



July, 2017

Dear Community Member:

With all of the recent record rainfall, do you or someone you know own a home in need of repairs? Considering a new heating system because of high fuel costs? Looking to replace your old windows with energy efficient windows? Is your home in need of any residential energy efficiency improvements? USDA Rural Development may be able to help.

The USDA Rural Development 504 Home Repair Loan & Grant Program provides help to very-low income owner occupants of modest single family homes in need of repair that are located in rural areas. Some examples of repairs that could be provided are:

- Ramps for Accessibility
- Septic System Repairs
- Insulation
- Handrails, etc.
- Roof Replacement
- Drilling of a well
- Furnaces

Please click [here](#) for a quick video on the 504 Home Repair Program to learn how it could help you or someone within your community.

USDA Rural Development staff is available to speak to you regarding the program and answer any questions you may have. Please contact us at (518) 692-9940 ext. 4 for more information.

Sincerely,

/s/ Gretchen L. Pinkel

GRETCHEN L. PINKEL
Area Specialist

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If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

USDA Rural Development's Section 504 Home Repair Loan & Grant Program

Program Objective: The Section 504 Single Family Housing Home Repair Program is designed to assist very low-income owner occupants of modest single family homes in rural areas repair their home.

Grant Purpose: Funds may be used only for repairs that will remove health and safety hazards or to make dwellings accessible for household members with disabilities.

Loan Purpose: Funds may be used to repair or modernize a home. In addition, funds can be used to improve energy efficiency or make dwellings accessible for household members with disabilities.

Dwelling Requirements: Property must be a modest single family dwelling located in a designated rural area.
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Manufactured homes must be on a permanent foundation and applicant must own the land on which it is placed.

General Grant Terms & Eligibility Requirements:

- 🔧 At least one applicant must be 62 years of age
- 🔧 Applicant lacks repayment for a 504 loan
- 🔧 Applicant must document acceptable property ownership
- 🔧 Household income may not exceed area limit
- 🔧 Lack the financial resources to make repairs
- 🔧 Must retain ownership 3 yrs after grant award

General Loan Terms & Eligibility Requirements:

- 🔧 Applicant must document acceptable property ownership
- 🔧 Applicant must demonstrate adequate repayment ability
- 🔧 Household income may not exceed area limit
- 🔧 Acceptable credit history
- 🔧 Outstanding loans of \$7,500+ secured by a mortgage
- 🔧 Fixed interest rate of 1%

To learn more about this and other USDA programs, please contact your local RD area office:
Greenwich Area Office 2530 State Route 40 Greenwich, NY 12834
(518) 692 - 9940 Ext. 4

Or visit us online at: <http://www.rd.usda.gov/NY>

