

# RURAL HOUSING 360 IS HERE TO SERVE YOU

*“The rural housing initiative is created with the American worker in mind. It’s designed to help them to be able to access opportunities for homeownership close to where they work.”*

STEVE GILBERT  
*Founder/Director of Rural Housing 360*



# HOME PURCHASE PROGRAM

HOMES FOR  
AMERICA'S  
WORKERS

[COMPANY LOGO]

Company Name  
First Name Last Name, Title  
Email Address  
Phone Number  
Company Website



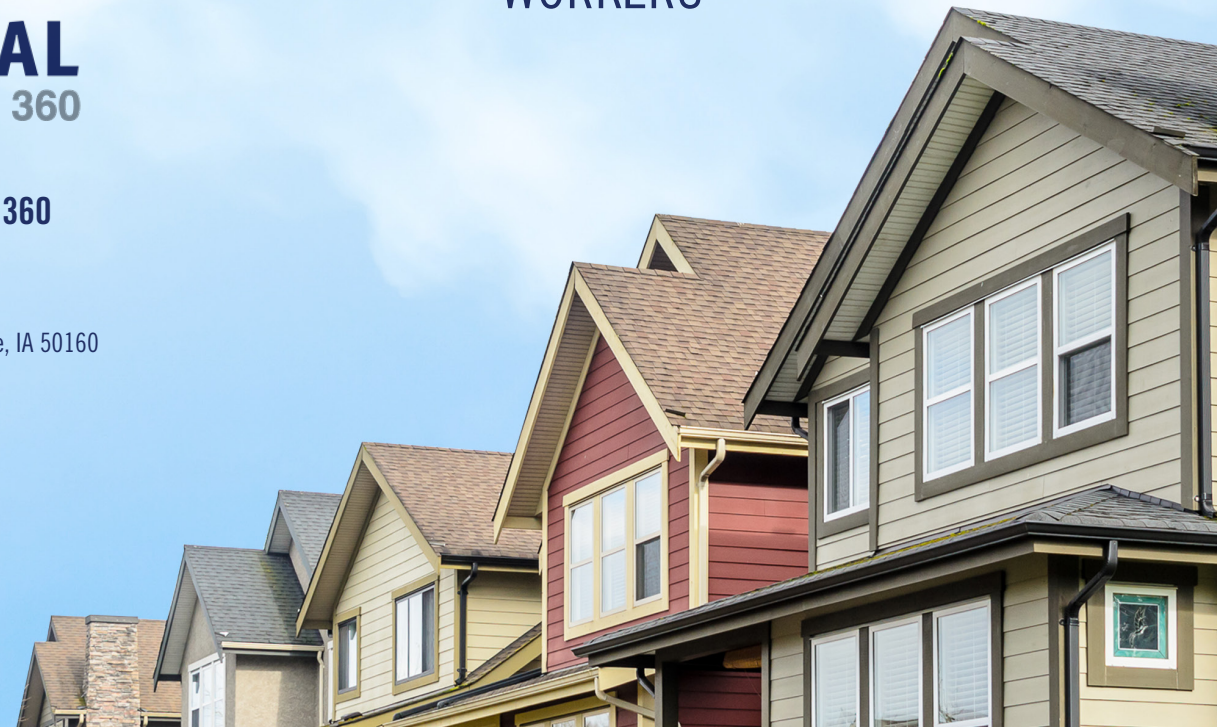
## CONTACT RURAL HOUSING 360

Steve Gilbert, *Director*  
steve.gilbert@ruralhousing360.com

**LOCATION** 360 Iowa Ave., Martensdale, IA 50160

**CALL** 641.446.4663

**VISIT** ruralhousing360.com



# WHAT IS RURAL HOUSING 360?

Rural Housing 360 paves the way to homeownership. We understand the entire home-buying process can be daunting, so we provide solutions to every possible issue along the way. The Rural Housing 360 initiative makes finding high-quality housing both accessible and affordable for hard-working Americans.

Our goal is to give employees the opportunity to live near their work. From selecting a community and obtaining financing to selecting your new home and closing a loan, Rural Housing 360 streamlines the entire process to deliver maximum value to you. We want to make homeownership your reality!

## 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 in rural communities. Being from rural America themselves and challenged to find solutions, the founders launched Rural Housing 360.



## THREE BARRIERS TO HOMEOWNERSHIP

- 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 mortgage approval to a solution. This results in 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 a down payment or closing costs to obtain a mortgage.

## HIGHLIGHTS OF PROGRAM

- \$0 down at closing
- \$0 closing costs
- \$0 mortgage insurance requirement
- 1-3.5% interest, 30- to 38-year financing
- Simple online application
- Buy a new OR existing home with your mortgage approval—We can help with both

## NEW HOME 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