

USDA Housing

What are USDA properties?

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.

Am I eligible?

Very low- and moderate-income families; elderly persons; and persons with disabilities are eligible to live in USDA Housing. Those living in substandard housing are given first priority. When rental assistance is used, top priority is given to very low-income households.

Where are USDA properties located?

USDA properties are located in most rural counties throughout Tennessee. Per regulations, USDA rental properties cannot be located in metropolitan areas. For a list of apartments in your area, contact your USDA office at (615) 783-1300.

What is the waiting list and application process?

Individual USDA rentals maintain waiting lists and wait times vary depending on the building and the area. Individuals are screened by property ownership and management. Application processes can vary but must meet minimum federal guidelines. Applicants must meet income and other eligibility requirements. During the application process, the complex will collect information on family income, assets, and family composition. The complex will verify this information with other agencies, your employer, and bank, and will use the information to determine your eligibility and the amount of your housing assistance payment.

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