

Florida/U.S. Virgin Islands

Rural Housing Service • 502 Direct Self Help Program

Never Give Up!

Mr. Joel Mendez Santiago heard about Homes in Partnership through a close friend and decided to take a chance. Previously, Mr. Mendez tried with several failed attempts to get a home loan and due of his credit history and collections it became a road block.

Mr. Mendez stated that he realized his family had grown and he needed to provide a decent and safe place for them. Mr. Mendez began working with Homes in Partnership Inc., October 2017, along with his Housing Specialist Irma Aguirre and Amber Steed, of USDA Rural Development. They began working towards getting Mr. Mendez mortgage qualified ready. Over several months, Mr. Mendez worked hard with both agencies to improve his credit and the removal of his collection debt.



Mr. Mendez and Family on Closing Day

In February 2018 Mr. Mendez was finally mortgage ready. He began working with his loan processor Marta Castellano. His file was submitted to USDA on March 15th, 2018. The USDA was able to facilitate a seamless process to get him approved and closed. During the process Mr. Mendez attended the homebuyer education courses to get him prepared in this new journey towards homeownership.

The Davenport Area Office is continuously striving to ensure they are providing rural families the means to affordable housing a become a reality. When rural America thrives, all America thrives.

Mr. Mendez closed on his home on July 24th, 2018 as you can see in the picture above his family couldn't be happier to see this day.

Obligation Amount: \$178,475.00

Date of Obligation: 5/15/2018

Congressional District: Representative Demings, Val District: 10 Senators: Scott, Rick & Rubio, Marco

District:

Partners: USDA Rural Development & Homes In Partnership

Demographics: Very Low Diverse Income Families

Impact: Putting Low to Very Low income families in affordable decent, safe and sanitary homes.