

Tennessee

Single Family Housing • RH 502 Direct

Welcome to Tennessee!!

Nothing says welcome to Tennessee better than owning a new home. When Brian Ranger decided it was time to leave California and move to Tennessee, he knew he would need to purchase a new home. Mr. Ranger contacted the USDA Rural Development office in Union City to begin the process of purchasing his

first home in rural Henry county. “I was surprised how easy the process appeared to be and that I actually might be able to purchase my first home”, Ranger said. Brian was on a fixed income and Rural Development was going to

be the catalyst in making his dream of homeownership become a reality. On March 2, 2020 a moving truck with all of his belongings, arrived at his new home in Springville.

Mr. Ranger already had some friends and family living in the Henry county area when he made the decision to purchase a home in the same area. He contacted a local realtor, Jo Lynn Pierce, with Re/Max Cornerstone Real Estate in Paris to assist him in locating his forever home. She was instrumental in locating

his home and assisting with local contacts to complete the process. “I am very familiar with USDA Rural Development’s programs and was delighted to assist Mr. Ranger through the process”, Pierce said.

Even though Springville, Tenn. is a far cry from Long Beach, Calif., Mr. Ranger was very excited to be relocating. He was thrilled when he realized that he could purchase a 1,300 square foot home in Tennessee for far less than he was renting a one-bedroom, 300 square foot apartment in California. Brian qualified for a 33-year loan at a 3.00 % interest rate under the RH 502 Direct loan program. Mr. Ranger was very appreciative of Mary Hickman and Jennifer Sweatt, employees of the USDA Rural Development - Union City Area Office, for helping his dream of homeownership become a reality.



First time home buyer, Mr. Brian Ranger, stands on the porch of his new home in Henry County, Tenn.

Obligation Amount: \$137,500 RH 502 Low

Date of Obligation: January 2020

Congressional District: Representative Kustoff, TN-08 District; Senators Lamar Alexander and Marsha Blackburn

Partners: N/A

Demographics: Low-income applicants in Northwest Tennessee, Henry County

Impact: Providing safe, affordable housing to low and very low-income applicants in Northwest Tennessee