

Single Family Housing • 504 Home Repair Loan & Grant Program

April Showers Bring May Flowers...and the Need for a New Roof

Barbara Cagle is an avid gardener and knows how important the early spring rains are to her flowers. This year however, the April showers threatened the safety of her home. Barbara, who lives in Tracy City, Tenn which is a persistent poverty county, knew when her roof started to leak, she would need help getting it replaced. Barbara has sought the assistance of the Rural Development Home Repair Loan & Grant program in the past, so she called the local Chattanooga Area Office to see if they would be able to help her again.

Meanwhile, during the COVID-19 pandemic, the local area office employees are teleworking, and the state of Tennessee has shelter in place orders. Luckily, Barbara has access to the internet and was very willing to do all the different tasks from completing the full application package to taking before and after pictures of the project.



Cagle Family home surrounded by beautiful flowers.

Greg Cash, owner of Cash's Home Improvements was also a great help. They were both willing to hold the pre-construction conference over the phone and signed and returned all the required documents for the loan closing. Greg was able to get the roof replaced within a week of closing and ultimately get Ms. Cagle's home weatherized and protected from the rain. This home repair project was started and completed during this unprecedented pandemic.

This project was funded by USDA's home repair program, along with the help of an additional grant pilot program. This is a great example of how USDA Rural Development partners with rural residents and contractors to address health and safety hazards in residential homes. The extraordinary help of Ms. Cagle, Mr. Cash and the staff in the Chattanooga Area Office helped push this project to completion quickly and will help protect the Cagle household for years to come.

Obligation Amount: \$2,500 grant / \$4,850 loan

Date of Obligation: April 17, 2020

Congressional District: Representative DesJarlais, TN-04; Senators Lamar Alexander and Marsha Blackburn

Partners: N/A

Demographics: Persistent Poverty County

Impact: Health & Safety Issue - Roof Replacement.