

## Committed to the Future of Rural Communities

### Area Offices and Phone Numbers

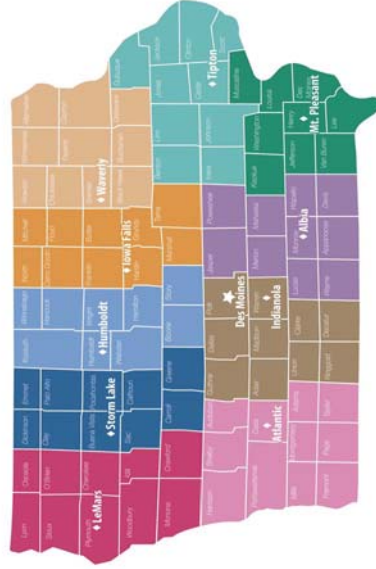
Albia - 641-932-3031  
 Atlantic - 712-243-2107  
 Humboldt - 515-332-4411  
 Indianola - 515-961-5365  
 Iowa Falls - 641-648-5181  
 Le Mars - 712-546-5149  
 Mt. Pleasant - 319-986-5800  
 Storm Lake - 712-732-1851  
 Tipton - 563-886-6006  
 Waverly - 319-352-1715

USDA Rural Development works to deliver quality programs that will increase economic opportunity and improve the quality of life for the 1.7 million Iowans living in rural communities.

The agency's direct and guaranteed rural credit programs help families find affordable housing, assist businesses to create economic opportunities, and allow communities to build or improve essential infrastructure and facilities.

USDA Rural Development is making a positive difference in America, ensuring rural communities are a healthy, safe and prosperous place to live and work.

## USDA Rural Development Home Repair and Improvement Loans and Grants



### USDA Rural Development State Office

210 Walnut Street, Room 873  
 Des Moines, Iowa 50309  
 Phone: 515-284-4663  
 Fax: 855-251-2243  
[www.rd.usda.gov/ia](http://www.rd.usda.gov/ia)



Providing safe, affordable and quality housing to rural Iowa



EQUAL HOUSING OPPORTUNITY



USDA Rural Development is an equal opportunity provider, employer and lender.



# Housing opportunities

USDA Rural Development helps limited-income owners of single family homes make needed repairs to improve or modernize their home, make it safer or more sanitary or remove health and safety hazards.

Ensuring that all Iowans living in rural communities have safe, affordable and quality housing is a top priority of the agency.

## Who qualifies?

Applicants must meet the following eligibility requirements.

- Own and personally occupy a single family dwelling in need of repair.
- Live in a rural area or community with a population of less than 20,000, that is not located within a metropolitan statistical area.
- Lack personal resources to pay for needed repairs.
- Fall within income guidelines.
- Have a credit history of meeting obligations as they become due.
- Grant applicants must be 62 years of age or older and unable to repay a loan.

## How may funds be used?

- Insulate your home.
- Improve accessibility with ramps and handrails.
- Repair or replace such things as:
  - storm doors
  - windows
  - roof
  - structural support
  - electrical
  - plumbing
  - furnace
  - steps
  - stoops
  - water and sewer systems

## What are the loan terms?

- 1% interest rate.
- Terms up to 20 years.
- Minimal or no application and closing costs.

## Program Updates ~ June 2019

- Maximum loan increased to \$40,000.
- Maximum grant increased to \$10,000.
- Title clearance/legal service requirements waived for loans of \$25,000 or less.

Before



## Where do I apply?

Applications are made at the USDA Rural Development office serving the area where the house will be located. For more information contact your local USDA Rural Development office.

