

## Repair or Rehab Your Home

If your home needs repairs or improvements, and you can't get a loan elsewhere, we may be able to help.

For families and individuals with limited income, we offer loans for repairs or to improve or modernize a home. Some examples include access for persons with disabilities, a roof, a septic tank, energy-saving upgrades, and more. For seniors age 62 and over who cannot afford a loan, grant funds are available to remove health and safety hazards.

USDA also partners with nonprofit organizations that offer additional assistance to homeowners to improve the condition of the home.

Contact your local USDA Rural Development office to apply for assistance.

## Am I Eligible?

To be eligible for assistance, you must:

- Have a dependable income that is no higher than the income limit set for your county;
- Be able to show that you can make your loan payments;
- Have a good credit history;
- Be a U.S. citizen or legal permanent resident.

Loans are only available for homes in rural areas with populations up to 35,000; and loan limits apply.

## For More Information

Information on all USDA Rural Development programs is available online or from the office serving your area.

[www.rd.usda.gov](http://www.rd.usda.gov)

**1 (800) 670-6553 (toll free)**

USDA is an equal opportunity provider, employer, and lender.



United States  
Department of  
Agriculture

**Rural Development**



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## Own Your Future

Buy, Build, or Repair Your Home With Help



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*From USDA Rural Development*

**Is it your dream to own a home in a rural area? Do you need to have your rural home repaired? USDA Rural Development may be able to help when conventional lenders can't.**

**Our Homeownership programs offer:**

- No Down Payment
- 100 Percent Affordable Fixed Rate Financing
- Closing Costs and Repairs may be included
- No Private Mortgage Insurance (PMI)
- No Prepayment Penalties

Assistance under these programs is available to applicants in areas designated as "rural." Under law, the definition of "rural area" is different for each program.



## **Buy or Build a Home**

If you want to own a home, but can't get a mortgage from a private lender, you may be eligible for a loan from USDA Rural Development. We can help many people achieve the dream of homeownership.

### ***No Down Payment, Monthly Payments Based on Income***

Loans may be made to buy an existing home, to build a new home, or to buy and prepare a lot for new construction. Or funds can be used to refinance an existing home.

In some areas, USDA Rural Development partners with nonprofit organizations to help families build their own homes, reducing the overall cost of the mortgage. The nonprofits provide participants with technical assistance, including homeownership education, loan packaging, and construction supervision.

USDA partners with lenders to provide the most affordable mortgage options.

Contact your local USDA Rural Development office to apply for assistance.