

Are You Looking to Buy a Home?

Buy or build with **0% down** and **100% financing**

USDA Rural Development offers homebuyers in eligible rural areas two great home loan options:

Low and Very Low-Income Homebuyers

Direct Loans

- Offered directly by USDA
- 33-year fixed interest rate (typical term)
- Applicant's income must be below local low- or very low-income limits determined by USDA
- Payment assistance may be available
- Apply at your local USDA Rural Development office.

Moderate-Income Homebuyers

Guaranteed Loans

- Offered by lenders such as banks, and guaranteed by USDA
- 30-year fixed interest rate
- Applicant's income must be below local moderate-income limits determined by USDA
- Apply with a local USDA-approved lender

Check Your Eligibility:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Find a Guaranteed Lender:

<https://www.rd.usda.gov/sites/default/files/RDGRH-AllStatesList.pdf>

Assess Your Qualifications for a Direct Loan: <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=assessmentType>

Find Your Local Rural Development Office: <https://rd.usda.gov/page/state-offices>

Are You a Homeowner Needing Help?

Repair or refinance with **0% down** and **100% financing**

USDA Rural Development offers homeowners in eligible rural areas two great opportunities:

Home Repairs

- Offered directly by USDA for properties located in eligible rural areas
- Loans at 1% interest
- Grants available for those age 62 or older with no loan payment ability
- Applicant's income must be below local low- or very low-income limits determined by USDA
- Apply at your local USDA Rural Development office.

Refinancing

- Offered by lenders such as banks, and guaranteed by USDA
- Current financing must be a USDA Guaranteed or Direct Loan
- Household income must be below local moderate-income limits determined by USDA
- Apply with a local USDA-approved lender

Check Your Eligibility:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Find a Guaranteed Lender to Refinance:

<https://www.rd.usda.gov/sites/default/files/RDGRH-AllStatesList.pdf>

Assess Your Qualifications for Refinancing: <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=assessmentType>

Find Your Local Rural Development Office: <https://rd.usda.gov/page/state-offices>