

USDA Rural Development
U.S. DEPARTMENT OF AGRICULTURE

USDA Single Family Housing Programs

At a Glance for Real Estate Professionals

USDA Rural Development offers two, 100%-financing programs to assist low- and moderate-income families to buy or build modest homes in eligible rural areas. Eligible homes include existing or new construction single family homes, townhomes, condos, modular, and manufactured homes. Applicants must occupy the home as their primary residence. Ideal for, but not limited to first-time homebuyers.

GUARANTEED LOAN PROGRAM

- 100% financing for qualified borrowers
- Serves low- and moderate-income borrowers
- 30-year fixed interest rate loans
- Conventional mortgage processing times; apply directly through participating lenders
- Affordable fee structure

RECOMMEND WHEN…

- Household has moderate income (low- and very-low- income households may also qualify)
- Applicants can qualify through an approved lender

DIRECT LOAN PROGRAM

- 100% financing for qualified borrowers
- Serves low- and very low-income buyers who cannot qualify for conventional or guaranteed financing
- 33-year fixed, below market, interest rate loans
- Processing timeframes based on funding availability; apply directly with Rural Development state staff
- Lower fee structure

RECOMMEND WHEN…

- Household has lower income
- Affordable housing is not available through a guaranteed loan

Property eligibility and income limits

Guaranteed loan: List of approved lenders

More about our Single Family Housing Programs

Direct loan Rural Development office contacts

SFH OHIO

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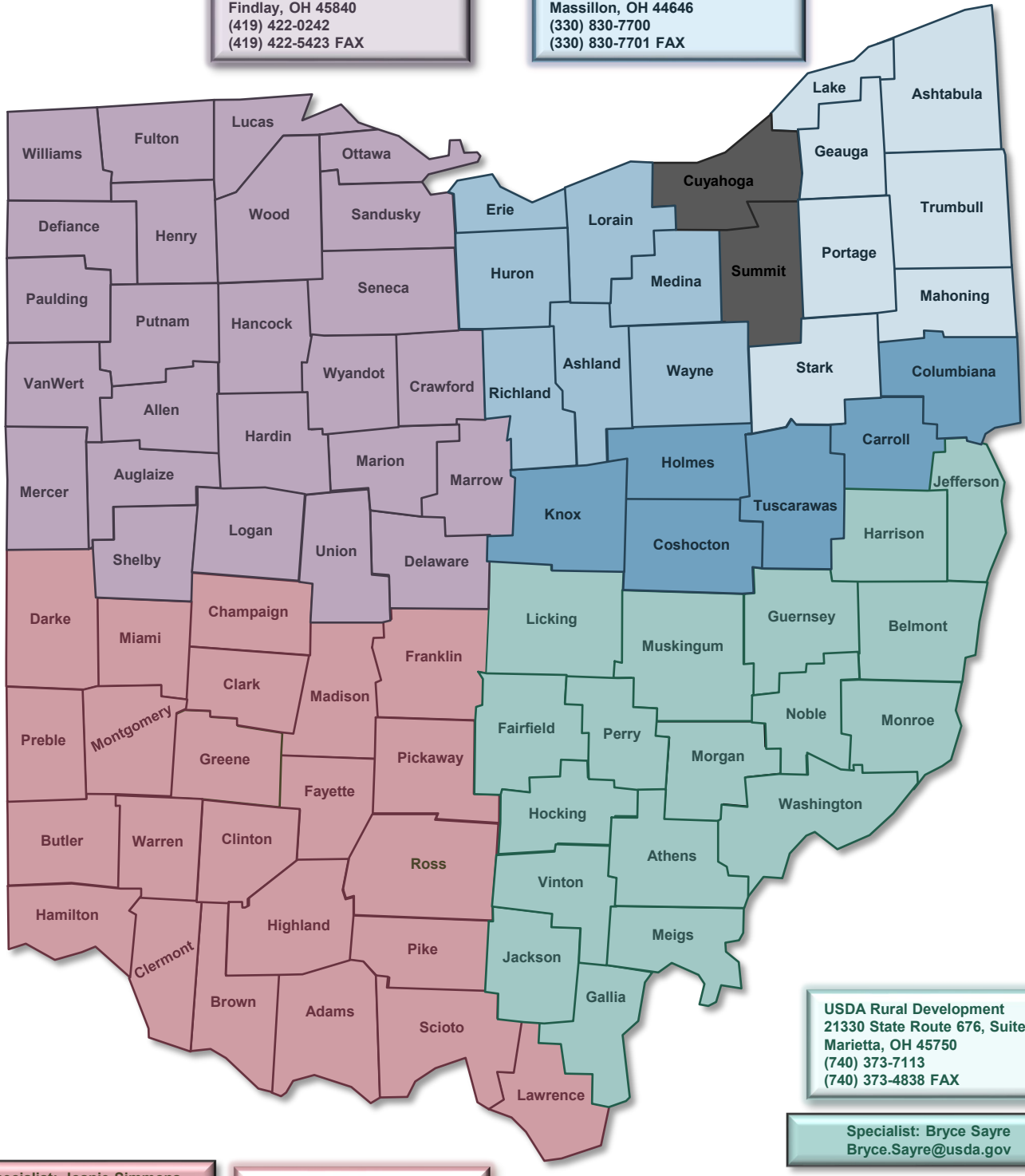
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