

Program Summary Home Repair Loans & Grants

LOAN AMOUNT, FEES, TERMS, PURPOSES

Maximum Amounts	\$40,000—maximum amount of outstanding loan balance at any time \$10,000—maximum amount of lifetime grant assistance - Both loans and grants are limited by applicant's repayment ability - Loan and grant combinations are encouraged
Terms	20 year term for loans - Grants do not have to be repaid unless property is sold within 3 years of grant approval
Interest Rate	- Loans—1% fixed interest at closing - No interest charged on grants
Purposes	- Grants must be used to remove health and safety hazards - Loan funds can be used to repair, improve or modernize borrower's residence

APPLICANT GUIDELINES*

Credit	- For grants, credit is not evaluated, however, applicant is ineligible if they have an outstanding judgment in US federal court (except tax court) - No minimum credit score required by Rural Development - Non-traditional credit is allowed for applicants with less than two scores 2 sources are required (utilities, insurance, etc.) - Some instances of unacceptable credit - Late payments - Collections - Judgements - Bankruptcy w/in past 3 years - Credit waivers are possible
Age Requirement	- For grants, applicant must be 62 years of age or older - For loans, applicant must be 18 years of age or older
Employment	No minimum history requirement. Income must be considered stable and dependable.

PROPERTY GUIDELINES*

Property	- Must be in a rural area; typically, less than 20,000 population - Must be owned and occupied by applicant - Must be modest - Area Loan Limits apply (Pierce & St. Croix \$331,200. All other counties are \$324,700) - No income producing property
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* Refer to the following resources for additional program requirements.

HB-1-3550	http://www.rd.usda.gov/publications/regulations-guidelines/handbooks
Income & Property Eligibility	https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do
WI RD Direct Staff	715-345-7611 or SFHapplication@usda.gov

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Wisconsin

Home Repair Program Income Limits

County	1-4 Person Household	5-8 Person Household
Brown	\$53,500	\$70,650
Calumet	\$55,750	\$73,600
Chippewa	\$51,600	\$68,150
Columbia	\$53,650	\$70,850
Dane	\$67,650	\$89,300
Dodge	\$50,850	\$67,150
Door	\$52,400	\$69,200
Douglas	\$50,550	\$66,750
Dunn	\$50,350	\$66,500
Eau Claire	\$51,600	\$68,150
Fond du Lac	\$52,900	\$69,850
Green	\$55,000	\$72,600
Iowa	\$56,700	\$74,850
Jefferson	\$55,850	\$73,750
Kenosha	\$58,650	\$77,450
Kewaunee	\$53,500	\$70,650
La Crosse	\$53,700	\$70,900
Lafayette	\$48,400	\$63,900
Manitowoc	\$48,000	\$63,400
Marathon	\$51,800	\$68,400
Oconto	\$49,750	\$65,700
Oneida	\$48,150	\$63,600
Outagamie	\$55,750	\$73,600
Ozaukee	\$55,350	\$73,100
Pepin	\$48,000	\$63,400
Pierce	\$66,200	\$87,400
Polk	\$48,900	\$64,550
Portage	\$53,150	\$70,200
Racine	\$52,150	\$68,850
Rock	\$48,000	\$63,400
Sauk	\$51,550	\$68,050
Sheboygan	\$51,600	\$68,150
St. Croix	\$66,200	\$87,400
Trempealeau	\$50,350	\$66,500
Vernon	\$48,000	\$63,400
Walworth	\$59,450	\$78,500
Washington / Waukesha	\$55,350	\$73,100
Waupaca	\$48,150	\$63,600
Winnebago	\$51,800	\$68,400
All Other Counties*	\$48,000	\$63,400
*Milwaukee County is ineligible for Rural Development Direct Programs		