



Rural Development has housing funds

Direct loans—help very low and low income families!

Regular FY09 funding is now available, in addition to American Recovery and Reinvestment Act (ARRA) funds!

“We have never had this kind of money available in these programs,” said Ed Peace, director of single family housing. “These funds can help rural Georgia.”

Families that qualify can use funds to build a new home or purchase an existing one. For direct income limits, click [here](#). To learn more, visit <http://www.rurdev.usda.gov/ga> or call 706-546-2169. Rural Development has housing specialists around the state to help interested builders, realtors, and families.



Guaranteed program helps families and lenders!

Georgia has already gone from around 400 loans this time last year to over 2,000 loans! But funds are still available in this exciting program.

Income limits have also changed to the home buyers advantage. Click [here](#) for guaranteed income limits. Visit the [website](#) for more information or contact your nearest Rural Development office.

Guaranteed program facts:

- ✓ New or existing houses
- ✓ No down payment.
- ✓ No PMI—lower monthly payments.
- ✓ Higher income limits.
- ✓ For moderate income buyers.
- ✓ Quick response—yes or no in 48 hours most of the time



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