

## What is the USDA Home Repair Program?

The USDA Home Repair program is designed to help very-low-income homeowners repair, improve or modernize their homes and give them the opportunity to live in a safe and comfortable environment. Households can apply for the program with the help of Chautauqua Opportunities Inc. Asset Development Specialist.

## What does it mean to you?

If you live in a rural community and need to repair your home for safety and health reasons, the USDA Home Repair program not only gives you the financial help to have the repairs done, but also the assurance that you and your family will be able to live in a healthy and safe environment.



*Chautauqua Opportunities, Inc.  
Helping People...Changing Lives.*

For more information, please call:

Connections North  
10825 Bennett Road  
Dunkirk, NY 14048  
716-366-8176

Laughlin Center  
402 Chandler Street  
Jamestown, NY 14701  
716-661-9430



EQUAL HOUSING  
OPPORTUNITY



## USDA HOME REPAIR PROGRAM

***Offered by Chautauqua Opportunities Inc.***



# USDA HOME REPAIR PROGRAM



Chautauqua Opportunities, Inc. (COI) will assist homeowners in completing and submitting the USDA Home Repair Program application to USDA.

To qualify, you must:

- Live in an rural area with a population less than 35,000. COI's Asset Development Specialist can help you determine if you are in an eligible area.
- Be the homeowner and occupy the house.
- Be unable to obtain affordable credit elsewhere.
- Have a family income below 50% of the area median income.
- For grants, be age 62 or older and not be able to repay a repair loan.
- Live in a single family home.

## Loans

The maximum loan amount is \$20,000 that can be repaid over 20 years at a fixed rate of 1%. Full title service is required for loans of \$7,500 or more. COI's Asset Development Specialist can help you in determining if your property meets eligibility requirements.

## Grants

The maximum grant amount is \$7,500. This is a lifetime limit. If the property is sold in less than three years of obtaining the grant, the grant must be repaid.

If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination. Loans and grants may be combined for up to \$27,500 in assistance. COI's Asset Development Specialist can help you find the right product for your need.

## Applying

There is no deadline to apply. Applications are available year round and are processed in the order they are received.

If you are interested in applying for the USDA Home Repair program, please contact COI's Asset Development Specialist today!

