



NEW YORK STATE SENATOR

Pamela Helming

Senator Helming Announces USDA Loans, Grants for Rural Homeowners

[JONATHAN MONFILETTO - 315-568-9816](#) August 10, 2017

Senator Pamela A. Helming (R,C,I-Canandaigua) is pleased to announce that there is funding available for prospective homeowners in rural areas seeking to purchase a home and current homeowners – including seniors – looking to make repairs and improvements. The loans and grants come through the U.S. Department of Agriculture Office of Rural Development, which helps Americans from rural communities achieve the dream of homeownership.

As the Senate Chair of the Legislative Commission on Rural Resources, Senator Helming works with various agencies on issues concerning rural communities around New York State. In a recent meeting with Rural Development representatives, she learned about this funding from the USDA's Rural Housing Service for homeownership and home improvements. Eligibility for these loans, loan guarantees, and grants is based on income and varies according to the average median income for each area.

"I'm so happy to have learned more about the Office of Rural Development and its mission, especially this fantastic opportunity to help the residents of our rural communities attain homeownership and complete home improvements. These are truly great programs, so take advantage of this opportunity and contact Rural Development to start your application

today,” Senator Helming said.

The Rural Housing Service Section 502 Direct and 502 Guaranteed Loan Programs provide year-round homeownership assistance to low- and moderate-income applicants who are renters, first-time homebuyers, or seeking to buy a home. There is no down payment required for either of these programs, and the USDA can often finance some or all of the closing costs. Last year, these programs helped 2,200 individuals and families attain homeownership in New York State.

Certain rural homeowners may be eligible for the Section 504 Home Repair Loan and Grant Program through the Rural Housing Service. These loans and grants can be used to repair and modernize a home or make a home handicapped accessible. The 504 program is especially unique for our seniors who wish to stay in their homes. Applicants age 62 and over may qualify for grants to remove health and safety hazards and also make their homes handicapped accessible.

For more information on these funding programs and how to apply for them, please contact the USDA’s Office of Rural Development directly. You may visit www.rd.usda.gov/NY or call the Office of Rural Development’s Syracuse Office at (315) 477-6400, ext. 4.

Senator Helming represents the 54th Senate District, which consists of Seneca and Wayne Counties, parts of Cayuga and Ontario Counties, and the towns of Lansing and Webster. For more information, please visit Senator Helming’s [website](#), or follow @SenatorHelming on Facebook or Twitter.

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