## **Single Family Housing Loans and Grants**

Age Requirements 18 and over Other Eligibility Criteria Call for other eligibility Family Yes Intake Contact **Brunie Pina-Noble** Intake Contact Email Brunilda.Pina-Noble@usda.gov **Intake Process** Call the office, visit the website Provider Refer Yes Self Refer Yes USDA Rural Development, Virginia State Office https://www.rd.usda.gov/va https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loa... Main 540-684-9938 TTY/TTD (804) 287-1753 351 Lakeside Drive 27201 VA **United States** Fee Structure No Fee Languages Spoken English

The USDA Rural Development provides single family housing loans and grants. Grants are for eligible individuals over 62 who own their home. Single Family Housing Programs provide home ownership opportunities to low- and moderateincome rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Also known as the Section 502 Direct Loan Program, this program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

The 504 Program makes financial assistance available for home repair and modifications.

Service Area(s) Culpeper County