



Is your home in need of repairs?

Committed to the future of rural communities.

Rural Housing Home Repair Program

Grant Information:

- Must be over the age of 62
- Maximum grant amount is \$7,500
- Meet income limits as stated below
- Home repairs will include the removal of all health and safety items on both the interior and exterior of the home.

Loan Information:

- Available to anyone over the age of 18
- Maximum of \$20,000 loan at 1% interest
- Meet income limits as stated below
- Home repairs will include repairs for both interior and exterior of the home.

To qualify you must:

- Be purchasing or own your home.
- Have adequate repayment ability for the 1% interest rate loans.
- Be a citizen or meet eligible non-citizen requirements.
- Be unable to obtain credit elsewhere at terms and conditions you can afford.
- Have a very low household income (see limits listed below)

| <u>Madison and Chester Counties</u> | | | |
|-------------------------------------|------------------|------------------|------------------|
| <u>1 Person</u> | <u>2 Persons</u> | <u>3 Persons</u> | <u>4 Persons</u> |
| \$18,950 | \$21,650 | \$24,350 | \$27,050 |

| <u>Decatur, Hardeman, Hardin, Haywood, Lauderdale, and McNairy Counties</u> | | | |
|---|------------------|------------------|------------------|
| <u>1 Person</u> | <u>2 Persons</u> | <u>3 Persons</u> | <u>4 Persons</u> |
| \$16,250 | \$18,600 | \$20,900 | \$23,200 |

| <u>Henderson County</u> | | | |
|-------------------------|------------------|------------------|------------------|
| <u>1 Person</u> | <u>2 Persons</u> | <u>3 Persons</u> | <u>4 Persons</u> |
| \$16,900 | \$19,300 | \$21,700 | \$24,100 |

| <u>Tipton, Fayette, and Shelby Counties</u> | | | |
|---|------------------|------------------|------------------|
| <u>1 Person</u> | <u>2 Persons</u> | <u>3 Persons</u> | <u>4 Persons</u> |
| \$20,350 | \$23,250 | \$26,150 | \$29,050 |

CALL FOR YOUR PRE-QUALIFICATION WORKSHEET TODAY!!!!

Questions ? ? ? ? ? ? Call or come by our office:

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