

USDA Rural Development Single Family Housing Programs

DO YOU WANT TO BUY/BUILD, REPAIR, OR REFINANCE A RURAL HOME?



Buy/Build

Single Family Housing Direct and Guaranteed Loans

Is your adjusted household income within the very low- or low-income limits for your county?

Yes

You may qualify for a direct loan!

To qualify, you must have adjusted household income within the very low- or low-income limits for your county.

Contact your local Rural Development office for more information and to start your direct loan application today

No

If your household income does not exceed the moderate-income limit for your county, your household may qualify for our guaranteed loan program.

Contact your local Rural Development office for a list of locally approved lenders.



Repair Your Home

Home Repair Loans and Grants

Is your adjusted household income less than the very low-income limit for your county?

Yes

You may qualify for our home repair program!

Contact your local Rural Development office for more information and to start your home repair application today.

No

To be eligible for our home repair program, the household adjusted income must be below the very-low income limits.

Contact your local Rural Development office for more information.



Refinance

Streamlined Assist Refinance Guaranteed Loans

Do you have a current mortgage with Rural Development?

Yes

Have you been current for a year or more on your Rural Development home loan?

Yes

Does your household income meet the income limits for your county? Find out on our eligibility site.

Yes

You qualify for our Streamlined Assist Refinance Option!

If you have a direct loan, contact your approved lender. If you have a Guaranteed Loan, **contact** your lender to get started.

No

Our Streamlined Assist Refinance option is only available to people with USDA home loans. For more information, **contact** your local Rural Development office.

No

Our Streamlined Assist Refinance option is only available to people who have been current on their USDA home loan for at least a year. For more information, **contact** your local Rural Development office.