

ATTENTION
LOW-INCOME
FAMILIES WHO OWN
A SINGLE FAMILY
HOME IN NEED OF
REPAIR:

Low interest
loans for
essential repairs

Grants available to
remove health and
safety concerns

Terms of up to
20 years

Applications are
filed with the local
Rural Development
area office



Visit our website for more information:

www.rurdev.usda.gov

“USDA is an equal opportunity provider,
employer, and lender.”

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

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USDA RURAL DEVELOPMENT

110 Buchanan St. N

Cambridge, MN 55008

Phone: (763) 689-3354, ext 4 | Fax: (855) 804-4097

USDA Rural Development
Home Improvement Loans
and grants



Low income families in
greater Minnesota may
obtain low interest rate
loans and grants for
repairs and home
improvements

Improving homeownership!

"To increase economic opportunity and improve the quality of life for all rural Americans."

Highlights of the program:

- Applications are filed with local Rural Development offices.
- Loans will bear a 1% interest rate for a term of up to 20 years.
- A mortgage will be required for loans in excess of \$7,500.
- Maximum home improvement loan may be made up to 100% of market value.
- Loan/grant funds may be utilized with funds from other private or public funding sources.
- Grants are available to remove health and safety concerns to a home and are limited to applicants that are 62 years of age or older.

The following eligibility requirements apply:

- You must own a single family dwelling in need of repair.
- You lack personal resources which can be utilized to pay for needed repairs.
- Your household income cannot exceed 50% of the median county income.
- You must be a US citizen or a non-citizen legally admitted for permanent residence or on an indefinite parole.
- You must possess legal capacity to incur the loan obligation.
- You must be 62 years of age or older to qualify for a grant or combination loan and grant.
- You must live in a rural area or a community with a population of 20,000 or less.
- You must demonstrate a positive credit history.

HH Size	1	2	3	4	5	6	7	8
Benton	\$25650	\$29300	\$32950	\$36600	\$39550	\$42500	\$45400	\$48350
Carver, Chisago, Isanti, Sherburne, Wright, Counties (listed below)								
	\$30350	\$34650	\$39000	\$43300	\$46800	\$50250	\$53700	\$57200
Kanabec, Mille Lacs, Pine Counties (listed below)								
	\$22350	\$25550	\$28750	\$31900	\$34500	\$37050	\$39600	\$42150
McLeod	\$25900	\$29600	\$33300	\$36950	\$39950	\$42900	\$45850	\$48800
Nicollet	\$24950	\$28500	\$32100	\$35650	\$38500	\$41350	\$44200	\$47050
Sibley	\$23550	\$26900	\$30250	\$33600	\$36300	\$39000	\$41700	\$44400
Stearns	\$25650	\$29300	\$32950	\$36600	\$39550	\$42500	\$45400	\$48350

*Don't put off those home repairs any longer!
Call today!*

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