



Rural Development • Rural Housing Programs • Single Family Home Repairs

## Hope Comes with USDA Financing

Ron Patton of Holladay, Tennessee has seen more than his share of hard times. A series of accidents and poor health has left him disabled since 2005. Since purchasing his home and land in rural Benton County in 2000, it has become more and more difficult for him to maintain his property due to his health problems that includes a heart attack last year.

With the assistance of a \$6,523 [USDA Rural Housing 504 Single Family Home Repair Loan](#), and a matching Tennessee Housing Development (THDA) grant, Mr. Patton was able to add a new metal roof, a new HVAC central unit, and replacement doors to his home. “This help is just a God-Send,” said Patton. “I can stay in my home!”



*Mr. Patton appreciates all who assisted with repairs completed just in time for cold winter season.*

Mr. Patton is very appreciative of all the programs and people that assisted with the financing and completion of these repairs that includes the Union City Area Office of USDA Rural Development and the Northwest Tennessee Development District ([NWTDD](#)) in Martin, as well as, contractors Jimmy Howe with Jimmy Howe Construction, and William and Christina Cleek with Bill’s Heating and Cooling.

Benton County is one of 53 counties in Tennessee that has been designated as a “StrikeForce” county. [StrikeForce for Rural Growth and Opportunity](#) is a strategy of partnering public resources with local expertise to grow rural economies. Through StrikeForce, USDA is leveraging resources to improve economic opportunity and quality of life in our rural areas.

USDA Rural Development invests in jobs, infrastructure, community development, homeownership and affordable rental housing to improve the economic health of rural communities. Since 2009, the agency has assisted more than 1.5 million families and businesses in over 230 communities in all 95 counties of Tennessee investing more than \$5.4 Billion into local economies through affordable loans, loan guarantees and grants. For more information on USDA Rural Development programs available in Northwest Tennessee contact the Union City Area Office at 731-885-6480 x 4, or online at [www.rd.usda.gov/TN](http://www.rd.usda.gov/TN).

**Obligation Amount:** \$6,523 Loan and \$6,523 Grant (THDA Grant )

**Date of Obligation:** November 24, 2014

**Congressional District:** Representative Fincher, TN-8; Senators Alexander and Corker

**Partners:** Tennessee Housing Development Agency (THDA), Northwest Tennessee Development District (NWTDD)

**Demographics:** Benton County Area

**Impact:** To help very-low income homeowners remove health and safety hazards or to repair their homes.