process.

Scott Blackmon, Texas Farm Credit Customer (00:43):

They understood we wanted to raise our kids here and inside, not a metal building, but a house.

Haley Birdsong, Texas Farm Credit Mortgage Loan Officer (00:49):

We do see the purpose in the benefits that a metal home or barn dominion with metal siding bring compared to your traditional brick and mortar. I mean, just from a cost standpoint to resilience. I think the dual purpose use of a barn condominium is really drawing a lot of families to it. You can store your toys or house your livestock on one side, and also be really efficient with your dwelling on the other side.

Scott Blackmon, Texas Farm Credit Customer (01:17):

Being out in the country, we have property and equipment.

Shawna Blackmon, Texas Farm Credit Customer (01:21):

The kids get out of school and they jump on the side by side and their friends come over. I mean, they just run the property and fishing and it's just fun.