



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 November 1, 2024, are reported as follows:

<u>Loan Type</u>	<u>Existing Rate</u>	<u>New Rate</u>
ALL LOAN TYPES		
Treasury Judgment Rate	4.350%	3.960%

The rate shown above is as of October 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	4.625%	4.375%
Single Family Housing (SFH) Nonprogram	5.125%	4.875%
Rural Housing Site (RH-524), Non-Self-Help	4.625%	4.375%
Rural Rental Housing and Rural Cooperative Housing	4.625%	4.375%

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:
November 30,2024

FILING INSTRUCTIONS:
Administrative/Other Programs