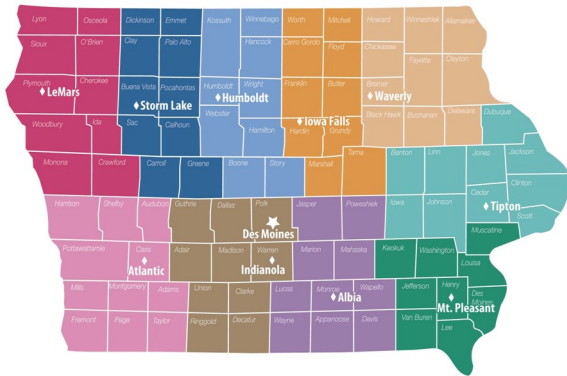


Albia Office

1709 S. "B" Street
Albia, IA 52531
Phone: 641-932-3031 Ext. 4



Area Offices and Phone Numbers

- Albia - 641-932-3031
- Atlantic - 712-243-2107
- Humboldt - 515-332-4411
- Indianola - 515-961-5365
- Iowa Falls - 641-648-5181
- Le Mars - 712-546-5149
- Mt. Pleasant - 319-986-5800
- Storm Lake - 712-732-1851
- Tipton - 563-886-6006
- Waverly - 319-352-1715

USDA Rural Development is an Equal Opportunity Lender, Provider and Employer. Complaints of discrimination should be sent to USDA, Director, OCR, Washington D.C. 20250-9410.

Committed to the Future of Rural Communities

USDA Rural Development works to deliver quality programs that will increase economic opportunity and improve the quality of life for the 1.7 million Iowans living in rural communities.

The agency's direct and guaranteed rural credit programs help families find affordable housing, assist businesses to create economic opportunities, and allow communities to build or improve essential infrastructure and facilities.

USDA Rural Development is making a positive difference in America, ensuring rural communities are a healthy, safe and prosperous place to live and work.

USDA Rural Development State Office

210 Walnut Street, Room 873
Des Moines, Iowa 50309
Phone: 515-284-4663
Fax: 855-251-2243
www.rurdev.usda.gov/ia
Bill Menner, State Director



EQUAL HOUSING OPPORTUNITY



Home Repair and Improvement Loans and Grants



Providing safe, affordable and quality housing to rural Iowa

USDA Rural Development helps limited-income owners of single family homes make needed repairs to improve or modernize their home, make it safer or more sanitary or remove health and safety hazards.

Ensuring that all Iowans living in rural communities have safe, affordable and quality housing is a top priority of the agency.



Who qualifies?

Applicants must meet the following eligibility requirements.

- Own and personally occupy a single family dwelling in need of repair.
- Live in a rural area or community with a population of less than 20,000, that is not located within a metropolitan statistical area.
- Lack personal resources to pay for needed repairs.
- Fall within income guidelines.
- Have a credit history of meeting obligations as they become due.
- Grant applicants must be 62 years of age or older and unable to repay a loan.

What are the loan terms?

- 1% interest rate.
- Terms up to 20 years.
- Minimal or no application and closing costs.

Where do I apply?

Applications are made at the USDA Rural Development office serving the area where the house will be located. For more information contact your local USDA Rural Development office.

How may funds be used?

- Insulate your home.
- Improve accessibility with ramps and handrails.
- Repair or replace such things as:
 - storm doors
 - windows
 - roof
 - structural support
 - electrical
 - plumbing
 - furnace
 - steps
 - stoops
 - water and sewer systems

