**GRANTS AND 1% LOANS FOR HOME REPAIRS**

**What** is this program?
Financing for Home Repairs in Rural Communities.

**Who** may apply for this program?
- U.S. Citizen or legal resident
- Homeowner and occupy the house
- Meet USDA Income Limits—see table below
- Grants: 62 years or older
- Loans: repayment ability and acceptable credit

**How** may funds be used?
- **Loans**: repair or improve homes, make accessible, or remove health and safety hazards.
- **Grants**: correct health and safety hazards only.

**How much money can I get?**
- **Loans**: Maximum: $20,000 1% fixed rate over 20 years.
- **Grants**: Maximum: $7,500 over a life-time.

**When** can I apply?
- Year-round as long as funding is available.
- Applications are processed in the order received.

**What governs this program?**
- The Housing Act of 1949 as amended, 7 CFR Part 3550
- HB-1-3550 - Single Family Housing Loans and Grants Handbook

**Why** does USDA Rural Development do this?
Help homeowners keep their home in good repair and strengthen communities. Help businesses support the local economy.

**Where** can I apply?
**ARMANDO APERCIO** *Armando.Aparicio@usda.gov*
USDA Rural Development
5080 California Ave. Ste. 150
Bakersfield, CA 93309  *Phone: 661-281-2743*

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### USDA FY-2021 Income Limits:

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>Income Limit Category</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>KERN, KINGS &amp; TULARE</strong></td>
<td>Very Low</td>
<td>$34,950</td>
<td>$34,950</td>
<td>$34,950</td>
<td>$34,950</td>
<td>$46,150</td>
<td>$46,150</td>
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<tr>
<td><strong>SAN LUIS OBISPO</strong></td>
<td>Very Low</td>
<td>$48,900</td>
<td>$48,900</td>
<td>$48,900</td>
<td>$48,900</td>
<td>$64,550</td>
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<tr>
<td><strong>SANTA BARBARA</strong></td>
<td>Very Low</td>
<td>$62,450</td>
<td>$62,450</td>
<td>$62,450</td>
<td>$62,450</td>
<td>$82,450</td>
<td>$82,450</td>
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<tr>
<td><strong>VENTURA</strong></td>
<td>Very Low</td>
<td>$56,450</td>
<td>$56,450</td>
<td>$56,450</td>
<td>$56,450</td>
<td>$74,550</td>
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**NOTE:** Citations and other information are subject to change. Additional forms, resources, and program information at [www.rd.usda.gov](http://www.rd.usda.gov).
**USDA RD - Section 504 Loan / Grant -- Pre-Qualification**

<table>
<thead>
<tr>
<th>Applicatnt 1:</th>
<th>Applicatnt 2:</th>
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<tbody>
<tr>
<td>SSN:</td>
<td>SSN:</td>
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<tr>
<td>Address:</td>
<td>E-mail:</td>
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<table>
<thead>
<tr>
<th>Income Source</th>
<th>$ / Mo</th>
<th>$ / Yr</th>
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<td>Apl 1)</td>
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<td>Apl 1)</td>
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<td>Apl 2)</td>
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<td>Apl 2)</td>
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1) **What is your Income?**
   a) **What is Your Income Source?** e.g.: SS, SSI, or wages
   b) **Total # of Household members?**
   c) **What are Others' Household Income?**
   d) **Total Household Income:**

2) **Checking & Savings** account balance?
   **Other** account balance?

3) **Ever received USDA 504 Home Repair assistance before?**
   YES | NO | Evidence: e.g.: savings, stocks, bonds, certificates

4) **Your Assets exceed $20,000?** - Elderly is 62 yrs +
   **Your Assets exceed $15,000?** - Non-Elderly

5) **Applicant & Household meet Very Low Income?**
6) **Are you 62 years or older?**
7) **U. S. Citizen?**
8) **Legal Resident?**
9) **Do you Own & Occupy the property?**
10) **Property in Rural area?**

11) **Monthly DEBT Expenses:**

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<tr>
<th>ITEM</th>
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<td>Medical, Unreim.</td>
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<td>Insurnc, Prprt</td>
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<td>Child Support</td>
<td>Other:</td>
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<td>Insuranc, Auto</td>
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<td>House Gas Mortgage</td>
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<td>Union dues</td>
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<td>Insurnc, Health</td>
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<td>Total / Mo</td>
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<tr>
<td>Credit Cards</td>
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<td>Total / Yr</td>
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<td>Electricity</td>
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<td>Water</td>
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<td>Vehicle Loan</td>
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<td>Property Taxes</td>
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<td>Property Insurance - Fire</td>
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</table>

12) **Annual Income:** | $0 | **Annual Expenses:** | $0 | **Net:** | $0 | = per Yr | $0 | = per Mo |

13) **Required Repairs:** *

14) **On-Site Visit / Inspection by USDA RD:**

15) **Completed application Date:**

16) **Contractor Estimates received by RD on:**

17) **Evidence & Copies of:**
   - RD 3550-1, Authorization to Release Info.
   - Property Ownership: Deed of Trust; **Grant Deed.**
   - Real Estate County Tax Statement
   - Property Insurance - Fire
   - W-2’s, Tax returns last 2 years, Paystubs
   - Social Security or Other Pension Award Letters
   - Current Savings/Checking Acct Bank statements
   - Driver’s license and Social Security Cards