RURAL DEVELOPMENT OFFICE LOCATIONS

Findlay Area Office
7868 CR 140, Suite D
Findlay, Ohio 45840
(419) 422-0242

(937) 393-1921

Linda.Louiso@oh.usda.gov

www.rurdev.usda.gov/oh/ Massillon Area Office

2650 S. Richville Drive S.E., Suite 102 Massillon, Ohio 44646 (330) 830-7700

(330) 830-7700 Chris.Spellmire@oh.usda.gov John.Miller@oh.usda.gov Ashtabula Williams Lake Ottawa Geauga Henr Deflance Cuyahoga Sandusky Trumbull Lorain Paulding Huron Seneca Putnam Hancock Medina Mahoning **Van Wert** Crawford Richland Ashland Wayne Allen Wyandot Columbiana Hardin Mercer Marion Auglatze uscarawas Knox Shelby Coshocton Delaware Harrison Darke Champaign Licking Miami Franklin Muskingum Belmont Preble Madison Fairfield Perry Montgomery Greene Pickaway Monroe Morgan Fayette Butler Warren Clinton Hocking Washington Ross Athens Hamilton Highland Vinton Clermon Pike Meigs ckson Brown Adams Gallia Scioto **Marietta Area Office** 21330 State Route 676, Suite A Marietta, Ohio 45750 **Hillsboro Area Office** Lawrence (740) 373-7113 514 Harry Sauner Rd., Suite 3 Lacy.Boney@oh.usda.gov Hillsboro, Ohio 45113

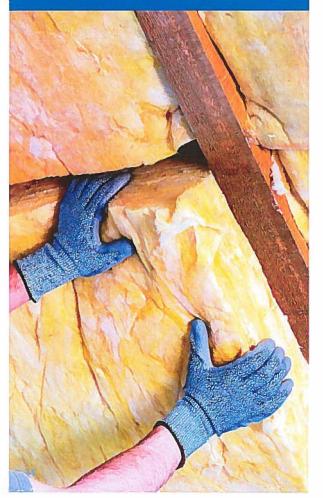
> State Office - Columbus 200 N. High Street, Room 507 (614) 255-2400 Gerald Arnott, Housing Program Director Gerald.Arnott@oh.usda.gov

USDA



Rural Development

Home Repair



Loans and Grants

Eligibility website: http://eligibility.sc.egov.usda.gov

LOAN PROGRAM

USDA Rural Development provides up to \$20,000 in loan 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.

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 at least 62 years of age 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 in which you live (see area office map on back of brochure). Once your eligibility is confirmed and the application is complete, a representative from Rural Development will visit your property to further assess.



Eligibility website: http://eligibility.sc.egov.usda.gov



Visit USDA Rural Development at: <u>www.rurdev.usda.gov/rhs</u> for additional information on our housing programs.

USDA is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the online Program Discrimination Complaint form at: http://www.ascr.usda.gov/complaint_filing_cust.html or at any USDA office; or call (866) 632-9992 to request the form. You also may write a letter containing all of the information requested in the form. Send your completed form or letter to us by mail at: U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410; by fax: (202) 690-7442, or email: program.intake@usda.gov.