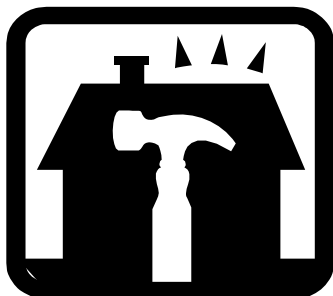


Section 504 Repair Program

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

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

USDA Rural Development provides financing to qualified very low income homeowners to repair or make improvements to 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
- **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 under the area loan limit. 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 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.
- **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**.

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

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

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 any portion of the loan request necessary to remove all health and safety issues.

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 in household								Maximum Property Value
		1	2	3	4	5	6	7	8	
Mount Vernon 2021 E College Mt Vernon, 98273 (360) 428-4322 Ext 4.	Island	\$27,250	\$31,150	\$35,050	\$38,950	\$42,050	\$45,200	\$48,300	\$51,400	\$ 300,600
	King	\$30,400	\$34,750	\$39,100	\$43,400	\$46,900	\$50,350	\$53,850	\$57,300	\$ 266,900
	San Juan	\$23,800	\$27,200	\$30,600	\$33,950	\$36,700	\$39,400	\$42,100	\$44,850	\$ 313,000
	Skagit	\$22,750	\$26,000	\$29,250	\$32,500	\$35,100	\$37,700	\$40,300	\$42,900	\$ 243,000
	Snohomish	\$30,400	\$34,750	\$39,100	\$43,400	\$46,900	\$50,350	\$53,850	\$57,300	\$ 261,900
	Whatcom	\$23,400	\$26,750	\$30,100	\$33,400	\$36,100	\$38,750	\$41,450	\$44,100	\$ 258,000
Port Angeles 1601 E Front St. Port Angeles, 98362 (360) 452-8994 Ext 4.	Clallam	\$20,100	\$22,950	\$25,800	\$28,650	\$30,950	\$33,250	\$35,550	\$37,850	\$ 229,000
	Jefferson	\$21,850	\$25,000	\$28,100	\$31,200	\$33,700	\$36,200	\$38,700	\$41,200	\$ 229,000
	Kitsap	\$26,100	\$29,800	\$33,550	\$37,250	\$40,250	\$43,250	\$46,200	\$49,200	\$ 241,700
Olympia 1835 Black Lake Blvd, Ste C Olympia, 98513 (360) 704-7760	Grays Harbor	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 211,900
	Lewis									\$ 219,000
	Mason	\$20,800	\$23,800	\$26,750	\$29,700	\$32,100	\$34,500	\$36,850	\$39,250	\$ 221,900
	Pierce	\$24,800	\$28,350	\$31,900	\$35,400	\$38,250	\$41,100	\$43,900	\$46,750	\$ 239,000
	Thurston	\$25,900	\$29,600	\$33,300	\$37,000	\$40,000	\$42,950	\$45,900	\$48,850	\$ 236,900
Brush Prairie 11104 NE 149 th St, Bldg C, Ste 300 Brush Prairie, 98606 (360) 883-1987 Ext. 4	Clark	\$25,200	\$28,800	\$32,400	\$36,000	\$38,900	\$41,800	\$44,650	\$47,550	\$ 227,100
	Cowlitz	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500	\$33,850	\$36,150	\$38,500	\$ 236,900
	Pacific	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 206,900
	Wahkiakum	\$21,900	\$25,000	\$28,150	\$31,250	\$33,750	\$36,250	\$38,750	\$41,250	\$ 227,100
Wenatchee 301 Yakima St, Suite 317 Wenatchee, 98801 (509) 663-4019 Ext. 4	Chelan	\$20,550	\$23,450	\$26,400	\$29,300	\$31,650	\$34,000	\$36,350	\$38,700	\$ 230,000
	Douglas									\$ 195,000
	Ferry	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 177,300
	Grant									\$ 190,000
	Lincoln									\$ 187,300
	Okanogan									\$ 190,000
	Pend									\$ 187,300
	O'Reille									
	Stevens									
Spokane	\$21,750	\$24,850	\$27,950	\$31,050	\$33,550	\$36,050	\$38,550	\$41,000	\$ 197,300	
Yakima 1606 Perry St Suite D Yakima, 98902 (509) 454-5740 Ext. 4	Adams	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 177,300
	Asotin	\$19,250	\$22,000	\$24,750	\$27,500	\$29,700	\$31,900	\$34,100	\$36,300	\$ 185,500
	Benton	\$23,100	\$26,400	\$29,700	\$32,950	\$35,600	\$38,250	\$40,900	\$43,500	\$ 200,500
	Columbia	\$20,300	\$23,200	\$26,100	\$29,000	\$31,350	\$33,650	\$36,000	\$38,300	\$ 185,500
	Franklin	\$23,100	\$26,400	\$29,700	\$32,950	\$35,600	\$38,250	\$40,900	\$43,500	\$ 195,500
	Garfield	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	
	Kittitas	\$21,700	\$24,800	\$27,900	\$31,000	\$33,500	\$36,000	\$38,450	\$40,950	\$ 224,100
	Klickitat	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 192,100
	Skamania	\$25,200	\$28,800	\$32,400	\$36,000	\$38,900	\$41,800	\$44,650	\$47,550	\$ 247,100
	Walla Walla	\$20,550	\$23,450	\$26,400	\$29,300	\$31,650	\$34,000	\$36,350	\$38,700	\$ 235,500
	Whitman	\$21,350	\$24,400	\$27,450	\$30,450	\$32,900	\$35,350	\$37,800	\$40,200	\$ 182,300
	Yakima	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850	\$35,100	\$37,400	\$ 189,100

