



Rural Development • Rural Housing Service • Single Family Housing Repair Loans & Grants

Happy Homeowner Thanks to USDA Home Repair Loan

Delois Dotson of Hardeman County was in need of home repairs that she could not afford. Last year, Dotson heard about USDA Rural Development’s [Single Family Housing Repair Loans and Grants](#) program through WBOL Radio Station Representative Johnny Shaw.

Shaw invited Dotson and her family to meet with RD Jackson Area Director Arlisa Armstrong and RD Jackson Area Specialist Joyce Mason to learn more about the SFHR program.

“Mrs. Joyce was a God sent...She helped me get my loan, [and] it didn’t take long,” Dotson said.

In order to improve Dotson’s living conditions, the SFHP loan, in partnership with Tennessee

Housing Development Agency funds, was used to repair her floors, walls and ceilings. Dotson is very thankful and satisfied with her home repairs. Most of all, she is happy with her master bedroom.

“I am so happy, I never thought my home could look so nice. This is my beautiful home,” Dotson said.

The SFHR program provides loans and grants to very low income homeowners to repair, improve or modernize their homes by removing health and safety hazards. In addition, the program offers loans that can be repaid over 20 years and a fixed interest rate at 1 percent.

USDA Rural Development is moving investments to rural America with housing, business and infrastructure loans and grants to create jobs and strengthen rural economies with an emphasis to assist areas of persistent poverty. Since 2009, the agency has assisted more than 1.5 million Tennessee families and businesses in 230 communities in all 95 counties of Tennessee, investing more than \$5.4 billion through affordable loans, loan guarantees and grants. For more information on USDA Rural Development programs available in Southwest Tennessee contact the Jackson Area Office at 731-668-2091. Visit us online at www.rd.usda.gov/TN.



Homeowner Delois Dotson shows off her living room with newly repaired floor, wall and ceiling.

Obligation Amount: \$22,499

Date of Obligation: 04/07/15

Congressional District: Representative Blackburn, 7; Senators Alexander and Corker

Partners: Tennessee Housing Development Agency

Demographics: Whiteville, TN (Hardeman Co.)

Impact: Allows homeowner to make necessary home repairs