### RESOURCES for HOME REPAIRS

### Taken from [www.growingfamilybenefits.com](http://www.growingfamilybenefits.com)

### Low-Income

The federal government aims most home repair grants to benefit low-income homeowners, typically measured by the Federal Poverty Level, which includes two components.

1. Countable earnings
2. Household size

[Free home repair for low-income families](https://www.growingfamilybenefits.com/home-repair-low-income/) includes the grant programs listed below, plus other opportunities unique to impoverished people, such as help from charitable organizations and churches.

#### WAP

The Weatherization Assistance Program (WAP) provides home repair grants for low-income families when the project reduces energy consumption or corrects a health or safety issue.

[Apply for WAP benefits at your local state agency](https://www.energy.gov/eere/wap/how-apply-weatherization-assistance#states). A certified local contractor will conduct an extensive home energy audit and recommend a renovation or replacement provided the Savings-to-Investment Ratio (SIR) exceeds a minimum threshold.

#### LIHEAP

Suppose the project reduces future gas and electricity bills. In that case, the Low-Income Home Energy Assistance Program (LIHEAP) may provide home repair grants to families living below 150% of the federal poverty level.

[Apply for LIHEAP through your state agency](https://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing) with an understanding that the program focuses on reducing utility bills. Therefore, LIHEAP-approved projects are more likely to support equipment restoration or upgrades connecting electric outlets and gas pipes.

#### HUD

The US Department of Housing and Urban Development (HUD) provides home repair grants to states, cities, and counties to help low-income families in **densely populated areas**.

However, you cannot apply for HUD grants directly as an individual, and the department does not maintain a database of end-point recipients to facilitate the process for families.

You have to apply for help at the ultimate recipient of Community Development Block Grants. We provide links for several larger states in the second section of this article.

### Senior Citizens

The federal government supports free home repair grants earmarked exclusively for senior homeowners. However, these initiatives are very limiting, meaning older adults must expand their search.

[Free programs to help seniors with home repairs](https://www.growingfamilybenefits.com/senior-home-repair/) assist others, such as low-income families. Older adults with limited retirement incomes often fall into this category, giving them more opportunities to fix their residences at no cost.

#### Section 504 RURAL AREAS

The Federal USDA Section 504 program only provides home repair grants to senior citizens in designated **rural areas**. You can use the free money to remove health and safety hazards.

[Apply for a Section 504 grant by completing Form RD 410-4](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/nj#to-apply). To qualify, you must meet these criteria.

* Reside in an eligible rural area (not metropolitan)
* Be the homeowner and occupy the house
* Be unable to obtain affordable credit elsewhere
* Have a household income under the county limit
* Be age 62 or older and not be able to repay a repair loan

#### Medicare Advantage

The federal Medicare program sometimes provides home repair grants for senior citizens enrolled in Part C (Advantage Plans) but not the traditional Parts A, B, or D.

[Special Supplemental Benefits for the Chronically Ill](https://atiadvisory.com/wp-content/uploads/2021/01/ATI-Advisory-Data-Insight_Special-Supplemental-Benefits-for-the-Chronically-Ill-in-Plan-Year-2021.pdf) (SSBCI) available through many Medicare Advantage Plans will sometimes include benefits for structural home modifications that minimize risks for future hospitalizations and adverse health events.

### Disabled Individuals

The federal government supports free home repair grants earmarked exclusively for disabled homeowners indirectly. Therefore, adults with physical or mental limitations must stretch the definition to get this extra help.

[Free home repair for disabled people](https://www.growingfamilybenefits.com/home-repair-low-income/#free-home-repair-for-disabled-individuals) hinges on their meager Social Security checks, typically leaving them in the low-income category (see above). However, they have three unique opportunities to save money on projects.

1. Lenders cannot garnish Social Security Disability benefits or repossess your home should you default on an unsecured personal loan.
2. Repairs needed to address health, safety, or accessibility (grab bars, ramps, rigid flooring, etc.) may be tax deductible if your spouse works.
3. Medicaid Home and Community-Based Services may cover home safety assessments and modifications supporting activities of daily living.