

Rehabilitation Process

Once qualified for a grant or loan, a rehabilitation specialist will evaluate your property and determine the appropriate work and funding needed.

Eligible improvements and repairs include, but are not limited to; roofing, plumbing, heating, windows, flooring, electrical systems, interior/exterior painting, bathroom and kitchen remodels; elderly and handicapped retrofit, and energy conservation improvements.

Eligibility

A person or family who currently owns and occupies a single-family residence with total household income below the area maximums. (Call our office for current income guidelines)

To participate in the program, verification of the following items will be required:

- Proof of ownership
- Proof of total household income
- Credit verification
- Proof of household occupancy
- Other information may be required to determine eligibility



In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discrimination on the basis of race, color, national origin, sex, age, familial status, or disability. (Not all prohibited bases apply to all programs.)

To file a complaint of discrimination, write USDA Director, office of Civil Rights, Room 326-w Whitten Building, 1400 Independence Ave SW, Washington, D.C. 20250-9410 or call Customer Service at 202-260-1026 (voice), 1-866-632-9992 (Toll Free), 1-800-877-8339 and 1-866-377-8642 (TDD or Local Relay and Federal Relay Service). USDA is an equal opportunity provider and employer.

504 HOUSING REHABILITATION PROGRAM



Northwest Regional Housing Authority

317 Industrial Park Road
Harrison, AR 72601

870-743-6779



What We Do

This program provides loans to very-low-income homeowners to repair, improve, or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.



Who may apply?

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

How may funds be used?

- Loans may be used to repair, improve or modernize homes or remove health and safety hazards
- **Grants must** be used to remove health and safety hazards

How much money can I get?

- Maximum loan is \$20,000
- Maximum grant is \$7,500
- Loans and grants can be combined for up to \$27,500 in assistance

Is there a deadline to apply?

- Home loans are available year round as long as funding is available
- Home loan applications are processed in the order they are received

How long does an application take?

Approval times depend on funding availability in your area. Please call for help with the application.

Contact Us:

Housing Rehabilitation Program
Northwest Regional Housing Authority

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Harrison, AR 72601

Phone: (870) 743-6779

Fax: (870) 741-9246

Website:
<http://nwregionalhousing.org/>

