



Wild Rivers
Habitat
for Humanity®

Building
strength, stability
and shelter in
our community.

Home Repair Assistance

Partnering with **USDA Rural Development**

Safe. Healthy. Accessible Homes.

Wild Rivers Habitat for Humanity helps low-income homeowners connect with repair funding programs that can help make homes safer, healthier, and more comfortable.



Safety



Accessibility



Stability

USDA Rural Development 504 Program



LOANS

- Up to \$40,000
- Fixed 1% interest rate
- Up to 20 years to repay



GRANTS

- Up to \$10,000
- Available to homeowners 62+
- Used to remove health and safety hazards



COMBINED ASSISTANCE

- Loans and grants may be combined for up to \$50,000 in assistance.

Loan and grant combinations are encouraged! Both loans and grants are limited by repayment ability.

Who May Qualify?

You may qualify if you:

- ✓ Own and live in your home
- ✓ Live in an eligible rural area
- ✓ Meet income guidelines
- ✓ Need repairs related to health, safety, accessibility, or housing stability



Never assume you do not qualify—ask questions and apply!

Common Eligible Repairs

- Accessibility ramps
- Bathroom modifications
- Roof replacement
- Window & door replacement
- Plumbing or electrical repairs
- Heating system repairs
- Structural stabilization
- Weatherization & energy efficiency
- General repairs & modernization

We Can Help You:

- ✓ Understand the program
- ✓ Review eligibility
- ✓ Complete paperwork
- ✓ Connect with contractors
- ✓ Gather estimates and documents
- ✓ Explore additional repair resources if needed

Contact Us

Wild Rivers Habitat for Humanity

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SCAN ME

2026 USDA RD 504 INCOME GUIDELINES

(Household Gross Annual Income Limits)

County	1-4 Person Household	5-8 Person Household
Ashland	\$46,400	\$61,250
Barron	\$46,400	\$61,250
Bayfield	\$46,400	\$61,250
Burnett	\$46,400	\$61,250
Douglas	\$50,300	\$66,400
Polk	\$48,750	\$64,350
Price	\$46,400	\$61,250
Rusk	\$46,400	\$61,250
Sawyer	\$46,400	\$61,250
Taylor	\$46,400	\$61,250
Washburn	\$46,400	\$61,250

Income limits based on USDA Rural Development 2026 guidelines.

Additional Eligibility Notes

- Home must generally be considered "modest" in value.
- Mobile homes with lot rent are not eligible.
- Repairs must be completed after approval.
- Loan repayment ability is considered.
- Credit waivers may be possible in some situations.



Need Help Understanding the Program?

Wild Rivers Habitat for Humanity staff can walk through the process with you and help determine whether this or another repair program may be a good fit for your home and situation.



Together, we build safe and healthy homes.

Wild Rivers Habitat for Humanity is an equal opportunity provider.