

Home Repair Financing

Repair Loan & Grant Program



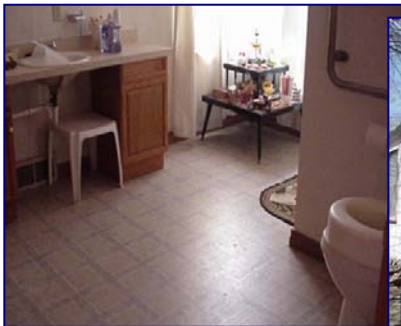
Top left: Contractors replace a roof.



Top Right: Kitchen improvements replaced rotting floors and deteriorated cabinets.

Bottom Right A concrete ramp allows a handicapped homeowner improved mobility and better access to his home.

Bottom left: A bathroom remodel allows for wheelchair access to the sink and shower. Grab bars have also been installed



- ➔ Remove health and safety hazards
- ➔ Essential Home Repairs/Improvements
- ➔ Improve Handicap Accessibility
- ➔ Owner must occupy the home
- ➔ Income Qualifications (50% or less of median income for county of residence —see back)
- ➔ 1% loans and grants are available; also combos
- ➔ Grant qualifications include being age 62 or older and unable to repay a loan
- ➔ Grant must be repaid if homeownership is transferred within 3 years



Equal Housing Opportunity

USDA RURAL DEVELOPMENT
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Home Repair Program Summary

USDA Rural Development's Home Repair Program provides affordable home repair financing to qualified applicants. Loan interest rate is 1%; and loans may be for up to 100% of cost of needed repairs. Loan limit of \$20,000. Repayment can be extended for up to 20 years. Grant funds are also available for persons age 62 or older who cannot repay a loan. Maximum lifetime grant assistance is \$7500.

Typical repairs and improvements include: roofs; floors; walls; wells or hook-ups to rural water; septic, plumbing, heating/ac and electrical systems; thermal improvements including: insulation; energy efficient windows and doors; installation/construction of storm shelters or safe rooms; and improvements to bathrooms, doorways and kitchens to make them more handicapped accessible. Improved accessibility features are only available for persons with disabilities who live in the home.

To qualify for a USDA Home Repair Loan:

- Household's Adjusted Gross Income must be below 50% of the County Median Income
- Must have acceptable credit history
- Home must be owner occupied
- Must be a U.S. Citizen or a Legal Resident Alien

In addition, to qualify for a USDA Home Repair Grant:

- Household has no ability to repay a loan
- Applicant must be age 62 or older

Annual Adjusted Income Limits for Home Repair Loans & Grants As Of April 20, 2009

Family Size	1	2	3	4	5	6	7	8
Atchison, Brown, Clay, Cloud, Geary, Marshall, Morris, Republic, Washington	18,300	20,900	23,550	26,150	28,250	30,350	32,450	34,500
Dickinson	19,300	22,100	24,850	27,600	29,800	32,000	34,200	36,450
Doniphan	19,000	21,700	24,450	27,150	29,300	31,500	33,650	35,850
Douglas	24,000	27,400	30,850	34,250	37,000	39,750	42,450	45,200
Franklin	20,550	23,500	26,400	29,350	31,700	34,050	36,400	38,750
Johnson, Leavenworth, Miami, Wyandotte	24,650	28,150	31,700	35,200	38,000	40,850	43,650	46,450
Jackson, Jefferson, Osage, Shawnee, Wabaunsee	21,450	24,500	27,600	30,650	33,100	35,500	38,000	40,450
Nemaha	18,400	21,000	23,650	26,250	28,350	30,450	32,550	34,650
Ottawa	20,250	23,100	26,000	28,900	31,200	33,500	35,850	38,150
Pottawatomie	20,750	23,700	26,700	29,650	32,000	34,400	36,750	39,150
Riley	20,400	23,300	26,250	29,150	31,500	33,800	36,150	38,500
Saline	20,350	23,250	26,150	29,050	31,350	33,700	36,000	38,350

To learn more about USDA Rural Development's Loan and Grant Home Repair Program, or other financing programs, visit our web site, or contact:

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