



# NEWS RELEASE

United States Department of Agriculture • Rural Development  
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Date: January 12, 2006  
Release Number TX 105.06

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## USDA RURAL DEVELOPMENT ANNOUNCES HOUSING PROGRAMS

**CROSS PLAINS, TEXAS, January 12, 2006** – USDA has the unique responsibility of coordinating Federal assistance to rural areas of the Nation. USDA Rural Development housing programs assist eligible very-low, low and moderate-income rural Texans in becoming homeowners and in making repairs to their homes. These programs may also assist eligible persons in Cross Plains and the surrounding areas affected by the recent fires.

USDA Rural Development home ownership loan programs give applicants financial assistance in the form of a home loan at an affordable interest rate. The loan may be used for the purchase of an existing home or for new home construction which allow very low income households the opportunity to obtain modest, decent, safe and sanitary housing.

Many low income applicants may already own a home, but are looking to make their living situation better for their family. The Home Repair Loan Program can provide loans and grants for renovation of housing already owned by the applicant. It can also provide funds to make a home accessible to someone with disabilities. For very-low income applicants, these loans are on a fixed 1% interest rate directly from the USDA Rural Development housing programs. Also under this program, eligible applicants who are very-low income homeowners, 62 years of age and older, without loan repayment ability, are eligible for home improvement grants to improve their living situation.

To find out if you are eligible for USDA Rural Development housing programs, or for further information or assistance, please call an agency representative by calling the USDA Rural Development Abilene Local Office at 325-690-6162, Extension 4."

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Committed to the future of rural communities.

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14<sup>th</sup> and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).

