

# 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](http://www.rd.usda.gov)**

# Direct-Single Family Housing Loans & Grants

## Program Offices

## USDA Rural Development

### Area 1

213 W. Pines Rd. Suite 2  
Oregon, IL 61061  
815.732.6127 x4

312 E Backbone Rd.  
Suite B  
Princeton, IL 61356  
815.875.8732 x4

1691 N. 31<sup>st</sup> Rd.  
Suite 3  
Ottawa, IL 61350  
815.433.0551 x4

### Area 2

1510 W. Reynolds  
Pontiac, IL 61764  
815.844.6127 x4

2110 W Park Ct. Suite B  
Champaign, IL 61821  
217.352.3536 x4

2701 S Banker Rd. Suite 103A  
Effingham, IL 62401  
217.347.7107 x4

### Area 4

233 S Soangetaha Rd.  
Galesburg, IL 61401  
309.342.5138 x4

338 South 36<sup>th</sup> St.  
Quincy, IL 62301  
217.224.9307 x4

1904 W. Lafayette, Suite1  
Jacksonville, IL 62650  
217.243.1535 x4

### Area 3

221 Withers Dr.  
Mt. Vernon, IL 62864  
618.244.0773 x4

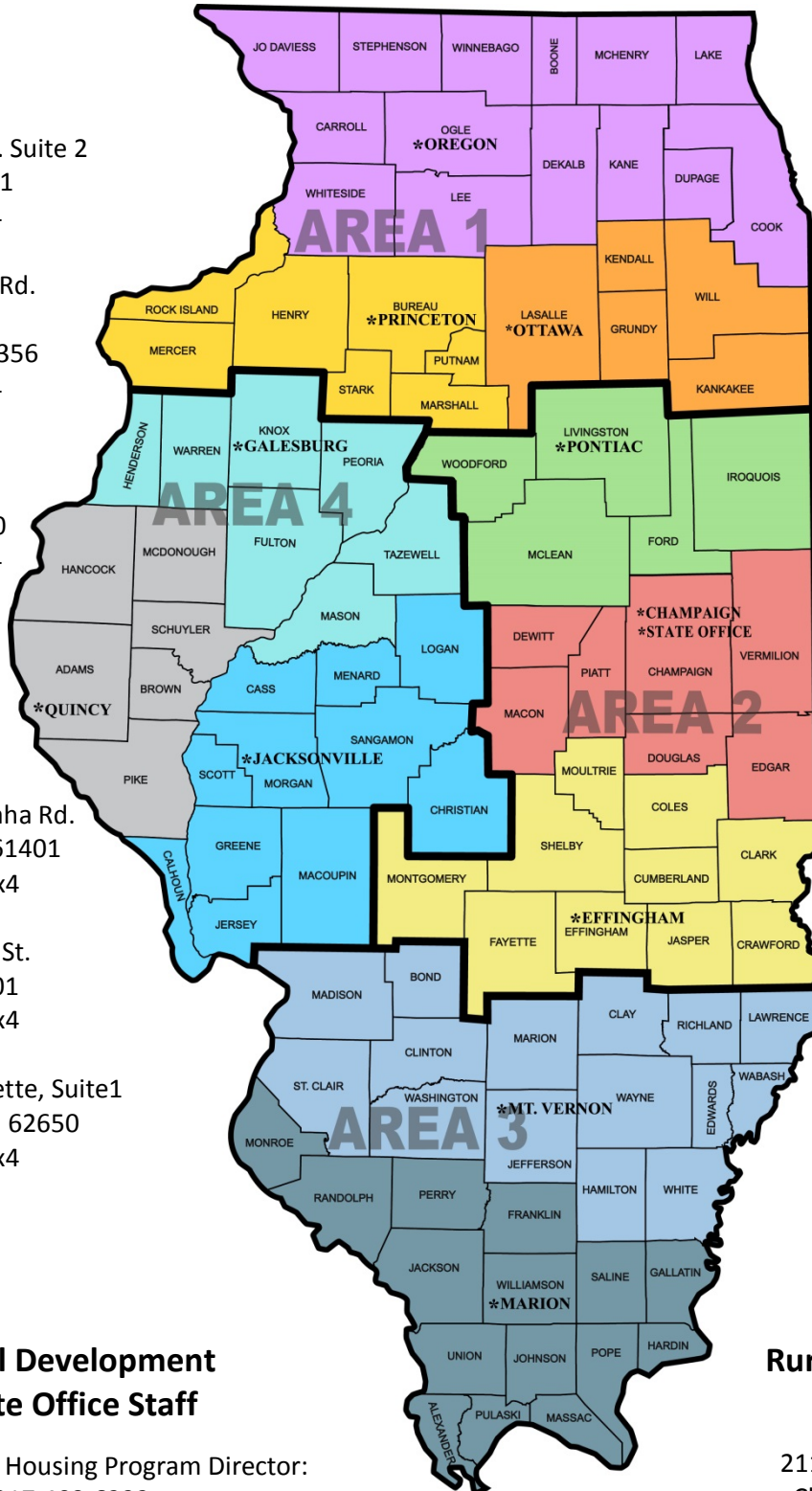
502 Comfort Dr.  
Marion, IL 62959  
618.993.5396 x4

### Rural Development State Office Staff

Lindsey Keyes, Housing Program Director:  
217.403.6222  
Meleah Smith, SFH Specialist:  
217.403.6229  
Allison Cole, SFH Technician:  
217.403.6250

### Rural Development State Office

2118 W Park Ct. Suite A  
Champaign, IL 61821  
FAX: 855.832.8691  
TDD: 217.403.6240



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