

SINGLE FAMILY HOUSING PROGRAMS

USDA Program	Purpose <i>What is the program's goal?</i>	Program Type <i>How does it work?</i>	Eligible Applicants <i>Who may apply?</i>	Eligible Areas <i>What is rural?</i>	Authorized Purposes <i>How may funds be used?</i>	Typical Amount of Assistance	Rates & Terms <i>Subject to change</i>	Key to Success	When to Apply
Single Family Home Ownership Direct Loans Section 502	Help rural residents purchase safe, well-built, affordable homes	Direct loan from USDA; payment assistance available; insurance and real estate taxes included with the monthly payments	Both families and individuals may apply	Rural areas with populations of 35,000 or less	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence	Up to 100% of market value or cost, whichever is less; loan amortized for 33/38 years; applicant may be eligible for payment assistance (subsidy) on the loan	Loans written at current RD rate for 33 or 38 years; eligible applicants can qualify for payment assistance to reduce interest rate and monthly payment	Applicant(s) should attend a Home Buyer Education Class before looking for a home	Year-round
Single Family Home Ownership Guaranteed Loans Section 502	Assist rural residents in buying their homes by guaranteeing loans made by private lenders	Loan from conventional lender with a guarantee by USDA	Families or individuals can apply with a lender	Same as above	Purchase a new or existing home or refinance an existing 502 Direct loan	Area market value, no ceiling on loan amount	30-year fixed rate; interest rate negotiated between lender and borrower; can finance 102% market value to cover closing costs, necessary repairs, and 2% guarantee fee	Lender-driven; have a bank willing to make the loan; USDA only guarantees the loan	Year-round
Single Family Home Ownership Direct Repair Loans / Grants Section 504	Help very-low-income homeowners remove health and safety hazards	Direct loan and/or grant	Loan: Families and individuals who currently own their home Grant: Applicants must be 62 or older	Same as above	Repair or replace a failing roof; heating system; structure; or water and sewage disposal, including connect fees and similar uses	Loan Lifetime limit of \$20,000 Grant Lifetime limit of \$7,500	Loan: Terms up to 20 years at 1% Grant: Only available to very-low-income applicants 62 years or older who cannot afford to repay a 1% loan	Write a good repair list and have contractors bid on that same repair list	Year-round
Mutual Self-Help Housing Technical Assistance Grants Section 523	Assist lower income families in building their own homes	Technical assistance grant for an entity to oversee a self help construction project	Nonprofits and public bodies can apply to the National Rural Development Office	Same as above	Identify and supervise small groups of families to build each other's homes	Grant agreement	Grant	Grantees must work hand in hand with the Area Office to qualify and supervise applicants	Quarterly

More information on all of these programs is available online at <http://www.rd.usda.gov/or>. Or, contact a specialist directly:

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