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USDA program helps family buy their first home



By Jese Williams - Reporter

For years, Carolyn Taylor dreamed of being a home owner. And thanks in part to the U.S. Department of Agriculture, that dream is now a reality.

Carolyn Taylor, who lived in public housing for more than nine years, bought her first home in March.

She moved into a 1,300-square-foot house on Froebe Drive after being approved for a Section 502 loan from the USDA's Rural Development. The loans are mainly used to help low-income families buy homes in rural areas.

Taylor, a mother of six who lived in a four-bedroom apartment in Caroline Court, attended financial literacy classes that are part of the apartment complex's Map to Success program. There, she learned about the Section 502 loans, but realized to qualify, she'd have to pay off existing debts to build her credit.

Taylor later applied for the loan and was approved in December. She looked at several houses, but ultimately decided on the Froebe Drive location.

"I always thought about what it would be like," Taylor, 37, said. "I didn't want to stay in Caroline Court all my life."

The house cost \$100,141. Taylor was given an interest rate of 5.375 percent on the loan, and has 30 years to pay it off.

Taylor's new home

Taylor's house is about the same size as the apartment she had in Caroline Court, but she says the comfort and convenience make it feel twice that size.

"We got our own mail box and our own drive way," Taylor said while standing on her front porch. "I don't have to worry about anybody parking in my spot."

Taylor loves to show off the porch and is thrilled about being able to plant flowers around the house – something she couldn't do in public housing. The family also has plenty of back yard space to have cookouts and other get-togethers.

Taylor's daughter, Stephanie Robinson, says the back yard has more than enough space for a swimming pool and a trampoline. She hopes her mother will soon buy a trampoline.

"I'm going to jump every day," she said.

The house has three bedrooms and two bathrooms. Taylor decided to turn the den into an extra bedroom so her youngest son, Lawrence, could have a room of his own.

For the first time, Taylor has outlets for a clothes dryer. In the past, she had to hang clothes on a line to dry.

Several of the rooms have ceiling fans and each of the bedrooms is painted a different color.

In addition to the house itself, Taylor believes she's in a safer neighborhood. She says Caroline Court residents are fine, but outsiders sometimes cause disturbances.

One time, a bullet landed between her old apartment and a neighbor's unit.

"I feel safer here because everybody wants the same thing I want – just to live a regular life and raise a family," she said.

Housing Authority's assistance

Caroline Court and the Frank L. Roddey Apartments are part of the Lancaster Housing Authority. Charmaine Stradford, a coordinator with the Map to Success Program, said one of the authority's goals is to empower residents to become self-sufficient.

Officials there would like to see more people become homeowners, Stradford said. She hopes Taylor's success can inspire others.

"We try to provide things that our residents need," Stradford said. "Owning your home is definitely a part of self-sufficiency."

Since Taylor bought the house, other Caroline Court residents have inquired about the loan application, Stradford said.

USDA loan approval

Roger Bragg, area director for USDA Rural Development in Chester, says the application and qualification process for a Section 502 loan could take less than a month to complete. And depending on if the applicant has identified a house, he or she could move in it within two or three months from when that person first applied for the loan.

"We're going to look close at the credit history," Bragg said. "We want to know you have a good chance of succeeding with the loan."

The most a family in Lancaster County can get from a Section 502 loan is \$149,400, Bragg said.

Loan recipients need to have a "low income" but also make enough to be able to pay off the loan. For instance, a family of four can make up to \$40,000 and still qualify for the loan.

Bragg said the interest rates are fixed, and some families are given rates as low as 1 percent.

About Section 502 loans

- The loans are for 30 years.
- Applicants may have an income up to 115 percent of the median income for the area.
- Applicants must have reasonable credit histories.
- Down payment is not required.
- Interests rates may be as low as 1 percent.

For more information, you can contact the nearest USDA Rural Development service center in Chester, which also serves Lancaster County. The phone number is (803) 581-1906.

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