Florida / US Virgin Islands

Rural Housing Programs • 502 Direct

Dreams Do Come True!

Amber Nicole Nelson had dreamed of becoming a homeowner for ten years, however medical issues requiring surgery and extensive physical rehabilitation limited the types of work she could do.

Nicole thought she would have to put her dream of homeownership on hold, or worse yet, never be able to attain that goal.

Instead of giving up, she continued working toward that goal, slowly but steadily. Over the years she worked at building her credit and was even able to accumulate some savings. But in view of high costs of housing and usual required down payments, she still did not have resources to obtain a conventional loan for a home, even after ten years. Amber said, “A friend recommended I look into this Rural Development housing program through USDA."

New Homeowner Amber Nicole Nelson Stands Proudly Outside Her Newly-Constructed Home

"I filled out all the paperwork and was delighted to be approved!” Nelson said. It’s evident that Nicole appreciates her boost from USDA Rural Development!

Amber concluded, “USDA helped me accomplish a dream nearly 10 years in the making, and I will always be grateful for the helping hand they have provided to make my mortgage payments affordable, especially during times of such uncertainty while living through a global pandemic It has allowed me to exit a more crowded housing situation which makes us all safer as we try to maintain social distancing.” USDA Rural Development (RD) Area 1 Director Jeff Archer and Loan Specialist Angela Hermenitt guided Ms. Nelson through the loan approval process for a loan through USDA Rural Development’s Direct Single Family Section 502 loan program which offers no money down, low interest rate, and no PMI; and through the construction of her new 1168 square-foot home which was completed 03/27/2020.

Date of Obligation: August 2019

Congressional District: Representative Gaetz, FL-1; Senators Rubio and Scott

Partners: N/A

Demographics: Very-low income home buyer

Impact: Provided affordable housing for a determined and deserving very-low income applicant