



Rural Development

December 18, 2019

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Administrator

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TO: State Directors/Acting State Directors

ATTN: Area Directors
Area Specialist
Rural Housing Program Directors

FROM: Bruce W. Lammers
Administrator
Rural Housing Service

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

The following interest rates, effective January 1, 2020, are reported as follows:

<u>Loan Type</u>	<u>Existing Rate</u>	<u>New Rate</u>
ALL LOAN TYPES		
Treasury Judgment Rate	1.530%	1.600%

The new rate shown above is as of January 1, 2020. 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	3.000 %	3.000%
Single Family Housing (SFH) Nonprogram	3.500%	3.500%
Rural Housing Site (RH-524), Non-Self-Help	3.000%	3.000%
Rural Rental Housing and Rural Cooperative Housing	3.000%	3.000%

*http://www.federalreserve.gov/releases/h15/data/Weekly_Friday_/H15_TCMNOM_Y1.txt

EXPIRATION DATE:
January 31, 2020

FILING INSTRUCTIONS:
Administrative/Other Programs

Please notify appropriate personnel of these rates.

Sent by Electronic Mail on 12-19-19, at 1:00 pm by Policy and Analysis Staff. State Directors should advise other personnel as appropriate.