

Single Family Housing • RH 502 Direct

Single Mother Builds Her Dream of Homeownership

Veronica Williamson, a single mother of three teenagers, has been renting for the last seven years. The ever-constant increase in rental costs encouraged Ms. Williamson to take the steps necessary to be a homeowner. After hearing about all the great benefits of no down payment, great interest rates and low monthly mortgage rates within the USDA Rural Development - Rural Housing 502 Direct Loan Program, Veronica deemed it necessary to apply. Veronica started her application process in Summer 2018. Although she faced many challenges in finding a home that she absolutely loved and within budget, “It was the best decision I ever made,” Williamson stated. Ms. Williamson ultimately went the route of a new build home under the construction loan.



Ms. Veronica Williamson, standing in front of her newly constructed home.

Every challenge is typically met with even more adversity. Hazardous weather conditions prevented the contractors from staying on schedule and pushed back the completion of the new construction to Spring 2019. The local USDA Rural Development office continued to be a support system for Ms. Williamson throughout the entire process. “I thank God for pushing me and not allowing fear to stand in my way of a lifetime goal of becoming a homeowner,” Veronica said. “I highly recommend USDA Rural Development to anyone and have even encouraged a few people to start the process of homeownership as well”.

For more information on USDA Rural Development programs available in Tennessee contact your local office or visit us online at www.rd.usda.gov/tn.

Obligation Amount:	\$154,200.00
Date of Obligation:	05/03/2019
Congressional District:	Representative Kustoff, TN-08 District; Senators Lamar Alexander and Marsha Blackburn
Partners:	N/A
Demographics:	Jackson, Tenn (Madison Co.)
Impact:	Affordable Housing; To provide decent and safe housing for families
