

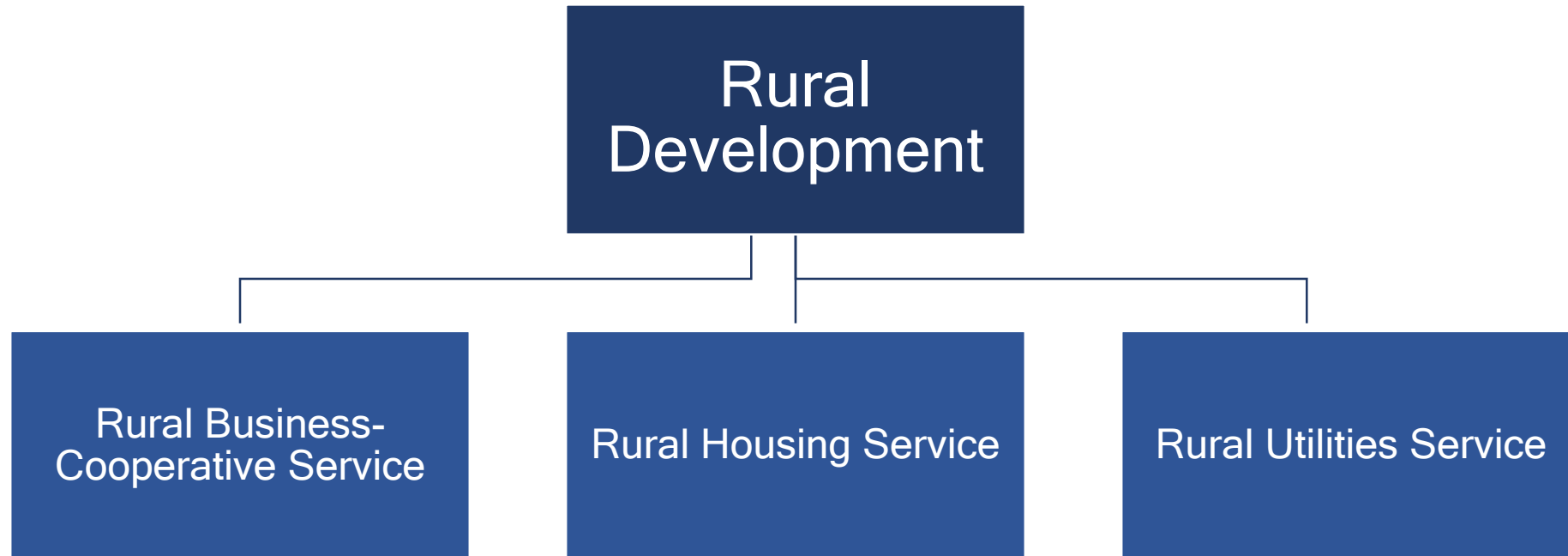


Your Partner in Prosperity

No Wrong Door Lunch & Learn 06/04/2026

Presented by Bryce Sayre, Single Family Housing Loan Specialist

Rural Development Offices



Rural Housing Service (RHS)

USDA RD Housing Programs

- Single Family Housing Direct Loan Program (502)
- Single Family Housing Guaranteed Loan Program (502)
- Single Family Housing Home Repair Loans and Grants (504)
- Multi-Family Housing Programs (Contact: 800-292-8293)

SFH Direct Home Loans

For low- to very-low-income households

No down payment

Closing costs and repairs can be included

Fixed Interest Rate
33- or 38-year-term

May qualify for subsidy



Household of three

Annual adjusted gross income = \$24,000

Other monthly debt = \$250

Home purchase price of \$120,000

1 percent interest rate (eligible for subsidy)

Monthly payment = \$356, plus \$200 in taxes and insurance: **\$556 /month.**

Example:
Single Family Housing
Direct Loan

This family qualifies for a \$120,000 home on an annual income of \$24,000.

SFH Guaranteed Loan Program

- No down payment required
- Fixed-rate financing set by the lender
- Loan closing costs and repairs may be included
- 30-Year Term
- Available for low- to moderate-income applicants
- 90% guarantee
- No Maximum purchase price



Helpful Links for USDA Single-Family Housing Guaranteed

General Information:

[Single Family Housing Guaranteed Loan Program | Rural Development \(usda.gov\)](https://www.usda.gov/rd/programs/single-family-housing-guaranteed-loan-program)

Fact Sheet: [Single Family Home Loan Guarantees \(usda.gov\)](https://www.usda.gov/rd/programs/single-family-housing-guaranteed-loan-program/fact-sheet)

Lender Page: [SFH Guaranteed Lender | Rural Development \(usda.gov\)](https://www.usda.gov/rd/programs/single-family-housing-guaranteed-loan-program/lender)

Lender Training Page: <https://www.rd.usda.gov/resources/usda-linc-training-resource-library/lender-training>

Single-Family Home Repair Loans and Grants

- For very-low-income homeowners in rural areas
- Applicants aged 62-years or older may qualify for a grant
- Grants are for health and safety issues
- Loans can be used for repairs and modernization
- Max Grant \$10,000 / Max Loan \$40,000



Contact Information

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

USDA Rural Development
21330 State Route 676, Suite A
Marietta, Ohio 45750

Bryce Sayre, Single Family Housing Loan Specialist, bryce.sayre@usda.gov, 740-885-3298

Marcy Lucas, Business Programs Loan Specialist, marcella.lucas@usda.gov, 740-885-3319

Julia Wood, Community Programs Loan Specialist, julia.wood@usda.gov, 740-885-3295

Brent Warren, Area Director, brent.warren@usda.gov, 740-885-3303

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

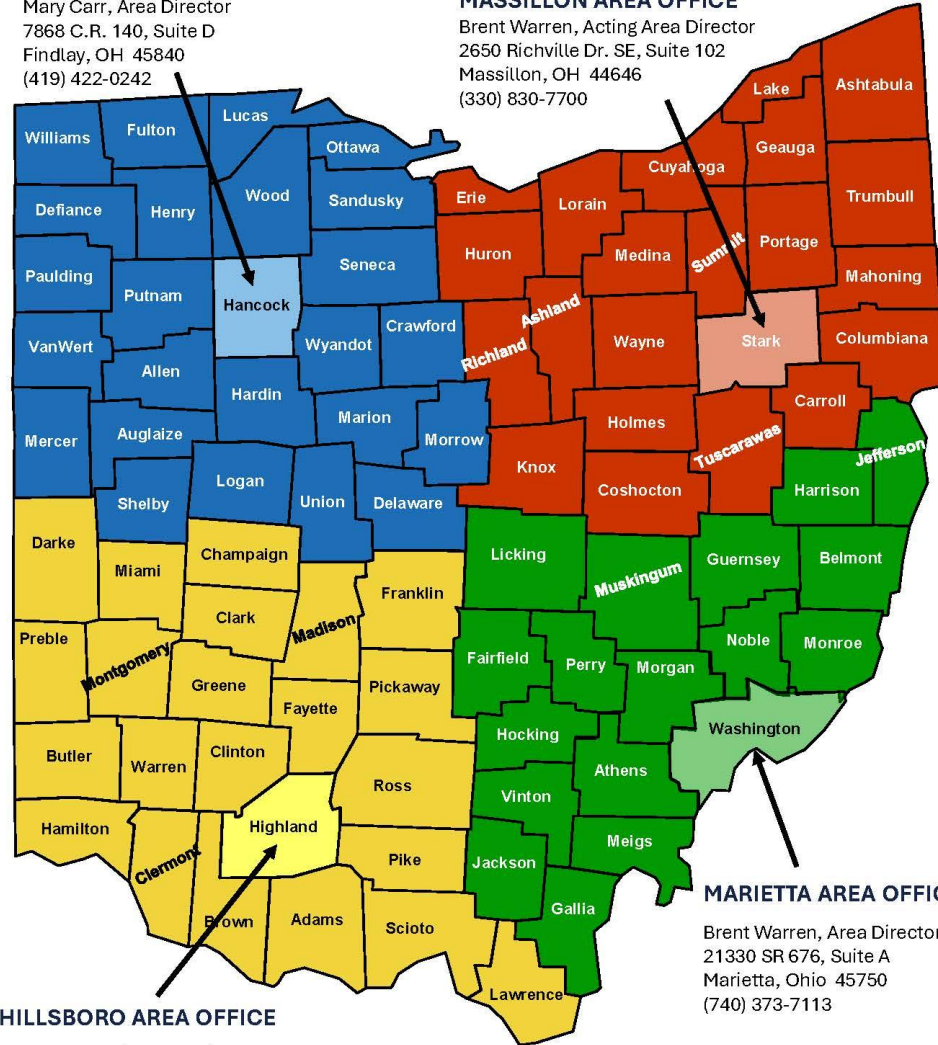
Service Map

FINDLAY AREA OFFICE

Mary Carr, Area Director
7868 C.R. 140, Suite D
Findlay, OH 45840
(419) 422-0242

MASSILLON AREA OFFICE

Brent Warren, Acting Area Director
2650 Richville Dr. SE, Suite 102
Massillon, OH 44646
(330) 830-7700



HILLSBORO AREA OFFICE

Mary Carr, Acting Area Director
514 Harry Sauner Road, Suite 3
Hillsboro, Ohio 45133
(937) 393-1921, Ext. 127

MARIETTA AREA OFFICE

Brent Warren, Area Director
21330 SR 676, Suite A
Marietta, Ohio 45750
(740) 373-7113



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