



Committed to the future of rural communities.

Florida — Rural Housing Service

Strategic Partners

Direct Loan & Strategic Partnership Provide Affordable Home to Family

Outline Of Need:

Michael and Misty Brown of DeFuniak Springs needed a home for their family. Their rented home was full of mold when their 3-year-old daughter was diagnosed with cancer.

How Rural Development Helped:

Rural Development employed its 502 Direct Loan program to provide subsidized financing for the Browns so they could afford a clean, sanitary home. Rural Development partnered with the State Housing Initiative Program (SHIP) to secure additional funding.

The Results:

The Browns were able to purchase a new, affordable home free of mold. Their new home provides Michael and Misty peace of mind and is an anchor for the family providing them with a safe environment to nurture their children as their daughter faces ongoing medical challenges and treatment. The Browns are optimistic about the future and are grateful for the USDA Rural Development 502 SFH Direct Loan.



When their daughter was diagnosed with cancer, the Brown Family turned to Rural Development to help finance a Section 502 home loan. Before the purchase, they were living in a rented house full of mold.

“Helping families become homeowners is one of the core missions of Rural Development,” said USDA Rural Development State Director Richard A. Machek. “It is a proud moment when young families become homeowners for the first time.”

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to acquire, build, repair, renovate or relocate a home.

Fast Facts

Program: Rural Housing Service-Single Family Housing

Investment: \$160,000 SFH 502 Direct Loan

Partners: State Housing Initiative Program \$10,000

Congressional District: FL-01

Impact: Provided affordable housing and a healthy living environment for family whose daughter was facing medical challenges and treatment.

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