

## Section 504 Repair Program

For more information, contact the local office near you, or visit our website at:

<http://www.rurdev.usda.gov/wa>

USDA Rural Development provides financing to qualified very low income homeowners to repair or make improvements to their home. Examples of repair items which may be financed include:



- **Health and safety hazards** – such as electrical, sewage disposal, water, roof repair or replacement, structural repairs, disability accommodations, etc.
- **Home weatherization** such as insulation, window replacement, heating, etc.
- **Utility** hookup, installation and/or assessment fees
- **Repairs to a manufactured home**, provided that the applicant owns the land and the structure is on a permanent foundation (or will be placed on a permanent foundation with the repair funds)

Applicants must be the owner-occupant of a rural dwelling with a market value under the area loan limit. Typically, an area is considered rural if the population is 10,000 or less. The following website can be used to determine if the property is eligible: <http://eligibility.sc.egov.usda.gov/eligibility/>.

In order to qualify for the **1% interest rate loan** program, applicants must meet minimum eligibility requirements which include, but are not limited to:

- **Adjusted household income** which is at or below 50% median income (see chart on page 2). Adjusted income calculated by subtracting eligible deductions from the gross income of all adult household members.
- **A reasonable credit history.** Typically, a credit score 640 or above indicates satisfactory credit. However, applicants with lower scores, or who have had credit difficulties, may be eligible under certain circumstances.

Sample Adjusted Income Calculation for a Family of 4 with 2 children:

<b>Gross Annual Income:</b>	\$35,000
Minus	
<b>\$480 deduction per child:</b>	\$ 960
Minus	
<b>\$400 per month daycare:</b>	\$ 4,800
Adjusted Income	\$29,240

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- A **stable source of income**, which provides adequate **ability to repay** the loan.
- Be a **U.S. Citizen or legally admitted U.S. resident** who is **18 years of age** or older and is **able to enter into a binding contract**.

### All applications are reviewed for loan eligibility first.

Applicants age 62 or older, MAY be considered for partial grant funding if the applicant cannot repay any portion of the loan request necessary to remove all health and safety issues.

For a **FREE Pre-Qualification**  
please contact one of our offices today!

## SECTION 504 Repair Program INCOME and PROPERTY VALUE LIMITS

Office	County	Maximum Adjusted Very Low income limits per number in household								Maximum Property Value
		1	2	3	4	5	6	7	8	
Mount Vernon Phone: (360) 428-4322 Ext. 4.	Island	\$27,250	\$31,150	\$35,050	\$38,950	\$42,050	\$45,200	\$48,300	\$51,400	\$ 312,200
	King	\$30,000	\$34,250	\$38,550	\$42,800	\$46,250	\$49,650	\$53,100	\$56,500	\$ 324,900
	San Juan	\$23,800	\$27,200	\$30,600	\$33,950	\$36,700	\$39,400	\$42,100	\$44,850	\$ 360,900
	Skagit	\$22,000	\$25,150	\$28,300	\$31,400	\$33,950	\$36,450	\$38,950	\$41,450	\$ 290,900
	Snohomish	\$30,000	\$34,250	\$38,550	\$42,800	\$46,250	\$49,650	\$53,100	\$56,500	\$ 314,800
Port Angeles Phone: (360) 452-8994 Ext. 4.	Whatcom	\$22,550	\$25,800	\$29,000	\$32,200	\$34,800	\$37,400	\$39,950	\$42,500	\$ 280,900
	Clallam	\$19,550	\$22,300	\$25,100	\$27,900	\$30,150	\$32,350	\$34,600	\$36,850	\$ 265,600
	Jefferson	\$20,900	\$23,900	\$26,900	\$29,500	\$32,850	\$34,650	\$37,050	\$39,450	\$ 286,900
Olympia Phone: (360) 704-7760	Kitsap	\$25,200	\$28,800	\$32,400	\$35,950	\$38,850	\$41,750	\$44,600	\$47,500	\$ 288,200
	Grays Harbor	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,500	\$36,600	\$ 244,800
	Lewis									\$ 241,900
	Mason	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500	\$33,850	\$36,150	\$38,500	\$ 244,800
	Pierce	\$24,400	\$27,850	\$31,350	\$34,800	\$37,600	\$40,400	\$43,200	\$45,950	\$ 286,900
Thurston	\$25,200	\$28,800	\$32,400	\$35,950	\$38,850	\$41,750	\$44,600	\$47,500	\$ 274,800	
Brush Prairie Phone: (360) 883-1987 Ext. 4	Clark	\$24,950	\$28,500	\$32,050	\$35,600	\$38,450	\$41,300	\$44,150	\$47,000	\$ 271,600
	Cowlitz	\$20,350	\$23,250	\$26,150	\$29,050	\$31,400	\$33,700	\$36,050	\$38,350	\$ 249,800
	Pacific	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 234,800
	Wahkiakum	\$21,900	\$25,000	\$28,150	\$31,250	\$33,750	\$36,250	\$38,750	\$41,250	\$ 241,600
Wenatchee Office Phone: (509) 663-4019 Ext. 4	Chelan	\$20,550	\$23,450	\$26,400	\$29,300	\$31,650	\$34,000	\$36,350	\$38,700	\$ 252,700
	Douglas									\$ 211,700
	Ferry	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 190,400
	Grant									\$ 206,700
	Lincoln									\$ 195,400
	Okanogan									\$ 201,700
	Pend O'Reille									\$ 215,400
	Stevens									\$ 210,400
Spokane	\$21,150	\$24,150	\$27,150	\$30,150	\$32,600	\$35,000	\$37,400	\$39,800	\$ 230,400	
Yakima Office Phone: (509) 454-5740 Ext. 4	Adams	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 180,400
	Asotin	\$19,250	\$22,000	\$24,750	\$27,450	\$29,650	\$31,850	\$34,050	\$36,250	\$ 187,200
	Benton	\$22,750	\$26,000	\$29,250	\$32,500	\$35,100	\$37,700	\$40,300	\$42,900	\$ 212,200
	Columbia	\$20,200	\$23,100	\$26,000	\$28,850	\$31,200	\$33,500	\$35,800	\$38,100	\$ 187,200
	Franklin	\$22,750	\$26,000	\$29,250	\$32,500	\$35,100	\$37,700	\$40,300	\$42,900	\$ 212,200
	Garfield	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 212,200
	Kittitas	\$21,250	\$24,250	\$27,300	\$30,300	\$32,750	\$35,150	\$37,600	\$40,000	\$ 252,200
	Klickitat	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 201,600
	Skamania	\$24,950	\$28,500	\$32,050	\$35,600	\$38,450	\$41,300	\$44,150	\$47,000	\$ 261,600
	Walla Walla	\$20,550	\$23,450	\$26,400	\$29,300	\$31,650	\$34,000	\$36,350	\$38,700	\$ 247,200
	Whitman	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850	\$ 200,400
Yakima	\$19,400	\$22,200	\$24,950	\$27,700	\$29,950	\$32,150	\$34,350	\$36,600	\$ 212,200	

