

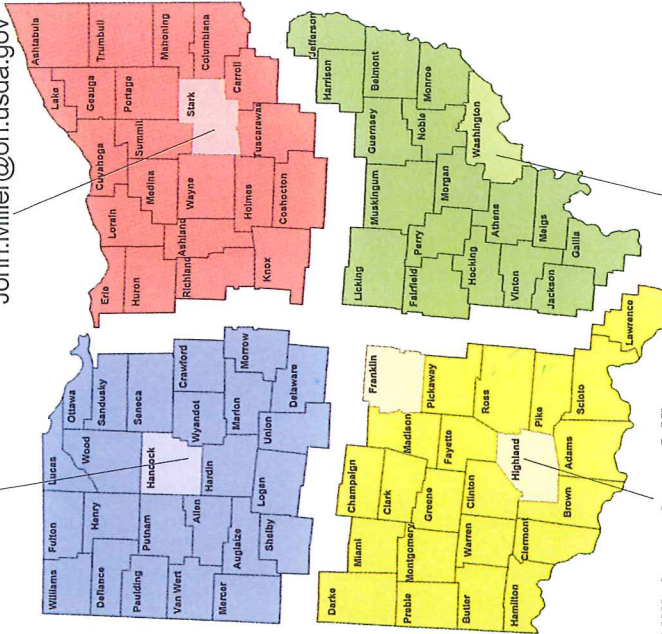


**USDA Rural Development
State Office**
Federal Building, Room 507
200 N. High Street
Columbus, OH 43215
(614) 255-2400
www.rurdev.usda.gov/oh/

OFFICE LOCATIONS

Findlay Area Office
(419) 422-0242
7868 CR 140, Suite D
Findlay, Ohio 45840
Chris Spellmire, Area Director
Chris.Spellmire@oh.usda.gov

Massillon Area Office
(330) 830-7700
2650 S. Richville Drive S.E.,
Suite 102
Massillon, Ohio 44646
John Miller, Area Director
John.Miller@oh.usda.gov



Hillsboro Area Office
(937) 393-1921
514 Harry Sauner Rd., Suite 3
Hillsboro, Ohio 45113
Lynn Stevens, Area Director
Lynn.Stevens@oh.usda.gov

Marietta Area Office
(740) 373-7113
21330 State Route 676, Suite A
Marietta, Ohio 45750
Carol Costanzo, Area Director
Carol.Costanzo@oh.usda.gov



Committed to the future of rural communities.

**Home Repair
Loans/Grants**



**Home Repair
Loan/Grant Program**

LOAN PROGRAM

USDA Rural Development provides up to \$20,000 in financing to help very low income applicants in rural areas improve their living conditions and assist with needed home repairs. Terms include 1% interest and can extend up to 20 years. Loans less than \$7,500 do not require a mortgage.

Loans may be made for repairs to improve or modernize homes, or to remove health and safety hazards.

ELIGIBILITY

The dwelling to be repaired must be located in a rural area eligible for Rural Development programs. Applicants must own and occupy the home to be repaired. You can check your property's eligibility by visiting Rural Development's **Eligibility website:** <http://eligibility.sc.egov.usda.gov>

LOAN USE EXAMPLES

- Installation or repair of sanitary water and waste disposal systems
- Payment of reasonable connection fees and installation costs for water and sanitary sewer
- Energy conservation measures, such as insulation, storm windows and doors
- Repair or replace heating system, electrical wiring, roofs, siding
- Repair or remodel homes to make them accessible and usable for household members with disabilities

GRANT PROGRAM

To be eligible for a grant, the applicant must be 62 years of age or older and lack repayment ability for a 504 loan. Loan/grant combinations are possible when the applicant has repayment ability for a portion of the financial assistance needed. There is a lifetime grant limit of \$7,500.

GRANT USE RESTRICTIONS

- Must be used to correct health and safety conditions
- May not be used to make cosmetic or convenience changes to the home



HOW DO YOU APPLY?

Contact the area office serving the county you live in to start your application (see area office map on back of brochure) and a Rural Development representative will visit the property to discuss your eligibility.

Please visit the USDA Rural Development website at: www.rurdev.usda.gov/frhs for additional information on our housing programs.

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