



ELIGIBLE RURAL AREAS- CALIFORNIA

Guaranteed Rural Housing Loan Program

United States Department of Agriculture Rural Development

The Guaranteed Rural Housing loan program may be used to finance properties located in rural areas. Rural is defined as any town of 25,000 or less that is not adjacent to a large city or that is not part of a continuous urban area.

Since California is a large state with many small towns, a listing of all eligible rural towns would take several pages. Therefore, the listing below is intended to give an overview of eligible rural areas in each county. This listing is of towns where the rural population is the largest and most concentrated and where there is the most activity of USDA GRH loans.

Also, please note that there are 20 counties in California that are completely eligible for the GRH loan program. Those counties are listed on the third page of this handout.

The list below is only a partial listing of the many small communities eligible to participate in the Guaranteed Rural Housing loan program. Maps of eligible and ineligible areas are available at the following website:
<http://eligibility.sc.egov.usda.gov>

Butte	El Dorado (cont.)	Fresno (cont.)	Humboldt (cont.)
Biggs	Placerville	Orange Cove	Rio Dell
Durham	Pollock Pines	Parlier	Scotia
Gridley	Shingle Springs	Reedley	
Palmero		Riverdale	
		San Joaquin	Imperial
	Fresno	Selma	Brawley
Contra Costa	Auberry	Squaw Valley	Calipatria
Byron	Biola		Heber
	Caruthers		Holtville
	Coalinga	Humboldt	Imperial
El Dorado	Easton	Arcata	Seeley
Cameron Park	Firebaugh	Ferndale	Westmoreland
Coloma	Fowler	Fortuna	
Diamond Springs	Huron	Garberville	
El Dorado Hills	Kerman	Hydesville	Kern
Georgetown	Kingsburg	Loleta	Arvin
Grizzly Flats	Mendota	McKinleyville	California City

Kern (cont.)	Monterey (cont.)	Sacramento	San Luis Obispo
Lake Isabella	Castroville	Galt	Morro Bay
Lamont	Gonzales	Herald	Nipomo
Lost Hills	Greenfield	Isleton	Paso Robles
Maricopa	King City	Locke	San Miguel
McFarland	Pajaro	Rancho Murieta	Templeton
Mojave	Prunedale	Sloughhouse	
Rosamond	Soledad	Walnut Grove	
Shafter		Wilton	San Mateo
Tehachapi	Napa		Half Moon Bay
Wasco	Angwin	San Bernardino	Montara
	Calistoga	Adelanto	Moss Beach
Kings	Deer Park	Baker	Pescadero
Avenal	St. Helena	Big Bear City	San Gregorio
Corcoran	Yountville	Big Bear Lake	
Kettleman City		Crestline	Santa Barbara
Lemoore	Orange	Joshua Tree	Carpinteria
Stratford	Trabuco Canyon	Lake Arrowhead	Guadalupe
		Lucerne Valley	Mission Hills
		Needles	Santa Ynez
Los Angeles		Running Springs	
Acton	Placer	Twentynine Palms	
Lake Los Angeles	Auburn	Yucca Valley	Santa Cruz
Littlerock	Colfax		Boulder Creek
Pearblossom	Foresthill	San Diego	Scotts Valley
	Kings Beach	Alpine	
Madera	Lincoln	Borrego Springs	Shasta
Chowchilla	Loomis	Ramona	Anderson
North Folk	Meadow Vista	Valley Center	Burney
Oakhurst	Tahoe City		Central Valley
	Tahoe Vista	San Joaquin	Shasta Lake
		Escalon	
Merced	Riverside	Farmington	Solano
Atwater	Blythe	Lathrop	Attendale
Delhi	Cabazon	Linden	Dixon
Dos Palos	Calimesa	Lockford	Rio Vista
Gustine	Cherry Valley	Ripon	
Hilmar	Coachella	Thornton	
Livingston	Desert Hot Springs		Sonoma
Planada	Homeland		Cloverdale
Winton	Lakeview		Glen Ellen
	Mecca		Healdsburg
Monterey	Sun City		Sebastopol
Aromas	Thousand Palms		Sonoma
Carmel Valley Vil.	Wildomar		Windsor
	Winchester		

Stanislaus	Tulare	Yolo
Knights Ferry	Dinuba	Esparto
Newman	Earlimart	Knights Landing
Oakdale	Exeter	Winters
Patterson	Farmersville	
Riverbank	Lindsey	
Waterford	Orosi	Yuba
	Woodlake	Loma Rica
		Sheridan
Sutter	Ventura	Wheatland
Live Oak	Filmore	
Nicolas/E. Nicolas	Mira Monte	
	Oakview	
	Ojai	

The following California counties are **completely** eligible to participate in the USDA Rural Development Guaranteed Rural Housing loan program:

Alpine	Glenn	Mendocino	Sierra
Amador	Inyo	Modoc	Siskiyou
Calaveras	Lake	Mono	Tehama
Colusa	Lassen	Nevada	Trinity
Del Norte	Mariposa	Plumas	Tuolumne

The following county is completely **ineligible** to participate in the USDA Rural Development GRH loan program:

San Francisco

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