

Who can I call for more information?



Call your local Rural Development office today and learn if you are eligible for assistance.

Champaign Local Office
2110 W. Park Ct, Suite B
Champaign, IL 61821
(217) 352-3536 x 4

Serving the following counties:

Champaign
Douglas
Edgar
Iroquois
Macon
Piatt
Vermilion

Nancy J. Bitto, Rural Development Manager
Dorothy Kelly-Ward, RD Technician
Gregg D. Humphries, RD Assistant

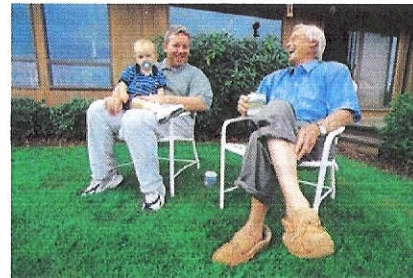
In 2005, USDA Rural Development provided over 750 repair loans and grants in rural Illinois!

Illinois was #1 in the nation for repair loans.

Revised May 2006



At USDA Rural Development, we don't work for the government; we work for the people! We dream big and work hard, just like the citizens we serve!



Equal Opportunity Lender

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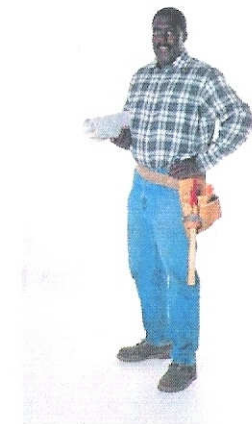
USDA is an Equal Opportunity lender, provider, and employer.



Committed to the future of rural communities.



Home Repair Loans & Grants



What is a Repair Loan?

The Rural Development repair loan is similar to a home improvement loan. USDA Rural Development provides loans and grants to eligible rural homeowners to improve or modernize their homes, to make them safer and more sanitary or to remove health and safety hazards.

How do I qualify?

Home repair loans may be made to applicants who have very-low income. Income limits vary by county. Call your local Rural Development office to find out the limit in your county.

In addition to the income criteria, applicants must also meet the following criteria:

- Acceptable credit history
- Ability to repay the loan
- Be a US citizen or permanent resident
- Own and occupy the home

Applicants MUST reside in eligible rural areas.

Call your local Rural Development office to learn more!



What repairs are eligible for loan funds?

New roof • New siding • New windows
Foundation repairs • New kitchen cabinets
New septic system • New furnace/AC

Other qualifying repairs include those needed to remove a health hazard from the home, as well as cosmetic improvements if they are needed.

What do I need to apply?

- 410-4 Application
- 1944-3 Budget
- 1910-5 Verification of Employment
- 3550-1 Authorization to Release Information
- Proof of homeownership, such as a copy of the deed or a real estate tax statement

Forms will be provided to you by your local Rural Development office.

How much can I borrow?

The maximum loan amount is \$20,000. The interest rate is 1%. Loans can be made for a term of 20 years.

Payment example:

If you borrow \$5,000 from Rural Development for a new roof at 1% interest for 20 years, your cost is only \$23 a month.



Home Repair GRANTS

Who is eligible?

Applicants must

- Be 62 years of age or older
- Be very low income per guidelines
- Use grant funds to address health, safety or accessibility issues for their home.
- Be able to demonstrate an INABILITY to make loan payments
- Own and occupy the home
- Agree to not sell property for 3 years following the grant—IF YOU SELL, THE GRANT MUST BE REPAID.

What is the grant limit?

There is a \$7,500 lifetime limit on grant funds!

What do I need to apply?

Grant applicants submit the same documents as loan applicants, but grants can only be used to address health, safety or accessibility issues for the home. Most grants are offered with small loans.

Call your local Rural Development office if you have any questions!



Online at: www.rurdev.usda.gov/il