

Standard instructions:

Below are instructions to see if your property and family income is eligible for the 504 Home Repair Program. If you are found eligible through the website, please fill out the attached application package and submit as directed:

1. To find out if your property is eligible go to the [eligibility website](#) for Single Family Housing Direct and do the
 - a. Property Eligibility tab- Type in property address to see if it is eligible.
 - b. If the property is eligible, go to Eligibility Tab and follow steps to do the Assessment
2. If you are eligible, fill out the attached application package and send as directed.
3. If you are not eligible for this program, please know there is an attachment that will guide you to other opportunities in your area. See attached CONTACT Helpline- PA 211 Flyer

Explanation of 2-1-1 is an easy to remember number that connects people in the community with the important services and help they need as well as volunteer opportunities, support groups, clubs, preschools, etc. that make a difference. They can speak to a live person and explain what they are looking for and receive information and referrals for all kinds of services. They also have the capacity of doing text referral. You can **text their zip code to 898211 (TXT211)** for information & referral assistance to local resources in the community. They ask that texts be referred from Monday to Friday, 8:30AM to 4:30PM – they are working on making it available 24/7. They also have a website <https://pa211.communityos.org>. Their flyer is attached.

If I can help you in any way...give me a call at 484-795-7614 or call our office line at 484-795-7619 and someone can assist you. You can also call the Harrisburg office at 717-237-2279.

Best Wishes,

Tonya

TONYA R. ST. CLAIR
Loan Specialist /Lehigh Area Office
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Single Family Housing Repair Loans & Grants

What does this program do?

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low-income homeowners to remove health and safety hazards.

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

What is an eligible area?

Generally, rural areas with a population less than 35,000 are eligible. Applicants may **check the address** of their home to determine eligibility online.

How may funds be used?

- Loans may be used to repair, improve, or modernize homes or to remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

How much money can I get?

- Maximum loan is \$20,000.
- Maximum grant is \$7,500.
- Loans and grants can be combined for up to \$27,500 in assistance.

What are the terms of the loan or grant?

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%.
- Full title service is required for loans of \$7,500 or more
- Grants have a lifetime limit of \$7,500.
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

Is there a deadline to apply?

Applications are available year round as long as funding is available, and are processed in the order they are received.

How long does an application take?

Approval times depend on funding availability in your area. Talk to a **USDA home loan specialist** in your area for help with the application.

How do I get started?

Contact a **USDA home loan specialist** in your area.

What law governs this program?

- The Housing Act of 1949 as amended, **7 CFR, Part 3550**
- **HB-1-3550** - Direct Single Family Housing Loans and Grants Field Office Handbook

NOTE: Because citations and other information may be subject to change please always consult the program instructions listed in the section above titled "What Law Governs this Program?" You may also contact **your local office** for assistance. You will find additional forms, resources, and program information at www.rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*



United States
Department of
Agriculture

Rural Development

Income Limits in Carbon County, Pennsylvania

(As of July 22, 2019)

Family Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Very Low Income	39,200	39,200	39,200	39,200	51,750	51,750	51,750	51,750

Income limits subject to change.

Visit www.rd.usda.gov to learn more or contact your local office for assistance.
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