



Am I Eligible?

Eligible applicants must:

- Be without modest, safe housing
- Be unable to get a loan from other resources
- Agree to occupy the property as their principle residence
- Be legally able to acquire a loan obligation
- Meet U.S. citizenship or eligible noncitizen requirements
- Not be suspended or disqualified from participation in federal programs

Properties must be located in an eligible rural area, and loan limits apply. Visit the USDA Income and Property Eligibility website (available at this link: go.usa.gov/xzcdM) for details.

Information on all USDA Rural Development programs is available at rd.usda.gov, or from your local RD office. A list of state-based offices is available at go.usa.gov/xS9DA.

rd.usda.gov

1 (800) 670-6553 (toll free)

 Rural Development
U.S. DEPARTMENT OF AGRICULTURE

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

PA-2254 | September 2022

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

 Rural Development
U.S. DEPARTMENT OF AGRICULTURE



USDA Rural Development:

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

Together, America Prospers

Buy or Build a Home

Rural America is hometown America. More than just a great place to live, its people make up America's spirit and character. And having a place to call "home" provides a strong foundation from which rural families can grow and prosper.

If you're unable to get a mortgage from a private lender, you may be eligible to apply for a loan from USDA Rural Development. Our homeownership programs feature:

- No down payment
- No private mortgage insurance (PMI)
- Affordable, fixed-rate financing for up to 100 percent of your loan
- The option to include closing costs and repairs in your loan



Stable and affordable housing helps small towns across the country stay healthy and prosperous. With our Rural Housing programs, USDA Rural Development provides easy-access financing with low interest rates so eligible rural families can buy, repair, or rent a home. By avoiding large down payments, our low-interest loans help more rural people become homeowners and begin accruing generational wealth. In some areas, we partner with nonprofit organizations to help families build their own homes, reducing the cost of the mortgage.

Through our homeownership programs, eligible applicants can buy an existing

home, build a new home, prepare lots for home construction, or — under certain circumstances — refinance existing homes. For families and individuals with limited incomes, we also offer loans for repairs, or to improve or modernize a home.

Assistance is available to eligible applicants in areas designated as "rural." By federal law, the definition of a "rural area" differs under each program. For accurate information, always refer to specific program regulations available at rd.usda.gov. Or, contact your local USDA Rural Development office. A list of state-based offices is available at go.usa.gov/xS9DA.