



**Rural Development**

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# News Release

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## **Rural Housing Service Administrator Tony Hernandez Celebrates Partnerships that Make Affordable Housing More Accessible**

### *Totally Free, Inc. Helps Borrowers Fill Out Mortgage Applications*

BRUNSWICK, Ga., June 3, 2014 – USDA officials celebrated Homeownership Month here today and highlighted partnerships that are helping low- and very-low-income rural Georgia residents become homeowners.

“Partnerships such as the one with Totally Free, Inc. are making affordable housing more accessible,” Rural Housing Service Administrator Tony Hernandez said. “For more than a decade, Totally Free and other groups have helped Georgia homebuyers by increasing awareness of our housing loan programs.”

Hernandez is in the state this week celebrating National Homeownership Month. A list of housing events taking place this month in Georgia is available at:

[http://www.rurdev.usda.gov/SupportDocuments/ga\\_sfh\\_hom\\_events\\_2014.pdf](http://www.rurdev.usda.gov/SupportDocuments/ga_sfh_hom_events_2014.pdf). To learn more about USDA homeownership assistance and events, follow us on the [USDA FaceBook page](#).

USDA is finalizing a plan to expand access to rural housing programs by establishing experience and training standards for independent partners that would ensure mortgage applications are complete. The plan would allow groups like Totally Free, Inc. to add to its current services. The organization already provides homebuyer education, housing counseling, financial education and foreclosure prevention services in Southeast Georgia and North Florida.

The Obama Administration’s housing policies are helping to strengthen rural communities and the overall rural economy. In 2013 alone, USDA helped nearly 5,000 rural Georgia residents become homeowners. Nationwide, in both people served and loan dollars provided, 2013 was the most successful year in the history of USDA single-family housing programs.

USDA Rural Development programs that support rural homeownership include:  
[Direct home loans](#) for very-low-income applicants. Payment assistance is provided to lower the mortgage interest rate to as low as one percent.  
[Guaranteed home loans](#) for moderate-income families. USDA works with private-sector lenders to back the lenders' loans.  
[Home repair loans and grants](#) to help rural homeowners make improvements or repairs. Examples include making homes accessible for people with disabilities or removing health and safety hazards such as poor wiring or plumbing.

President Obama's plan for rural America has brought about historic investment and resulted in stronger rural communities. Under the President's leadership, these investments in housing, community facilities, businesses and infrastructure have empowered rural America to continue leading the way – strengthening America's economy, small towns and rural communities.

USDA's investments in rural communities support the rural way of life that stands as the backbone of our American values. President Obama and Agriculture Secretary Vilsack are committed to a smarter use of federal resources to foster sustainable economic prosperity and ensure the government is a strong partner for businesses, entrepreneurs and working families in rural communities.

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