



Committed to the Future of Rural Communities

Home Repair Financing Repair Loan & Grant Program



Above: Greensburg resident Barbara Crotts is pictured with U.S. Senator Pat Roberts and his wife, Franki and USDA State Director Chuck Banks inside her tornado-damaged home. Ms. Crotts is making repairs with a combination loan and grant through the Agency's Repair Loan & Grant Program.



- ➔ Home Repairs/Improvements
- ➔ Remove health and safety hazards
- ➔ Improve handicap accessibility
- ➔ Owner must occupy the home
- ➔ Income Qualifications (50% or less of median income for county of residence)
- ➔ 1% interest loans and grants are available; also combos
- ➔ Grant qualifications include being age 62 or older and unable to repay a loan
- ➔ Grants must be repaid if homeownership is transferred within 3 years

USDA Rural Development

For further information, please contact

USDA Rural Development's State Office
1303 SW First American Place, Suite 100
Topeka, Kansas 66604-4040
785-271-2720



Equal Housing Opportunity

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Repair Program Summary

USDA Rural Development's Repair Program provides affordable home repair financing to qualified applicants. Loan interest rate is 1%; and loans may be for up to 100% of cost of needed repairs. Loan limit is \$20,000. Repayment can be extended for up to 20 years. Grant funds are also available for those age 62 or older who cannot repay a loan.

Typical repairs and improvements include: roofs; floors; walls; wells or hook-ups to rural water; septic, plumbing, heating/ac and electrical systems; thermal improvements including: insulation; energy efficient windows and doors; installation/construction of storm shelters or safe rooms; and improvements to bathrooms, doorways and kitchens to make them more handicapped accessible. Improved accessibility features are only available for persons with disabilities who live in the home.

To qualify for a USDA Direct Home Repair Loan:

- Gross Income must be below 50% of the County median Income
- Must have acceptable credit history
- Home must be owner occupied
- Must be a U.S. Citizen or a Legal Resident Alien

In addition to the loan qualifications listed above, grant qualifications include:

- Household has no ability to repay a loan
- Applicant must be age 62 or older

Income Limits Vary According to County of Residence and Family Size

To determine the income limits for your county of residency or for more information about any USDA loans in Kansas please contact:

**USDA Rural Development's State Office
1303 SW First American Place, Suite 100
Topeka, Kansas 66604-4040
785-271-2720**

Additional offices are located throughout Kansas



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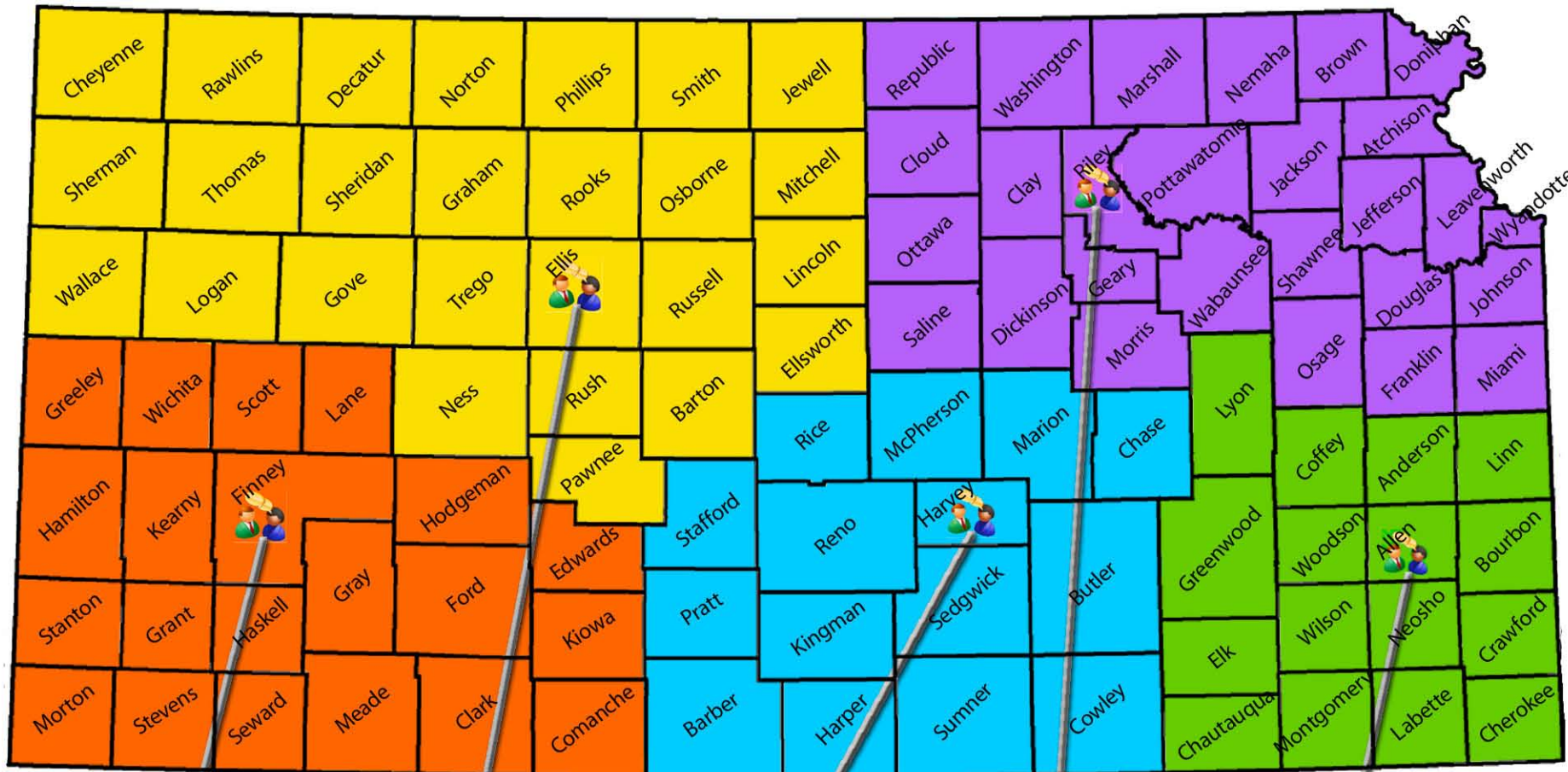
USDA Rural Development Area Offices Effective March 1, 2008



Committed to the future of rural communities.



Area Office Locations



AREA 5
2106 East Spruce
Garden City, KS 67846
620-275-0211
Fax 620-275-4903

AREA 1
2715 Canterbury Drive
Hays, KS 67601
785-628-3081
Fax 785-625-6065

AREA 4
1405 South Spencer Rd
Newton, KS 67114
316-283-0370
Fax 316-283-2379

AREA 2
3705 Miller Parkway,
Suite A
Manhattan, KS 66503
785-776-7582
Fax 785-539-2733

AREA 3
202 W. Miller Road
Iola, KS 66749
620-365-2901
Fax 620-365-5785