



USDA Rural Development
RURAL HOME LOANS
www.rd.usda.gov

Section 504 Loan & Grant Program

Grant Purposes:

- Repairs and improvements that will remove safety hazards, as well as to make the home accessible for a household member with a disability.

Loan Purposes:

- Can be applied to the above issues, or be used to improve or modernize the property, as long as property remains modest.

Eligibility:

- **Must be** U.S. Citizen or qualified alien
- **Must be** below very low income limits (see table below)
- Credit History shows willingness to meet debt obligations (Loan only)
- Have reliable income source sufficient to allow repayment (Loan only)
- **Must be** 62 years of age or older to qualify for a grant

Maximum Assistance:

- Grants cannot exceed \$7,500 lifetime maximum
- Loans cannot exceed \$20,000 total – standard loan term is 20 years at 1% interest

Property Requirements:

- Single family dwelling located in rural areas currently owned and occupied by applicant/s
- Must be able to provide ownership documentation of property
- Dwelling must be modest – Under the maximum property value for each county (table below)

To apply contact the USDA Rural Development office listed below

Maximum Income Limits per County

(Gross household income must be less than applicable limit)

County	# In Household	
	1-4 People	5-8 People
Pinal	\$33,330	\$44,000
Gila	\$25,650	\$33,900

Maximum Property Value

Pinal	\$148,600
Maricopa	\$173,800
Gila	\$219,200

Properties must be in a rural area
 To view rural areas go to:
<https://eligibility.sc.egov.usda.gov>

For Information Contact:
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