



**Rural Development**

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Administrator

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TO: State Directors/Acting State Directors

ATTN: Area Directors  
Area Specialists  
Rural Housing Program Directors

FROM: Joaquin Altoro  
Administrator  
Rural Housing Service

SUBJECT: Interest Rate Changes for Housing Programs  
and Credit Sales (Nonprogram)

The following interest rates, effective October 1, 2024, are reported as follows:

<u>Loan Type</u>	<u>Existing Rate</u>	<u>New Rate</u>
<b>ALL LOAN TYPES</b>		
Treasury Judgment Rate	4.620%	4.350%

The rate shown above is as of September 1, 2024. 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	4.750%	4.625%
Single Family Housing (SFH) Nonprogram	5.250%	5.125%
Rural Housing Site (RH-524), Non-Self-Help	4.750%	4.625%
Rural Rental Housing and Rural Cooperative Housing	4.750%	4.625%

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:  
October 31,2024

FILING INSTRUCTIONS:  
Administrative/Other Programs