

Single Family Housing Programs



Program Information

Low interest, fixed-rate Homeownership loans are provided to qualified persons directly by USDA Rural Development. Financing is also offered at fixed-rates and terms through a loan from a private financial institution and guaranteed by USDA Rural Development for qualified persons. Neither one of these home loan programs require a down payment.

USDA Rural Development also offers competitive grants to public and private non-profit Self-Help Housing organizations and Federally

Recognized Tribes to enable hardworking families to build their own homes.

Rural Development Single Family Housing Programs:

- [Single Family Housing Direct Home Loans](#)
- [Single Family Housing Home Loan Guarantees](#)
- [Mutual Self-Help Housing Technical Assistance Grants](#)
- [Rural Housing Site Loans](#)

[Single Family Housing Repair Loans and Grants](#) provide funds to elderly and very-low-income homeowners to remove health and safety hazards, perform necessary repairs, improve or modernize a home, make homes accessible for people with disabilities, or make homes more energy efficient so these very-low-income families use less of their income on utility bills.

To learn more, visit www.rd.usda.gov/sd or contact USDA Rural Development at (605) 352-1132 or email SFHDirectSD@usda.gov.

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