

SINGLE FAMILY HOUSING LOAN & GRANT PROGRAMS

Rural Development Program and Rural Housing Services

United States Department of Agriculture (USDA)

PURPOSE

The USDA Rural Development Program, Rural Housing Services offers a variety of programs ranging from new construction to home repair. They offer the Guaranteed Program, the Direct Program, the 504 Loan/Grant Program.

CONTACT

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http://www.rurdev.usda.gov/rhs/sfh/brief_repairloan.htm

FINANCIAL CRITERIA FOR THE 504 LOAN/ GRANT

- Adjusted income cannot exceed the very low income level (50% of county medium).

ELIGIBILITY

- The home must be owner-occupied;
- must be unable to obtain affordable credit elsewhere and must have very low income;
- the funds are needed for repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards; and
- grants are only available to homeowners who are 62 years old or older and cannot repay a loan.

AT SERVICES PROVIDED/COVERED

- No AT services are provided or covered.

AT DEVICES PROVIDED/COVERED



Home Modifications (includes ramps)

APPLICATION PROCESS

- Contact the local Oklahoma Rural Development office nearest you to apply for services.
- In the initial interview, the USDA staff will assist you in obtaining the needed information to complete the application.

APPEALS PROCESS

- Any applicant has the right to appeal an adverse decision. To file a complaint of discrimination, write to the USDA, Director, Office of Civil Rights, 1400 Independence Ave., SW, Washington, DC 20250-9140 or call (800) 795-3272 (V) or (202) 720-6382 (TDD).

PIECES OF THE PUZZLE

- Funds that are available for the Housing Loan and Grant Program can be very limited and may not be available until the next funded year. An individual may be placed on a waiting list to receive the funds.
- 504 loans and grants can be made in rural areas, which include open country and communities with a population up to 10,000, plus communities that are not part of a Metropolitan Statistical Area with populations up to 20,000.
- Construction and environmental standards include:
 - repairs to the home must comply with local codes and ordinances;
 - all major health and safety hazards, must be removed upon completion of the work;
 - repairs are not limited to handicap accessibility features,
 - lead base paint requirements apply for all dwellings built prior to