

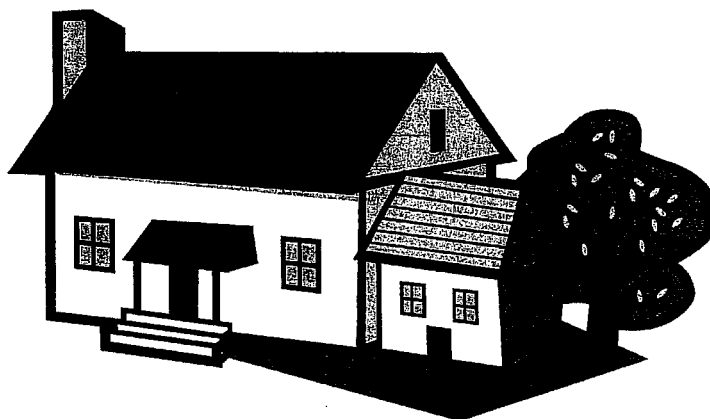


# HOME IMPROVEMENT LOANS

The United States Department of Agriculture (USDA) Rural Development provides loans and grants to eligible rural homeowners to improve or modernize the home, to make it safer and more sanitary, or remove health or safety hazards.

## Qualifications:

- ✓ Meets income limits
- ✓ Acceptable credit history
- ✓ Repayment ability (loans)
- ✓ Be a U.S. citizen or permanent resident
- ✓ Must own and occupy the home



## Repair Examples Include:

- ✓ Heating / air conditioning systems
- ✓ Roof & siding repairs
- ✓ Accessibility needs

## Loan Terms:

- ✓ \$20,000 Maximum loan
- ✓ 20 year @ 1% interest rate

## Payment Example:

- ✓ \$5,000 Loan
- ✓ \$10,000 Loan

MONTHLY PAYMENT: \$23  
MONTHLY PAYMENT: \$46

## County Income Guidelines:

### Very Low

Household Size	1	2	3	4	5	6
Clark, Fayette & Jasper	\$ 21,000	\$ 24,000	\$ 27,000	\$ 29,950	\$ 32,350	\$ 34,750
Crawford	\$ 21,250	\$ 24,250	\$ 27,300	\$ 30,300	\$ 32,750	\$ 35,150
Coles, Cumberland & Shelby	\$ 21,000	\$ 24,000	\$ 27,000	\$ 30,000	\$ 32,400	\$ 34,800
Effingham	\$ 23,500	\$ 26,850	\$ 30,200	\$ 33,550	\$ 36,250	\$ 38,950
Montgomery	\$ 21,250	\$ 24,300	\$ 27,350	\$ 30,350	\$ 32,800	\$ 35,250
Moultrie	\$ 21,300	\$ 24,350	\$ 27,400	\$ 30,400	\$ 32,850	\$ 35,300

## For More Information Call:

USDA, Rural Development  
2701 S Banker St, Suite 103A, Effingham, IL 62401  
Phone: 217-347-7107, Ext 4



USDA is an equal opportunity provider and employer.

Revised 4-15