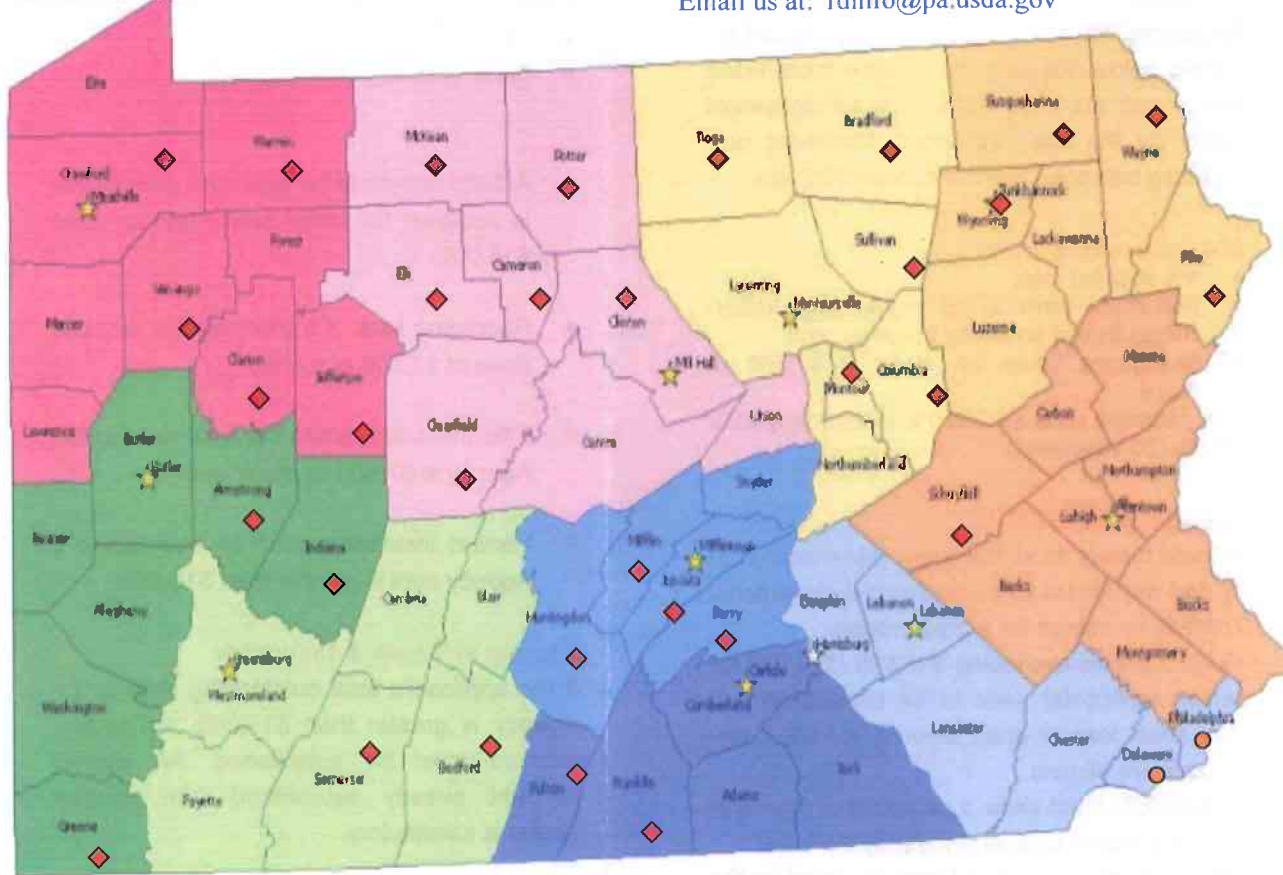


◆ Entire County Eligible

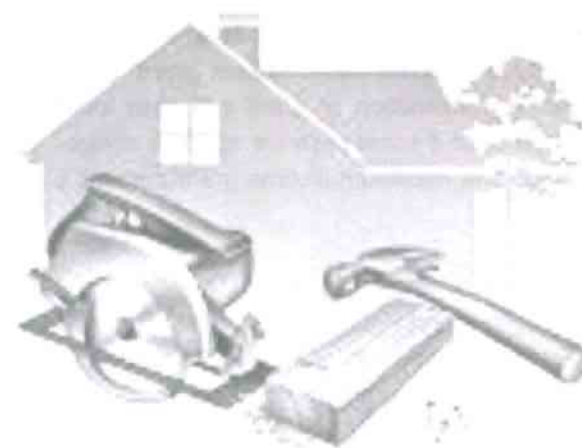
○ Entire County Ineligible. See <http://eligibility.sc.egov.usda.gov>
for all other counties (eligibility varies)

Visit us online at: www.rurdev.usda.gov/pa


Email us at: rdinfo@pa.usda.gov




504 Home Repair Loans & Grants




Health & Safety Hazard Repair
assistance to income eligible
homeowners in
rural areas

Crawford Area 
14699 N. Main St. Ext.
Meadville, PA 16335-9441
814-336-6155 Ext.4


Clinton Area 
216 Spring Run Rd. Rm 103
Mill Hall, PA 17751-9543
570-726-3196 Ext. 4

Lycoming Area 
542 County Farm Rd. Suite 205
Montoursville, PA 17754-9209
570-433-3006 Ext. 4


Wyoming Area 
One Hollowrest Complex
Tunkhannock, PA 18657-6632
570-836-5111 Ext. 4


Lehigh Area 
2211 Mack Blvd.
Allentown, PA 18103-5623
610-791-9810 Ext. 4

Lebanon Area 
2120 Cornwall Rd., Suite 7
Lebanon, PA 17042-9790
717-272-3908 Ext. 6

Cumberland Area 
401 E. Louthier St., Ste 304
Carlisle, PA 17013-2652
717-218-3002

Juniata Area 
RR5 Box 35
Stoney Creek Drive
Mifflintown, PA 17059-9533
717-436-8953 Ext. 4

Westmoreland Area Office 
226 Donohoe Rd., Suite 201
Greensburg, PA 15601-7470
724-853-5555 Ext. 4

Butler Area 
625 Evans City Rd., Suite 101
Butler, PA 16001-8704
724-482-4800 Ext. 4



Committed to the future of rural communities.

USDA Rural Development recognizes the home repair needs of eligible rural homeowners. A 504 loan to those income eligible and a 504 Grant to seniors age 62 and older (or a combination) assist very-low income and other income eligible rural homeowners to make **vital** repairs.

504 Grant

The 504 Grant Program is available exclusively to very-low-income rural seniors aged 62 or older. A combination of grant and loan funds may be used if some payment ability is demonstrated. The maximum lifetime grant amount is \$7,500.

504 Grant terms

Grant agreement signed at closing, states that if the home repaired with grant funds is sold within three years of the grant approval, the full amount of the grant will be repaid.

*Visit: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do> for income eligibility

504 Loan

Applicants must have adjusted household incomes below the very low-income limits listed on the web site and be able to show repayment ability for the loan requested. Maximum outstanding balance must not exceed \$20,000.

504 Loan rates & terms

- 1% interest rate;
- Maximum term is 20 years, term determined based on ability to repay; and
- Mortgages taken on loans of \$7,500 or more.

The payment on a \$5,000 1% loan is only \$23/month (20 year term).

504 LOAN ELIGIBILITY

- ✓ Credit history must indicate a reasonable ability and willingness to meet financial obligations. There is no charge for a credit report.
- ✓ Liquid assets exceeding \$15,000 (\$20,000 for senior applicants) need to be considered and may affect loan or grant amount, for which applicants are eligible.
- ✓ Applicants must show a dependable source of income which is sufficient to repay the loan.
- ✓ Property must be owned and occupied by the applicant. Documentation of ownership must be provided.

The 504 Loan and Grant Programs allow income eligible rural homeowners with very low incomes to repair or improve a home, making it safe and sanitary by removing health and safety hazards.

Property Eligibility

- Modest in size and design
- No in-ground swimming pool

Fees

- A \$325 appraisal fee and a tax service fee is required for initial loans greater than \$15,000;
- Recording fees, if a mortgage is required (loan of \$7,500 or more);
- Title Insurance when the total debt to the Agency is \$7,500 or more; and
- Hazard Insurance must be maintained if Agency debt is greater than \$15,000.

Escrow of Taxes & Insurance

If the applicant's total outstanding debt to the Agency is greater than \$15,000, an escrow account must be established. An escrow account already established with another lender is satisfactory.

LOAN AND GRANT FUNDS MAY NOT...

- Assist in new construction
- Make repairs that will not result in correcting all major hazards
- Pay for off-site improvements

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