

**Where can I find more information?**

**Log on:** [www.rurdev.usda.gov/fl/guarrhs.htm](http://www.rurdev.usda.gov/fl/guarrhs.htm)

This website provides more information on 100% Rural Development financing and property eligibility. For maps and income calculator, go to:

<http://eligibility.sc.egov.usda.gov>

Contact your local Rural Development/Lender office:

A directory of FL/VI offices is available on the web:

[www.rurdev.usda.gov/fl/flmap4.pdf](http://www.rurdev.usda.gov/fl/flmap4.pdf)

Proudly serving all counties  
EXCEPT: Broward; Pinellas; Monroe



**Equal Opportunity**

Committed to the future of rural communities.

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

To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).



Committed to the future of rural communities.



*Making  
Homeownership  
Dreams a Reality!*

*Guaranteed Rural  
Housing Program*

*FLORIDA & VIRGIN ISLANDS*



## Why choose a Rural Development Guarantee loan?

- 100% financing; no downpayment
- 30 year fixed interest rate
- Flexible credit guidelines
- Flexible qualifying guidelines
- No maximum purchase price
- Closing costs, legal fees, and other eligible costs may be rolled into the loan



**Applying for 100%  
Guaranteed financing is  
easy!**

Updated July 5, 2011



## Will I qualify for 100% Guaranteed financing?

To be eligible applicants must:

- Have a steady and dependable income
- Demonstrate a reliable credit history; the ability and willingness to repay debts when they are due
- Be a U.S. citizen, or be legally admitted to the United States for permanent residence
- Meet Rural Development's "Adjusted" income limits for the county in which they are purchasing
- Qualify within the flexible guidelines offered by Rural Development for housing and debt loads
- Purchase a new or existing dwelling located in an eligible community.

<http://eligibility.sc.egov.usda.gov> click on "Single Family" under "Property Eligibility"



**USDA Rural Development is committed to  
the future of rural communities.**

## What are Rural Development's income limits?

Rural Development income limits are based on the number of members residing within the household. Rural Development allows deductions for children, childcare, and other eligible expenses. By allowing lenders to "adjust" the annual income, more individuals and families can qualify for 100% Guaranteed financing. Ask your lender for more information.

Income eligibility: Use the calculator on the web 'eligibility' site: <http://eligibility.sc.egov.usda.gov>, click "single family" under "Income Eligibility". Adjusted household income by county is listed here. First row contains most counties except those individually listed.

	1-4 persons	1-8 persons
All Counties except those listed below	\$74,050	\$97,750
Clay, Duval, Nassau, St Johns	\$76,350	\$100,800
Collier	\$83,150	\$109,750
Manatee & Sarasota	\$75,200	\$99,250
Palm Beach	\$87,550	\$115,550
Okaloosa	\$77,650	\$102,500
Broward, Pinellas, and Monroe are NOT eligible		
Add 8% of 1-4 person limit for each person in excess of 8 persons		

