

INELIGIBLE PURPOSES

Loan and grant funds may not be used to:

- Assist in the construction of a new dwelling.
- Make repairs to a dwelling of such poor condition that when the repairs are completed, the dwelling will continue to be a major hazard to the safety and health of the occupants.
- Move a mobile or manufactured home from one site to another.
- Pay for any off-site improvements except for those purposes as noted under eligible purposes.
- Refinance any debt or obligation of the borrower/grantee other than obligations incurred for items covered by loan purposes entered into after date of application (except for the payment of assessments for the installation costs of sewer and water facilities).
- Grant funds cannot be used to make cosmetic or convenience changes such as painting, carpeting, landscaping, etc.

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Committed to the future of rural communities.

Home Improvement/Repair Loans and Grants



ALASKA
RURAL DEVELOPMENT

Home Improvement/Repair Loans and Grants

PURPOSE	To assist eligible, to low income rural homeowners repair single family homes by modernizing the home or removing health and safety hazards.
ELIGIBILITY ISSUES	<p>Loans and grants are available to eligible rural areas outside the Municipality of Anchorage, the City and Borough of Juneau, and the City of Fairbanks and the immediate urbanized area.</p> <p>Loan funds may be used to improve or modernize the homeowner's dwelling and for the removal of health or safety hazards.</p> <p>Grants are available for people aged 62 and older who cannot afford to repay a loan. They can only be used for repairs that remove health or safety hazards.</p> <p>Dwellings repaired with these loan or grant funds need not be brought to agency development standards or thermal standards, but must remove any existing major health or safety hazards.</p>
ELIGIBLE BORROWERS	<p>Must</p> <ul style="list-style-type: none">• Be a US citizen or a non-citizen who qualifies as a legal alien.• Be unable to obtain financial assistance from other sources and lack personal resources to meet their needs.• Presently own and occupy a single family dwelling in need of repair that is located in a rural area/community.• Be a very-low income

LOAN AND GRANT INFORMATION

<p>household.</p> <ul style="list-style-type: none">• Have the financial and legal capacity to incur the loan obligation or have a court appointed guardian or conservator that is empowered to obligate the applicant in real estate matters.• Have a credit history which indicates willingness and ability to meet loan obligations.• For grant assistance must be 62 years of age or older and be unable to repay a 20 year loan at 1%. <p>Loans and grants can be combined for applicants aged 62 years or older.</p> <p>Maximum term for repair loans is 20 years at 1% interest. The maximum loan assistance outstanding to any individual may not exceed \$20,000 and lifetime grant assistance may not exceed \$7,500. The grant is subject to repayment if the dwelling is sold within 3 years after the grant is approved. Recently, we have combined our grant with State agency providers such as RurAL CAP and ACDC to make health, safety and weatherization improvements.</p>	<p>Eligible Purposes</p> <ul style="list-style-type: none">• Installation, repair, and hook-up of sanitary water and waste disposal systems and other utilities, including related plumbing fixtures and telephone utilities.• Energy conservation measures (weatherization) such as
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Loan and grant funds can be used to improve the homeowner's dwelling and remove health and safety hazards



<p>insulation and screen-storm windows and doors.</p> <ul style="list-style-type: none">• Repair, replacement, installation of heating systems, electrical wiring, roofing, deteriorated siding or foundations.• Payment of incidental expenses such as surveys, title clearance, loan closing and architectural or other technical services.• Repairs to a mobile home provided it is owner-occupied, on a permanent foundation, or placed on one with loan funds, and in need of repairs to remove health or safety hazards.• Repair or remodel houses to make them handicap accessible.
