Rural Development

Angilla Denton Deputy Administrator

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TO: State Directors/Acting State Directors

ATTN: Area Directors
Area Specialists

Rural Housing Program Directors

FROM: Angilla Denton

Acting Administrator Rural Housing Service

SUBJECT: Interest Rate Changes for Housing Programs

and Credit Sales (Nonprogram)

The following interest rates, effective May 1, 2025, are reported as follows:

<u>Loan Type</u>	Existing Rate	New Rate
ALL LOAN TYPES		
Treasury Judgment Rate	4.060%	4.010%

The rates shown above were calculated as of April 1, 2025. The actual judgment rate that will be used will be the rate for the calendar week preceding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve website for the weekly average 1-year Constant Maturity Treasury Yield.

RURAL HOUSING LOANS

Rural Housing (RH) 502 Very-Low or Low	5.000%	4.875%	
Single Family Housing (SFH) Nonprogram	5.500%	5.375%	
Rural Housing Site (RH-524), Non-Self-Help	5.000%	4.875%	
Rural Rental Housing and Rural Cooperative Housing	5.000%	4.875%	
Please notify appropriate personnel of these rates.			
Sent by Electronic Mail on, at by Policy and Analysis Staff. State Directors should advise other personnel as appropriate.			
EXPIRATION DATE: May 31, 2025	FILING INSTRUCTIONS: Administrative/Other Programs		