



Are you a very low income homeowner?

We can help you finance those repairs your home needs with our

Rural Housing Loan and Grant Program

Maximum loan amount is **\$20,000** at 1% for up to 20 years.

Grants available up to **\$7,500**.

Grants are only available:

to those 62 years of age or older and are used to remove health or safety hazards from your home or to make your home accessible to family members with disabilities

To qualify you must:

- own and personally occupy your home,
- have a very-low household income, (limits are listed below)
- lack the resources to pay for the needed repairs,
- be a US Citizen or a Non-Citizen legally admitted for permanent residence,
- have a credit history which indicates a reasonable ability and willingness to meet financial obligations when they become due,
- must be 62 years of age or older to qualify for a grant, and
- have assets below limits of \$7,500 for non-elderly household or \$10,000 for elderly households

To determine your adjusted income, deduct the following from your annual gross income:

- \$480 for each family member under 18 years old
- \$400 for family with member 62 years of age or older
- medical expenses under certain circumstances
- day care expenses

Adjusted Very-Low Income Limits for the following counties:

Counties	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Kittson Marshall Pennington Red Lake NW Beltrami	\$19,850	\$22,700	\$25,500	\$28,350	\$30,600	\$32,900	\$35,150	\$37,400
Polk	\$21,050	\$24,050	\$27,050	\$30,050	\$32,450	\$34,850	\$37,250	\$39,650
Roseau	\$20,000	\$22,850	\$25,700	\$28,550	\$30,850	\$33,100	\$35,400	\$37,700

Income too high?

You may qualify for other Rural Development programs or we may be able to suggest other financial sources for you to contact. Those interested may apply for assistance by calling:



USDA Rural Development
P.O. Box 16, 201 Sherwood Avenue South
Thief River Falls, MN 56701
(218) 681-2843, EXT. 4



“USDA is an equal opportunity provider, employer and lender”.
 To file a complaint of discrimination, write: USDA, Director, Office of Civil Rights, 1400 Independence Avenue S.W., Washington DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD)