

*"The rural housing initiative is built with the American worker in mind. It's built to help them to be able to access opportunities for homeownership close to where they work."*

*- Steve Gilbert, Founder/Director of Rural Housing 360*



### Contact Rural Housing 360

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Steve Gilbert – Director  
[steve.gilbert@ruralhousing360.com](mailto:steve.gilbert@ruralhousing360.com)

—  
360 Iowa Ave.  
Martensdale, IA 50160

—  
(641) 446 – 4663

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[ruralhousing360.com](http://ruralhousing360.com)



*Home Purchase Program*

***Rural Housing  
360 is here to  
serve you!***



## What is Rural Housing 360?

We will guide you from selecting a community and floorplan to construction of your new home, buying and selling an existing home to submitting a mortgage application and closing a loan. The Rural Housing 360 initiative makes finding high quality housing accessible, affordable, and a reality for hard working Americans.

We understand that it can be a daunting process to find or build a home, get financing and sell your current home – that is where we come in! What we want more than anything is for you to have a home that fits you and help you get on the path to homeownership. We streamline the entire process to deliver maximum value to you. We want to make homeownership a reality for you!



**Rural Housing 360 is for EVERYONE.**

**Not an age or income restricted program.**

## Rural Housing 360 Why and How?

### **We have a housing crisis in America.**

Since 2017, the founders of Rural Housing 360 have been engaged in studying the barriers to homeownership for our nation's workforce and those in rural communities. Being from rural America themselves, and challenged to find solutions, it led to the launch of Rural Housing 360.

Three barriers to home-ownership:

- Lack of available cash for down payment and closing costs.
- Credit scores or lack of credit history.
- Affordability gap – traditional cost to build vs. income.

The housing crisis is not a 'rural vs urban' problem. Nor is it rooted in age or geography. It is a financial problem. Our strategy is to work backwards from a mortgage approval into a solution. What has resulting is a real opportunity that allows an individual to be successful in buying a home that is within reach of their income and shows equity. All without the need for down payment or closing costs to obtain a mortgage.



## Highlights of Program

- \$0 Down at Closing
- \$0 Closing Cost
- \$0 Mortgage Insurance Requirement
- 1-3.5% Interest, 30-38 Year Financing
- Simple Online Application
- Buy a New OR Existing Home with Your Mortgage Approval- we can help with both

### **NEW HOMES FEATURES**

- Energy Efficient
- Includes, all appliances and central air
- Pick exterior and interior colors, floor finishes and cabinet colors.
- All cabinets are solid wood, you choose the finish
- Garage options are available
- Reduced Permits & Fees\*
- Low-to-No Cost Building Lots\*
- Move-in Ready!

\*select communities

**“WE ARE HERE TO SERVE YOU”**

**“HOMES FOR AMERICA’S WORKERS”**

[www.ruralhousing360.com](http://www.ruralhousing360.com)

