

► **504 Grants:**

- Applicants must live in eligible town
 - Applicants must be 62 years of age or older
 - Applicants must own and occupy a modest single family dwelling
 - Applicants must have a very low income and be unable to repay a loan at 1% annual interest rate.
 - The repairs and improvements to be made must be necessary to make dwelling safe and sanitary and/or remove health and safety hazards.
- A 504 Grant can be approved for up to \$7500. The applicant does not have to pay the grant back to the government, but will be required to remain in the dwelling for a period of three years after receiving the grant.
- The total assistance available through the Section 504 Program is \$27,500 which could consist of a combination loan and grant.

**For More Information on USDA
Rural Development Programs,
Contact Your Local Office:**

United States Department of Agriculture
Rural Development
Massachusetts•Connecticut•Rhode Island

195 Russell Street, Suite B7
Hadley, MA 01035
Phone: (413) 585-1000 ext. 4
Fax: (413) 586-8648
TDD: (413) 253-4590
www.rurdev.usda.gov/ma

Committed to the future of rural communities

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited basis apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc) should contact the USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

REPAIR LOANS & GRANTS



**HOME IMPROVEMENT &
REPAIR LOANS & GRANTS
(SECTION 504)**

Rural Housing Repair and Rehabilitation Loans are loans funded directly by the Government. These loans and grants are available to assist people who live in rural communities with a population of 20,000 or less.

► **Purpose:** The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.

► **504 Loans:**

- Applicants must live in eligible town
- Applicants must be 18 years of age or older
- Applicants must own and occupy a modest single family dwelling
- Applicants must have a very low income and be able to repay a loan at 1% annual interest rate.
- The repairs and improvements to be made must be necessary to make dwelling safe and sanitary and/or remove health and safety hazards.

Income Limits by household size:

1	2	3	4
\$30,200	\$34,500	\$38,800	\$43,100

ELIGIBLE COMMUNITIES:

► **Berkshire County:** Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey Mt. Washington, New Ashford, New Marl borough, North Adams, Otis, Peru, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, W. Stockbridge, Washington, Williamstown, Windsor.

► **Franklin County:** Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Turners Falls, Warwick, Wendell, Whately

► **Hampden County:** Blandford, Bondsville, Brimfield, Chester, Granville, Hampden, Holland, Monson, Montgomery, Palmer, Russell, Southwick, Thorndike, Three Rivers, Tolland, Wales, Wilbraham.

► **Hampshire :** Belchertown, Chesterfield, Cummington, Goshen, Granby, Hadley, Hatfield, Huntington, Middlefield, Pelham, Plainfield, Southampton, Ware, Westhampton, Williamsburg, Worthington