

USDA

<http://www.usda.gov/>

Rural Development Grant Assistance

Program assistance is provided in many ways, including direct or guaranteed loans, grants, technical assistance, research and educational materials. Visit the following sites for information and/or assistance

Rural Repair and Rehabilitation Loans and Grants

Purpose: The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.

Eligibility: To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50 percent of the area median income. They must need to make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards. Grants are only available to homeowners who are 62 years old or older and cannot repay a Section 504 loan. For Income and Property Eligibility please see our [Eligibility Site](#).

Terms: Loans of up to \$20,000 and grants of up to \$7,500 are available. Loans are for up to 20 years at 1 percent interest. A real estate mortgage and full title services are required for loans of \$7,500 or more. Grants may be recaptured if the property is sold in less than 3 years. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards. A grant/loan combination is made if the applicant can repay part of the cost. Loans and grants can be combined for up to \$27,500 in assistance.

Standards: Repaired properties do not need to meet other HCFP code requirements, but the installation of water and waste systems and related fixtures must meet local health department requirements. Water supply and sewage disposal systems should normally meet HCFP requirements. Not all the health and safety hazards in a home must be removed with Section 504 funds, provided that major health and safety hazards are removed. All work must meet local codes and standards.

Basic Instruction: 7 CFR Part 3550 and HB-1-3550

For more information about this program, or to file an application, contact the local [Rural Development](#) office in your area.



Section 184 Indian Home Loan Guarantee Program

The Section 184 Indian Housing Loan Guarantee Program is designed to offer homeownership and housing rehabilitation opportunities for eligible Native American individuals, families, tribes and Tribally Designated Housing Entities.

The WHA may provide information on the Section 184 Mortgage Product including applications and a listing of approved lenders in your area. The WHA is also available to provide technical assistance in the preparation, budgeting, application and loan process.



Off Reservation Housing Opportunities



Veteran Home Loans

The VA Home Loan Guarantee Program helps veterans purchase, refinance, or build homes through VA-approved lenders like Veterans United.

Loans are backed up to \$417,000 and more in some areas with low closing cost and fewer fees than conventional loans.

Packed with money-saving advantages such as no down payment requirement and no private mortgage insurance, the VA home loan also is designed specifically for the unique challenges facing service members and their families. The VA Home Loan Destination for Millions*

Call us now to speak to a VA Loan Specialist

800-726-2580

Veterans United Home Loans is not affiliated with any government agencies, including the

Washoe Housing Authority Programs

1588 Watasheamu Dr Gardnerville, NV 89460
Phone (775) 265-2410 Fax (775) 265-5293

Elder Programs

Elder Utility Subsidy

The Washoe Housing Authority may provide utility bill assistance for Eligible Low Income Washoe Tribal Elder or Disabled Senior Families. Assistance of up to \$400.00 may be available to those families if a shut off notice or other documentation of need is provided for:

- Power
- Water
- Propane
- Wood
- Fuel Oil
- Natural Gas
- Pellets

This assistance may be utilized for up to \$400.00 in a twelve month period.

Elder Home Rehab

Elders 62 and older or disabled seniors 55 and older
Home repairs to cure unsafe or unsanitary conditions
Up to \$10,000 in a 10 year period

Elder Accessibility

Elders 62 and older or disabled seniors 55 and older
Home modifications to allow for accessibility

Eviction Prevention Assistance

Two months rent or up to \$1500.00 (whichever is less)

Upon presentation of proof of eviction

May be used anywhere in Nevada or California

One time only

Tenant Based Assistance

Up to six months of rental assistance

May be used anywhere in Nevada or California

Assistance based on income.

Currently there is a wait list for this program

One time only

Temporary Emergency Housing

Emergency assistance to prevent homelessness

Two weeks to 30 days or up to \$1500.00 limit per family (whichever comes first)

May be used anywhere in California or Nevada

One time only

Security Deposit Assistance

Up to \$1500 toward security deposit

May be used anywhere in Nevada or California

One time only

How to expedite the process for services

- Fill out all questions on applications
- Turn in paperwork promptly
- Birth certificates
- Social security cards
- Tribal enrollment card
- Proof of income
- Release forms
- Ask for help filling out forms
- Phone calls for status reports

