

<i>Types of Funding Available:</i>	<i>What are the income limits based on a family of 4?</i>	<i>What Can I Get?</i>	<i>Where and/or Who is Eligible?</i>	<i>What can the Funds be used for?</i>	<i>Where does the money come from and how much is there?</i>	<i>How long does it take?</i>	<i>Security Requirements?</i>	<i>Who should I contact?</i>
100% Direct Housing Loan	Low Income \$36,500/year	Maximum Loan \$115,100	Chariton, Monroe, Randolph & Shelby *	Purchase an existing home or build a new home.	USDA Rural Development (annual budget)	3-9 months (depending on the availability of funding)	Mortgage on home purchased or being built	USDA Rural Development 660-263-7400 ext. 4
100% Guaranteed Housing Loan	Moderate Income \$65,000/year	No preset limit.	Chariton, Monroe, Randolph & Shelby*	Purchase an existing home or build a new home.	USDA Rural Development (annual budget)	Approx. 1-2 months if adequate funds are available	Mortgage on home purchased or being built	Local Approved Lender or USDA Rural Development
Home Repair Loan	Very Low Income \$22,800/year	Maximum Loan amount = \$20,000 at 1% interest for 20 years	Chariton, Monroe, Randolph & Shelby*	Dwelling repairs, plus improve or modernize dwelling (i.e. windows, roof, furnace, etc.)	USDA Rural Development (annual budget)	2-9 months (depends on the availability of funding)	Mortgage on home being repaired if loan is over \$7,500; If loan is under, then Promissory Note only.	USDA Rural Development 660-263-7400 ext. 4
Home Repair Grant	Very Low Income \$22,800/year Age 62 & Over	Maximum Lifetime amount = \$7,500	Chariton, Monroe, Randolph & Shelby*	Repairs to remove health & safety hazards (i.e. windows, roof, furnace, etc.)	USDA Rural Development (annual budget)	2-12 months (depending on the availability of funds)	3 year grant agreement	USDA Rural Development 660-263-7400 ext. 4
Utility Assistance (Emergency Crisis and Intervention Program)	Low Income \$2,151/month	\$600 in the winter for shut-offs and \$300 in the summer for shut-offs	Anyone who meets the income guidelines	Low income families that are unable to make utility payments	NECAC	Shut off's can take up to 48 hrs. and regular bills can take up to 30 days.	N/A	NECAC @ 660-263-6595
Weatherization	Homeowners or Renters Low Income \$30,975/year	The weatherization team will come out and look at what is needed the most!	Anyone who meets the income guidelines	To help weatherize your house	Grants	1.5 year waiting list	N/A	NECAC @ 660-263-6595
FHLB	Low Income \$31,280/year	The home improvement team will come out and look at what is needed the most!	Anyone who meets the income guidelines	Home Improvement	Grants	Depends on the availability of funds.	Call for information	NECAC @ 660-263-6595
MHDC	Homeowners Only Low Income \$38,900/year	The home improvement team will come out and look at what is needed the most!	Anyone who meets the income guidelines	Home Improvement	Grants	Approximately a 10-year waiting list	Call for information	NECAC @ 660-263-6595

* Must meet eligibility requirements

Please note that Low Income Guidelines differ for various services.