



Committed to the Future of Rural Communities

# Home Repair Financing

## Repair Loan & Grant Program



Above: Greensburg resident Barbara Crofts is pictured with U.S. Senator Pat Roberts and his wife, Franki and USDA State Director Chuck Banks inside her tornado-damaged home. Ms. Crofts is making repairs with a combination loan and grant through the Agency's Repair Loan & Grant Program.

- ➔ Home Repairs/Improvements
- ➔ Remove health and safety hazards
- ➔ 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
- ➔ Grants must be repaid if homeownership is transferred within 3 years

## USDA Rural Development

Greensburg Office Located Southwest of Courthouse

or

Contact the USDA Garden City Servicing Office

2106 East Spruce Street, Garden City, KS 67846-6362

Phone (620) 275-0211 Fax (620) 275-4903



SEE REVERSE FOR MORE...

# ***Repair Program Summary***

**USDA Rural Development's** 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 those age 62 or older who cannot repay a loan.

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 Direct Home Repair Loan:**

- 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 Direct Home Repair Grant:**

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

### **Annual Income Limits for Kiowa County**

Family Size	1	2	3	4	5	6	7	8
Income Limit	17,450	19,900	22,400	24,900	26,900	28,900	30,900	32,850

**For more information about the Loan and Grant Repair Program or other programs offered by USDA Rural Development,  
Please contact the Agency at it's**

**Greensburg Office Located Southwest of Courthouse**

or

**USDA Rural Development Garden City Servicing Office  
2106 East Spruce  
Phone: (620) 275-0211  
Fax: (620) 275 4903**