



**Rural Development**

654 Plaza, Suite 601  
Muñoz Rivera Ave.  
San Juan, PR 00918  
Voice 787.766.5095  
Fax 1(855) 523-9680

# Media Advisory

Contact: Miguel A. Ramirez, (787) 766-5708  
miguel.ramirez@pr.usda.gov

## USDA Celebrates National Homeownership Month

**San Juan, Puerto Rico**, June 3, 2019 – Acting Assistant Secretary for Rural Development Joel Baxley today kicked off “National Homeownership Month by highlighting USDA’s ongoing role to help residents of America’s small towns and cities purchase homes in rural areas.

“Homeownership provides a strong foundation for hard-working people to build household wealth and climb the ladder of prosperity,” Baxley said. “By helping rural Americans achieve the dream of homeownership, USDA is supporting benefits that extend far beyond the home, resulting in stronger, more prosperous rural communities.”

USDA Rural Development State Director for Puerto Rico, Josué E. Rivera, indicated that Puerto Rico was selected to participate in a pilot program along with other 20 states. This help is very important for Puerto Rico now that we are entering in the hurricane season we can use the RH 504 Program to make our homes more resilient & safer to withstand a hurricane and also repair the houses affected by hurricane Irma & María. The provision under this pilot program include:

- Removing the requirement to subdivide or sell land which borrower already owns.
- Increasing the maximum repair loan from \$20,000 to \$40,000;
- Increasing the maximum grant from \$7,500 to \$10,000 (elderly only-lifetime limit);

USDA Single Family Housing Program have served more than 4.4 million families in Rural America since President Truman signed the Housing Act in 1949. Throughout June USDA employees will celebrate National Homeownership Month with events across the Nation that demonstrate USDA’s commitment to provide access to affordable housing for rural Americans.

Rural Development has several programs that support rural homeownership, including: Partnership with private sector lenders to help rural families buy homes. Providing loan guarantees for lenders working with low-to moderate income families in the key to opening private-sector homeownership opportunities.

654 Plaza, Suite 601, Muñoz Rivera Ave., Hato Rey PR 00918  
Phone: (787)766-5095 • Fax: 1-855-523-9680 • TDD: (787) 766-5332

Committed to the future of rural communities.

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Direct home loans for very-low-and low-income applicants. Some borrowers qualify for program benefit that effectively reduce the interest rate on their monthly mortgage payments to 1%.

Repair loans and grants that help people improve access to their homes and remove health and safety hazards such as poor wiring or plumbing.

Mutual Self-Help Housing Technical Assistance grants are available to non-profit organizations to help very-low and low-income families build their own rural homes.

For additional information, please visit [www.rd.usda.gov/pr](http://www.rd.usda.gov/pr) or contact Miguel Ramirez, Public Information Officer at (787) 766-55708 or [miguel.ramirez@usda.gov](mailto:miguel.ramirez@usda.gov) .