

USDA Rural Development Single Family Housing Payment Assistance and Support

At USDA Rural Development, we are committed to helping homeowners in rural communities manage their housing payments and maintain financial stability. Assistance is available to help those facing financial hardship stay on track, including relief options for borrowers struggling to make mortgage payments.

If Your Financial Situation has Changed: Payment Assistance Options

Borrowers who meet eligibility criteria may qualify for programs that help lower monthly payments and ease financial strain:

1. **Borrower Assistance** – A subsidy that reduces monthly housing costs for eligible Single Family Housing Direct loan program customers.
2. **Payment Assistance** – A subsidy that reduces a loan's effective interest rate.
3. **Loan Subsidy** – A portion of the mortgage payment that the U.S. Government contributes monthly to assist income-eligible borrowers.

USDA Rural Development periodically reviews borrower accounts to ensure they receive the maximum payment assistance they qualify for. If your financial situation has changed and you do not currently receive assistance, you can request a review by contacting the Servicing Center at **(800) 793-8861**.

If Your Loan is Past Due: Additional Relief Programs Available

If your loan is past due, you may still qualify for special servicing options, including:

- **Moratoriums**
- **Delinquency Workout Agreements**
- **Reamortization**

To discuss these options, please contact a loan counselor at **(800) 793-8861**.

If You Need Immediate Help: Contact Us Today!

If you need guidance tailored to your financial situation, call us at **(800) 793-8861 (TDD-TTY: 800-438-1832)** for personalized assistance. You can also access free financial counseling through the U.S. Housing and Urban Development (HUD)-approved Housing Counseling Agency referral list at tinyurl.com/HUD-counsel, or by calling **(800) 569-4287 (TDD-TTY: 800-877-8339)**.

If Foreclosure is Imminent: Foreclosure & Debt Resolution Options

If foreclosure appears imminent, there may still be loss avoidance solutions available to prevent further debt accumulation. Options include:

- **Short sale for fair market value**
- **Debt settlement**
- **Release of liability**
- **Assumptions**

Fair market value is determined through appraisal or, in limited servicing cases, a Broker's Price Opinion (BPO). All short sale proposals require USDA approval.

If settlement actions are needed, borrowers may be eligible for:

- **One-time compromise offers**
- **Adjusted repayment plans**
- **Debt cancellation options**

If foreclosure proceedings have started, we encourage you to reach out to discuss alternative repayment and relief options that may be available at **(800) 793-8861**.