

USDA Section 504 Home Repair Program

www.parentcareworkshop.com

Details:

This federal program helps elderly, very-low-income homeowners remove health and safety hazards from their homes.

The Benefits:

- **Grants (Age 62+): Up to \$10,000 (Lifetime limit). No repayment required unless the home is sold within 3 years.**
- **Loans: Up to \$40,000 at a fixed 1% interest rate for up to 20 years.**

OFFICIAL LINKS:

1. **Main Program Page:** <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>
2. **Check Your Address (Eligibility Map):**
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>
3. **Find Your Local State Office:** <https://www.rd.usda.gov/about-rd/state-offices>

Disclaimer & Disclosure: This information is provided for educational and resource-sharing purposes only. I am an experience-based navigator and advocate for elder care; I am not an attorney, financial advisor, or representative of the USDA. While every effort is made to ensure accuracy, program terms, income limits, and eligibility maps are subject to change by the federal government. Users should verify all details directly with their local USDA Rural Development State Office before applying. Information current as of April 2026.