



Am I Eligible?

To be eligible for assistance, you must:

- Have a dependable income that is no higher than the income limit set for your county;
- Be able to show that you can make your loan payments;
- Have a good credit history;
- Be a U.S. citizen or legal permanent resident.

Loans are only available for homes in rural areas generally with populations up to 20,000. In limited circumstances, areas with populations up to 35,000 may be eligible. Loan limits may apply.

Information on all USDA Rural Development programs is available online or from the office serving your area.

rd.usda.gov
1 (800) 670-6553 (toll free)



Rural Development

USDA is an equal opportunity provider, employer, and lender.

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Supersedes PA-2177, "Own Your Future: Buy, Build, or Repair Your Home With Help From USDA Rural Development"

USDA United States
Department of
Agriculture
Rural Development



USDA Rural Development:

**Rural America's
Partner to Buy,
Build, or Repair
Your Home**

Together, America Prospers

Buy or Build a Home

If you want to own or refinance a home but can't get a mortgage from a private lender, you may be eligible for a loan from USDA Rural Development.

Our Homeownership programs offer:

- No Down Payment
- 100 Percent Affordable Fixed Rate Financing
- Closing Costs and Repairs May Be Included
- No Private Mortgage Insurance (PMI)
- No Prepayment Penalties



We offer loans directly from USDA Rural Development, and we also partner with lenders to provide the most affordable mortgage options. In some areas, USDA Rural Development partners with nonprofit organizations to help families build their own homes, reducing the overall cost of the mortgage.

Through our homeownership program, eligible applicants can buy an existing home, build a new home, prepare lots for home construction, and refinance existing homes under certain circumstances. For families and individuals with limited income, we also offer loans for repairs or to improve or modernize a home.

Homeownership loans and home repair assistance are available to applicants in areas designated as "rural." Under law, the definition of "rural area" is different for each program.

Contact your local USDA Rural Development office to find out if your area is eligible and to apply for assistance.