

# Help Paying For Home Repairs

## Can I Get Help Paying For Home Repairs?

Maybe! There is a program called the USDA Rehabilitation Grants For Senior Homeowners which may be helpful in getting you the money you need to make repairs and modifications to your home.

## What does this program do?

Also known as the Section 504 Home Repair program, this program provides: 1) loans to very-low-income homeowners to repair, improve, or modernize their homes, or 2) grants to elderly very-low-income homeowners to remove health and safety hazards from their homes.

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## Who may apply for this program?

To qualify, you must:

- Be the homeowner and live in the house;
  - Be unable to obtain affordable credit elsewhere;
  - Have a [family income](#) below 50% of the area median income; and
  - For grants, be age 62 or older and not be able to repay a repair loan.
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## What is an eligible area?

Applicants must check the address of their home to determine eligibility.

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## How may funds be used?

Loans may be used to repair, improve, or modernize homes or remove health and safety hazards. Grants must be used to remove health and safety hazards.

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## **How much money can I get?**

The maximum loan is \$20,000. The maximum grant is \$7,500. Loans and grants can be combined for up to \$27,500 in assistance.

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## **What are the terms of the loan or grant?**

Loans can be repaid over 20 years. The loan interest rate is fixed at 1%. Full title service is required for loans of \$7,500 or more.

Grants have a lifetime limit of \$7,500. Grants must be repaid if the property is sold in less than 3 years. If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination.

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## **How long does an application take?**

Approval times depend on funding availability in your area. Talk to [a USDA home loan specialist in your area](#) for help with the application

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## **Who can answer questions, and how do I get started?**

Contact a USDA Service Center in your area. To locate your USDA Service Center, click [here](#) and select your county.

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