

Single Family Housing • RH 502 Direct

A Single Mother's Blessing

"It is truly a blessing to come home each day to our peaceful environment," said Amanda Gilliard. The goal of graduating from college and purchasing a home for her family has been realized. For the last seven years, Amanda has maintained full-time employment, complete a four-year degree program and provides for her three young children. She first obtained a two-year degree in Healthcare Management, and was later awarded a full tuition scholarship to Regent University. In May 2020, she graduated with a degree in Business Management and soon after set her eyes on the purchase of a new home. She learned about the Rural Development 502 Direct Home Loan program through a local Realtor, Mrs. Ingrid Prather. Mrs. Prather is very active in her community and works closely with the agency to help low income families become homeowners. With the help of Mrs. Prather and the USDA Rural Development - Chattanooga Area Office, Amanda now owns a beautiful rehabilitated home.



The Gilliard Home. Left to right is Homeowner, Amanda Gilliard, her daughter, Zendaya Gilliard and realtor, Mrs. Ingrid Prather.

Amanda and her children are very happy in their new home. They have a big yard for outdoor play and family time, and she has a wonderful feeling of freedom. "I hope to be a role model for others," Gilliard said. "I want to give other single mothers hope and show them that if I can do this, they can too." Amanda has been sharing her experience with friends and co-workers and the increased interest in the homeownership program confirms that she truly is a role model.

For more information on USDA Rural Development programs available in Tennessee, contact your local office or visit us online at www.rd.usda.gov/tn.

Date of Obligation: Jan. 14, 2021

Congressional District: Representative Fleischmann, TN-03; Senators Marsha Blackburn and Bill Hagerty

Partners: N/A

Demographics: Impact: McMinn County

To provide safe, affordable housing to low and very-low income applicants