

Home Repair Loans

Maybe we can help!

Program Purposes:

- * Remove health and safety hazards
- * Roof & siding repairs
- * Sanitary water & waste disposal systems
- * Energy conservation (windows & insulation)
- * Accessibility needs
- * Heating/cooling systems
- * Plumbing/electrical repairs
- * Foundation repairs
- * Termite treatment



Rural Development loan funds may also be used in conjunction with other Federal, State, Local and charitable funds.



Program Features:

- ❖ 1% Loans up to 20 years
- ❖ \$20,000 loan maximum
- ❖ Little or no closing costs
- ❖ Homeowner picks the contractor
- ❖ Loans \$7,500 and over require mortgage

So what's the catch?

- ✓ Must own (be buying) & occupy the home
- ✓ Manufactured homeowners must also own the lot
- ✓ Need a good credit rating
- ✓ Home must be in livable condition after repairs
- ✓ Income & asset restrictions
- ✓ Lead-based paint issues may apply

What are you
waiting for?



Call us today at the
Charleston Office
(217-345-3901 ext. 4) to request an
application packet or stop and see us
at 6021 Development Drive, Suite 3,
Charleston, Illinois.

Income Limits:

County	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Clark	18,250	20,900	23,500	26,100	28,200	30,300	32,350	34,450
Coles	19,100	21,800	24,550	27,250	29,450	31,600	33,800	35,950
Cumberland	18,250	20,900	23,500	26,100	28,200	30,300	32,350	34,450
Montgomery	18,250	20,900	23,500	26,100	28,200	30,300	32,350	34,450
Moultrie	19,700	22,500	25,350	28,150	30,400	32,650	34,900	37,150
Shelby	18,450	21,100	23,700	26,350	28,450	30,550	32,650	34,800