

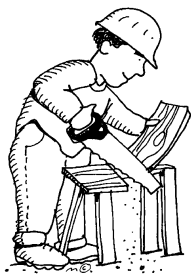


United States Department of Agriculture

## Section 504 Repair Program

For more information, contact the local office near you, or visit our website at:

<http://www.rurdev.usda.gov/wa>



Do your kitchen cabinets come unhinged every time you open them? Does the pink toilet and matching sink scream “remodel me” every time you open the bathroom door? If this sounds like your house - Rural Development may be able to help repair your home with the Section 504 Loan program which provides financing to qualified very low income homeowners to repair, improve, or modernize their home. Examples of repair items which may be financed include:



- **Health and safety hazards** – such as electrical, sewage disposal, water, roof repair or replacement, structural repairs, disability accommodations, etc.
- **Home weatherization** - such as insulation, window replacement, heating, etc.
- **Utility** hookup, installation and/or assessment fees
- **Home Improvement or modernization** - such as flooring, modernization of kitchens and baths, etc.
- **Repairs to a manufactured home**, provided that the applicant owns the land and the structure is on a permanent foundation (or will be placed on a permanent foundation with the repair funds)

Applicants must be the owner-occupant of a rural dwelling with a market value not to exceed the area loan limit and generally no more than 1,800 square feet of above grade living area. Typically, an area is considered rural if the population is 10,000 or less. The following website can be used to determine if the property is eligible: <http://eligibility.sc.egov.usda.gov/eligibility/>.

In order to qualify for up to \$20,000 with the **1% interest rate loan** program, applicants must meet minimum eligibility requirements which include, but are not limited to:

- **Adjusted household income** which is at or below 50% of median income (see chart on page 2). Adjusted income is calculated by subtracting eligible deductions from the gross income of all adult household members.
- **A reasonable credit history.** Typically, a credit score of 640 or above indicates satisfactory credit. However, applicants with lower scores, or who have had credit difficulties, may be eligible under certain circumstances.

**Sample** Adjusted Income Calculation for a Family of 4 with 2 children:

<b>Gross Annual Income:</b>	\$35,000
Minus	
<b>\$480 deduction per child:</b>	\$ 960
Minus	
<b>\$400 per month daycare:</b>	\$ 4,800
Adjusted Income	\$29,240

- A **stable source of income**, which provides adequate **ability to repay** the loan.
- Be a **U.S. Citizen or legally admitted U.S. resident** who is **18 years of age** or older and is **able to enter into a binding contract**.

### All applications are reviewed for loan eligibility first.

Applicants age 62 or older, **may** be considered for partial grant funding if the applicant cannot repay a portion of the loan request. However, grant funds may only be utilized to remove major health and safety issues and may not be used for modernization or remodeling.

**For a FREE Pre-Qualification  
please contact one of our offices today!**

**SECTION 504 Repair Program  
INCOME and PROPERTY VALUE LIMITS**

Office	County	Maximum Adjusted Very Low income limits per number of persons in household								Maximum Property Value
		1	2	3	4	5	6	7	8	
<b>Mount Vernon</b> 2021 E College Mt Vernon, 98273 (360) 428-4322 Ext 4.	<b>Island</b>	\$27,250	\$31,150	\$35,050	\$38,950	\$42,050	\$45,200	\$48,300	\$51,400	\$ 214,600
	<b>King</b>	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150	\$ 236,100
	<b>San Juan</b>	\$23,800	\$27,200	\$30,600	\$33,950	\$36,700	\$39,400	\$42,100	\$44,850	\$ 450,000
	<b>Skagit</b>	\$23,900	\$27,300	\$30,700	\$34,100	\$36,850	\$39,600	\$42,300	\$45,050	\$ 209,900
	<b>Snohomish</b>	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150	\$ 252,100
	<b>Whatcom</b>	\$24,450	\$27,950	\$31,450	\$34,900	\$37,700	\$40,500	\$43,300	\$46,100	\$ 228,300
<b>Port Angeles</b> 1601 E Front St. Port Angeles, 98362 (360) 452-8994 Ext 4.	<b>Clallam</b>	\$20,850	\$23,800	\$26,800	\$29,750	\$32,150	\$34,550	\$36,900	\$39,300	\$ 198,800
	<b>Jefferson</b>	\$22,850	\$26,100	\$29,350	\$32,600	\$35,250	\$37,850	\$40,450	\$43,050	\$ 217,600
	<b>Kitsap</b>	\$26,500	\$30,250	\$34,050	\$37,800	\$40,850	\$43,850	\$46,900	\$49,900	\$ 225,800
<b>Olympia</b> 1835 Black Lake Blvd, Ste C Olympia, 98513 (360) 704-7760	<b>Clark</b>	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550	\$ 212,000
	<b>Cowlitz</b>	\$20,700	\$23,650	\$26,600	\$29,550	\$31,950	\$34,300	\$36,650	\$39,050	\$ 212,600
	<b>Grays Harbor</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 198,600
	<b>Lewis</b>									\$ 192,600
	<b>Mason</b>	\$21,300	\$24,350	\$27,400	\$30,400	\$32,850	\$35,300	\$37,700	\$40,150	\$ 194,100
	<b>Pacific</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 187,100
	<b>Pierce</b>	\$25,100	\$28,700	\$32,300	\$35,850	\$38,750	\$41,600	\$44,500	\$47,350	\$ 204,600
	<b>Thurston</b>	\$27,100	\$30,950	\$34,800	\$38,650	\$41,750	\$44,850	\$47,950	\$51,050	\$ 202,100
<b>Wahkiakum</b>	\$21,900	\$25,000	\$28,150	\$31,250	\$33,750	\$36,250	\$38,750	\$41,250	\$ 172,000	
<b>Wenatchee</b> 301 Yakima St, Suite 317 Wenatchee, 98801 (509) 663-4019	<b>Chelan</b>	\$20,550	\$23,500	\$26,450	\$29,350	\$31,700	\$34,050	\$36,400	\$38,750	\$ 222,800
	<b>Douglas</b>									\$ 199,300
	<b>Ferry</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 181,800
	<b>Grant</b>									\$ 171,800
	<b>Lincoln</b>	\$21,150	\$24,150	\$27,150	\$30,150	\$32,600	\$35,000	\$37,400	\$39,800	\$ 164,300
	<b>Okanogan</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 166,800
	<b>Pend O'Reille</b>									\$ 164,300
	<b>Stevens</b>									\$ 172,300
<b>Spokane</b>	\$22,600	\$25,800	\$29,050	\$32,250	\$34,850	\$37,450	\$40,000	\$42,600	\$ 180,300	
<b>Yakima</b> 1606 Perry St Suite D Yakima, 98902 (509) 454-5740 Ext. 4	<b>Adams</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 169,300
	<b>Asotin</b>	\$21,050	\$24,050	\$27,050	\$30,050	\$32,500	\$34,900	\$37,300	\$39,700	\$ 175,800
	<b>Benton</b>	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400	\$ 185,800
	<b>Columbia</b>	\$20,850	\$23,800	\$26,800	\$29,750	\$32,150	\$34,550	\$36,900	\$39,300	\$ 178,300
	<b>Franklin</b>	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400	\$ 187,800
	<b>Garfield</b>	\$23,100	\$26,400	\$29,700	\$32,950	\$35,600	\$38,250	\$40,900	\$43,500	\$ 175,800
	<b>Kittitas</b>	\$23,050	\$26,350	\$29,650	\$32,900	\$35,550	\$38,200	\$40,800	\$43,450	\$ 186,200
	<b>Klickitat</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 180,000
	<b>Skamania</b>	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550	\$ 202,000
	<b>Walla Walla</b>	\$22,050	\$25,200	\$28,350	\$31,450	\$34,000	\$36,500	\$39,000	\$41,550	\$ 200,800
	<b>Whitman</b>	\$23,700	\$27,050	\$30,450	\$33,800	\$36,550	\$39,250	\$41,950	\$44,650	\$ 164,300
<b>Yakima</b>	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250	\$ 178,200	

