

Ohio

Single Family Housing | 502 Single Family Housing Direct Loan Program

Local “Angels” Help Rural Ohio Homebuyer’s Dream Take Flight



Toni K. stands in front of the home she purchased with help from USDA Rural Development’s Single Family Housing Direct Loan program. USDA Photo.

Living in a big city like Cleveland, Toni K. dreamed of having a rural home closer to her daughter and family. But because Toni relies primarily on her Social Security retirement income, she was understandably concerned about buying a home.

As Toni was considering her options, she learned about a Lake County-based nonprofit called “Asa’s Angels.” Angels, indeed.

With a USDA-certified loan packager and support team on hand, Asa’s Angels helps eligible homeowners like Toni navigate the USDA Rural Development Single Family Housing Direct Loan program process from start to finish. When certain

parameters are met, the program can support eligible homeowners with payment assistance designed to help boost their repayment ability. Such assistance must be repaid if the house is sold.

Toni says her Asa’s Angels counselor was knowledgeable, encouraging, and kind throughout the process, helping her submit a flawless loan application the USDA Ohio Rural Development housing team was able to approve quickly.

She also says Asa’s Angels went above and beyond in counseling her on the homebuying process, allowing her to make informed decisions as she toured properties and closed her mortgage loan.

Toni feels certain she wouldn’t have been able to own her home without the USDA loan.

“My daughter is continuing to come and help me paint my new house and it looks so pretty! And I have also met some very kind neighbors and found a new church to attend each Sunday,” said Toni. “I will always appreciate the help that USDA Rural Development provided for me to obtain my home loan, and I have been very blessed to have my new home.”

Toni says she prayed for a new home, and this one is more than she could have ever asked for. Living in this small rural community makes her feel happy and safe, and her daughter believes that, even though the home was built many years ago it was made just for her mom.

Toni K. SFH Direct Loan

Obligation: \$155,000

Obligation Date: December 13, 2023

Congressional: U.S. Rep. David Joyce (OH-14); U.S. Senators Sherrod Brown and J.D. Vance

Impact: Helped a rural resident become a homeowner and provided access to safe, affordable housing.