



Rural Housing Service Programs

Single Family Housing Repair Loans & Grants

What does this program do?

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

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

What is an eligible area?

Generally, rural areas with a population less than 35,000 are eligible. Applicants may [check the address](#) of their home to determine eligibility online.

How may funds be used?

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

How much money can I get?

- Maximum loan is \$20,000.
- Maximum grant is \$7,500.

- Loans and grants can be combined for up to \$27,500 in assistance.

What are the terms of the loan or grant?

- Loans can be repaid over 20 years
- 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

Is there a deadline to apply?

Applications are available year round as long as funding is available, and are processed in the order they are received.

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.

How do I get started?

Contact a [USDA home loan specialist](#) in your area.

What law governs this program?

- The Housing Act of 1949 as amended, [7 CFR, Part 3550](#)
- [HB-1-3550](#) - Direct Single Family Housing Loans and Grants Field Office Handbook

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled "What Law Governs this Program?" You may also contact [your local office](#) for assistance.

You will find additional forms, resources, and program information at www.rd.usda.gov

		----- A D J U S T E D I N C O M E L I M I T S -----							
P R O G R A M	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON*	
Alpine County, CA									
VERY LOW INCOME	43200	43200	43200	43200	57050	57050	57050	57050	
LOW INCOME	65800	65800	65800	65800	86850	86850	86850	86850	
MODERATE INCOME	71300	71300	71300	71300	92350	92350	92350	92350	
38 YEAR TERM	56950	56950	56950	56950	75150	75150	75150	75150	
ADJ. MEDIAN INC.**	86400	86400	86400	86400	114100	114100	114100	114100	
Amador County, CA									
VERY LOW INCOME	36150	36150	36150	36150	47750	47750	47750	47750	
LOW INCOME	57850	57850	57850	57850	76350	76350	76350	76350	
MODERATE INCOME	63350	63350	63350	63350	81850	81850	81850	81850	
38 YEAR TERM	43400	43400	43400	43400	57300	57300	57300	57300	
ADJ. MEDIAN INC.**	72300	72300	72300	72300	95500	95500	95500	95500	
Calaveras County, CA									
VERY LOW INCOME	35100	35100	35100	35100	46350	46350	46350	46350	
LOW INCOME	56150	56150	56150	56150	74100	74100	74100	74100	
MODERATE INCOME	61650	61650	61650	61650	79600	79600	79600	79600	
38 YEAR TERM	42100	42100	42100	42100	55550	55550	55550	55550	
ADJ. MEDIAN INC.**	70200	70200	70200	70200	92700	92700	92700	92700	
Colusa County, CA									
VERY LOW INCOME	29450	29450	29450	29450	38900	38900	38900	38900	
LOW INCOME	47100	47100	47100	47100	62150	62150	62150	62150	
MODERATE INCOME	52600	52600	52600	52600	67650	67650	67650	67650	
38 YEAR TERM	35350	35350	35350	35350	46650	46650	46650	46650	
ADJ. MEDIAN INC.**	58900	58900	58900	58900	77800	77800	77800	77800	
Del Norte County, CA									
VERY LOW INCOME	29450	29450	29450	29450	38900	38900	38900	38900	
LOW INCOME	47100	47100	47100	47100	62150	62150	62150	62150	
MODERATE INCOME	52600	52600	52600	52600	67650	67650	67650	67650	
38 YEAR TERM	35350	35350	35350	35350	46650	46650	46650	46650	
ADJ. MEDIAN INC.**	58900	58900	58900	58900	77800	77800	77800	77800	
Glenn County, CA									
VERY LOW INCOME	29450	29450	29450	29450	38900	38900	38900	38900	
LOW INCOME	47100	47100	47100	47100	62150	62150	62150	62150	
MODERATE INCOME	52600	52600	52600	52600	67650	67650	67650	67650	
38 YEAR TERM	35350	35350	35350	35350	46650	46650	46650	46650	
ADJ. MEDIAN INC.**	58900	58900	58900	58900	77800	77800	77800	77800	

* ADD 8% OF 4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 EXCEPT FOR MODERATE INCOME FAMILIES, FOR WHICH \$5500 SHOULD BE ADDED TO THE RESPECTIVE LOW-INCOME LIMIT FOR 8+ PERSON FAMILIES
** RHS ADJ. MEDIAN INCOMES SHOWN EQUAL TWICE THE RESPECTIVE VERY LOW-INCOME LIMIT