

USDA/Rural Development

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News Release

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FEDERAL PROGRAMS AVAILABLE IN RURAL AREAS

USDA Rural Development in Texas has much to offer rural communities. It is our mission to ensure rural citizens participate fully in the global economy.

The Single-Family Housing Program provides homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and guarantee programs. The program also makes funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Rural Housing Service in the form of a home loan at an affordable interest rate.

Most of the loans made under the Direct Loan Program are to families with income below 80% of the median income level in the communities where they live. Since Rural Housing Service is able to make loans to those who will not qualify for a conventional loan, the Rural Housing Service Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

For very low-income families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Money may be provided, for example, to repair a leaking roof, to replace a wood stove with central heating, to construct a front-door ramp for someone using a wheelchair, or to replace an outhouse and pump with running water, a bathroom, and a waste disposal system. Homeowners 62 years and older are eligible for home improvement grants. Other low-income families and individuals receive loans at a 1% interest rate directly from Rural Housing Service.

For more information or to request an application for one of the programs described above please contact the local servicing office at 1604 West Business 380, Suite A, Decatur, Texas or call (940) 627-3531, extension 4.

USDA Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to: USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410.

The USDA Rural Development mission area was created in 1994 and includes the Rural Business-Cooperative Service, the Rural Housing Service, and the Rural Utilities Service. Its mission is to use the resources of USDA to provide an improved quality of life for the nation's 53 million rural people.

For more information on USDA Rural Development programs in Texas, check our web site at <http://www.rurdev.usda.gov/tx/>.

