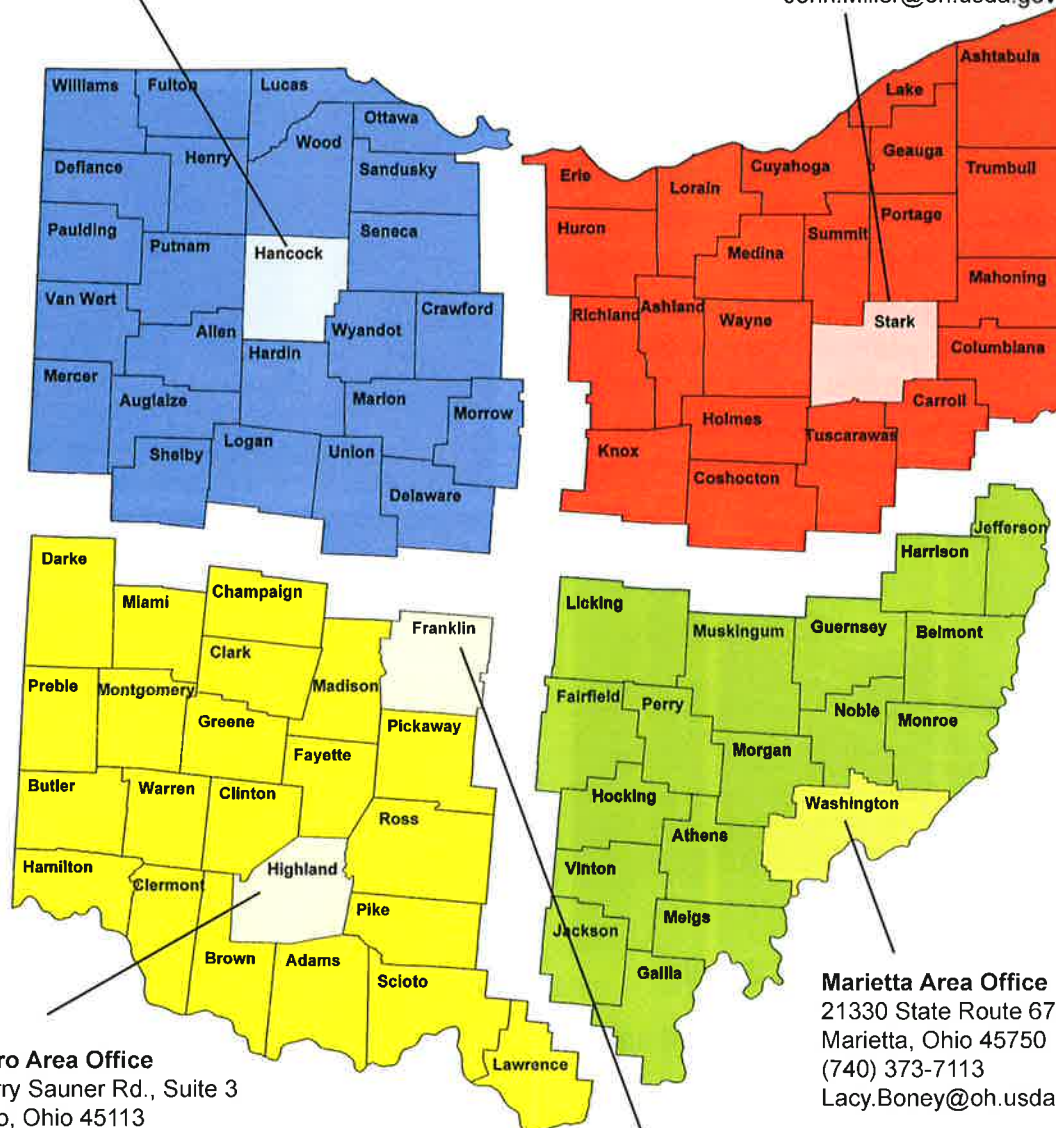


**RURAL DEVELOPMENT
OFFICE LOCATIONS**

Findlay Area Office
7868 CR 140, Suite D
Findlay, Ohio 45840
(419) 422-0242
Chris.Spellmire@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
John.Miller@oh.usda.gov



Hillsboro Area Office
514 Harry Sauner Rd., Suite 3
Hillsboro, Ohio 45113
(937) 393-1921
Linda.Louiso@oh.usda.gov

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

Marietta Area Office
21330 State Route 676, Suite A
Marietta, Ohio 45750
(740) 373-7113
Lacy.Boney@oh.usda.gov



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.



Before

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.



After

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: www.rurdev.usda.gov/rhs for additional information on our housing programs.