

Tennessee

Rural Housing Services • Section 502 Direct

## Norris Family Fixer Upper



Gary and Debra Norris are your typical retirees. They spent almost 15 years renting houses in a local single family housing development so they could enjoy the amenities available in the Crossville, Tenn. area. After renting several houses over the years, they decided it was time to settle down and purchase their own home. They talked to a friend of theirs, whom all of their children had purchased homes with USDA Rural Development loans, so they thought they would give it a try. Initially, the obstacle was credit. The Norris' had good credit, but they noticed that there were things on it that

they had never purchased. There were some identity issues that had to be resolved first. Credit counseling was enough to help them take care of the issues. This opened the door for them to be able to apply for the loan.

Their loan was submitted on April 26, 2022, and they received the Certificate of Eligibility on May 23, 2022. They initially didn't find a home that they liked, so they had to get an extension. On their next round of searching, they found a house that they were not very excited about, but they looked at it three times. They liked the location, but had some reservations. They didn't really like what the inside looked like and it had a strong musty smell. We, the Crossville Housing Authority, talked to them about the Self-Help Acquisition/Rehab loan through the USDA, and the things they could do with it. This got them excited about getting the house and removed all of their doubts regarding the purchase. They could see the house in a new light now and began picturing the changes that they wanted. The Norris' closed on their new home on October 11, 2022. A few weeks after closing, their rehab account was set up and they started on their rehab.

The list for required repairs from Rural Development was pretty basic: vapor barrier, duct work, roof and attic repair, mold treatment, smoke detectors and some exposed wiring. They also had things that they wanted to do such as put new flooring in, paint, appliances, redo the laundry room and small bathroom, including new sub floors. They also took out part of their kitchen cabinets and put a small moveable island in to open it up more. They painted the kitchen cabinets, put in railings at the stairs and screened in their porch. They also put some fans and lights up. They had their self-help hours in fairly quick because they were constantly working on their list.

The house now looks completely different inside and the musty smell is gone. They have done a beautiful job and they are very happy with the outcome. They still have things that they want to do to the house, and they will continue making little updates here and there along the way. They

are very happy with their choice to purchase the home and do the Self-Help Acquisition/Rehab loan.

The USDA Rural Development – Tennessee partners with the Crossville Housing Authority to administer the Mutual Self Help program. The Self-Help Rehab loans make a dramatic impact in people's lives. Residents who have low income sometimes struggle from month to month, often times making decisions based on what money is left for the month. When they are faced with a repair to their home, more often than not, they do not have money saved. Groundworks indicates that 65% of young homeowners between the ages of 25-34 and 54% of older homeowners between the ages of 55-64 can't afford repairs. According to consumer affairs 1-4 homes are in need of serious repair, while 45% of homes are less safe as a result of neglected repairs. When the repairs are not made, sometimes it leads to other things needing repaired. For example, if you have a water leak, but not enough money to pay a plumber, it could cause mold, damage to the flooring and subfloor, cabinets, high water bill and so on. With the self-help program, residents could learn how to repair the water line before it has a chance to spread the damage, and use that education should they encounter that situation again.

Mutual Self-Help clients who purchase a house that needs rehabbed, are being taught right from the beginning how to take care of their house while doing their repairs. It's like getting a how-to guide at the beginning of their journey. They receive so much valuable information and direction from the Crossville Housing Authority Self-Help staff. The Mutual Self-Help Program and the USDA Section 502 Direct Home Loan is a program that can help so many people. Victoria Ray, New Beginnings Program Manager with Crossville Housing Authority, "hopes that more agencies will begin participating so that we can continue to spread the word of what USDA Rural Development has to offer."

Submitted By: Victoria Ray, New Beginnings Program Manager, Crossville Housing Authority

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Obligation Amount: N/A

Date of Obligation: April 26, 2022

Congressional District: Rep. John Rose, TN-06, Senators Marsha Blackburn and Bill Hagerty

Partners: Crossville Housing Authority

Demographics: Cumberland, Putnam, White and Fentress County, Tenn.

Impact: Self-Help, Rehab

Story updated September 2023 · USDA is an equal opportunity provider, employer, and lender.

*Before / After Photo Credit: Knoxville Area Association of Realtors (KAARMLS) & Crossville Housing Authority*





