Home Loans, Wytheville Area Office

Age Requirements 18 and over Other Eligibility Criteria Unable to obtain a loan from other resources; meet citizenship requirement; be without decent, safe and sanitary housing. Intake Process Call for more information. Provider Refer No **Report Problems** Call the Agency Self Refer Yes USDA Rural Development, Virginia State Office https://www.rd.usda.gov/va http://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-... Main (276) 484-9379 TTY/TTD (804) 287-1753 100 USDA Drive 24382 VA **United States** Monday: 8:00 am-4:30 pm Tuesday: 8:00 am-4:30 pm Wednesday: 8:00 am-4:30 pm Thursday: 8:00 am-4:30 pm Friday: 8:00 am-4:30 pm Saturday: Closed Sunday: Closed Fee Structure Call for Information Languages Spoken

English

The USDA Rural Development may provide single family housing loans and grants to eligible families. Single Family Housing Programs provide homeownership opportunities to low- and moderate-income 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.

Single Family Housing Direct Home Loans is a program also known as the <u>Section</u> <u>502 Direct Loan</u> program. This program assists low and very low income applicants to obtain 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.

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Service Area(s)
Bland County
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Bristol City
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Buchanan County
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Carroll County
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Craig County
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Dickenson County
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Floyd County
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Galax City
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Giles County
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Lee County

Montgomery County

, Norton City

Pulaski County

Radford City

, Roanoke City

Roanoke County

Russell County

Salem City

Scott County

Smyth County

Tazewell County

Washington County

Wise County

Wythe County