



# MEDIA RELEASE

United States Department of Agriculture, Rural Development  
11104 NE 149<sup>th</sup> Street, Suite C-300, Brush Prairie, WA 98606

Contact: **Byron LeRoy Herrick, (360) 883-1987, Ext. 4 or [leroy.herrick@wa.usda.gov](mailto:leroy.herrick@wa.usda.gov)**

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## HOME REPAIR FUNDS AVAILABLE THROUGH USDA

USDA Rural Development has loan funds available for home repairs for Very-Low Income Rural Homeowners. Grants are available for senior citizens age 62 or older, who do not show repayment ability for a loan.

Funds may be used for home repairs in rural areas for eligible homeowners with incomes under fifty (50) percent of the median family income for that County. Eligible rural areas are defined as having a population under 10,000 or up to 20,000 population in non-metropolitan areas. Applicants must be citizens or permanent residents, legally admitted to the United States. The funds may only be used for owner-occupied housing that is modest in value.

The maximum home repair loan amount is \$20,000 with an interest rate of one (1) percent, with up to 20 years to repay. Section 504 grants up to \$7,500 are available to remove health or safety hazards for senior citizen homeowners, 62 years or older, who are unable to finance their repairs. Income limits are as follows:

County	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Clark	23,050	26,300	29,600	32,900	35,550	38,150	40,800	43,450
Cowlitz	18,800	21,500	24,150	26,850	29,000	31,150	33,300	34,450
Wahkiakum	17,800	20,350	22,900	25,450	27,500	29,500	31,550	33,600
Lewis	17,050	19,500	21,900	24,350	26,300	28,250	30,200	32,150
Pacific	17,050	19,500	21,900	24,350	26,300	28,250	30,200	32,150

The 504 Housing Repair Program impacts those of greatest need. In Ocean Park, a 68-year-old, retired man was able to obtain a \$12,000 loan at 1% for 20 year to put a new roof and gutters on his home, install double pane thermal windows, repair the foundation system, replace both doors with thermal, metal doors and install a new propane heater. The repairs will allow him to remain living in the home where he had raised his children, while reducing his heating bills and keeping the home safe and comfortable to live in. Another Ocean Park senior, who works part time, was also able to have a new roof installed on his manufactured home and have his heating system repaired with a \$7,500 Grant. Recently USDA Rural Development has been working in conjunction with Shorebank Enterprises to finance the replacement of failing septic systems on the Long Beach Peninsula. USDA Rural Development grant and/or loan funds are leveraged with resources from local and other government sources, allowing more failing systems to be replaced.

USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure. Further information on USDA Rural Development's 504 Housing Repair Program can be obtained by contacting the USDA Service Center in Brush Prairie at 360-883-1987, Ext. 4, or by visiting the Washington State Rural Development web site at <http://www.rurdev.usda.gov/wa> ###