

USDA RURAL DEVELOPMENT NEBRASKA

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USDA Rural Development Money Available to Repair Storm Damaged Homes

Scottsbluff, Nebraska August 2 - Scottsbluff homeowners facing home repairs caused by July's hail storm may find financial relief. USDA Rural Development reports ample funds via its Direct Rural Housing Repair Loan Program, which can assist eligible homeowners with their storm related home repair costs.

Deborah Patrick, community development manager for USDA Rural Development in Scottsbluff states, "Many homes in Scottsbluff were hit hard by last month's storm, leaving a large amount of expensive repair work to be completed. Today, these homeowners are finding that their insurance is not covering the total repair bill or, in the cases of uninsured homeowners, the entire repair bill will be theirs to pay." Patrick added, "I urge these homeowners to contact me, as USDA Rural Development has a home repair loan program that may be able to assist them with their storm related repair costs."

The Direct Rural Housing Repair Loan Program provides for repairs to windows, roofs, siding along with other items. This program pertains to owner-occupied existing dwellings and manufactured/mobile homes, that are not located on rented land. Additional qualifying criteria exists for manufactured and mobile homes.

Qualifying income guidelines for Scotts Bluff County are:

Household incomes cannot exceed the following for the number of persons in the household.

1 person	\$15,750
2 person	\$18,000
3 person	\$20,250
4 person	\$22,500
5 person	\$24,300
6 person	\$26,100
7 person	\$27,900
8 person	\$29,700

Loans can be made for amounts up to \$20,000, at a maximum repayment period of 20 years and at an interest rate of one percent annually. Effective December 27, 2000, Public Law 106-569, allowed applicants to receive assistance with only a promissory note on loans up to \$7,500. For loans over \$7,500 a real estate mortgage is required for securing the loan. Before passage of the law, a mortgage was required on any loan exceeding \$2,500. The relaxing of the mortgage security requirements improves the flexibility for USDA Rural Development in assisting eligible homeowners with their needed home repairs.

The Direct Rural Housing Repair Loan Program is available to all income qualifying homeowners throughout each fiscal year (as funding permits). The program provides loan funds to income eligible homeowners to make general repairs for improving or modernizing their homes (i.e. repairs to roof, windows, plumbing, etc.). Additional improvements include installation or repair of water and waste disposal systems, correction of basic structural problems, repair or replacement of electrical wiring, repair or remodeling of a dwelling to make it accessible and usable for persons with disabilities, etc.

For additional information, contact Deborah Patrick, Community Development Manager in the Scottsbluff USDA Rural Development Office 818 Ferdinand Plaza Suite B Scottsbluff, Nebraska 69361, (308) 632-2195, debbie.patrick@ne.usda.gov. Website: www.rurdev.usda.gov/ne/.

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