



Dear Applicant:

Thank you for your interest in our Single Family Housing (SFH) Home Repair program through Rural Development.

Prior to submitting your application, you can complete a property assessment to determine if your property is located in an eligible area. The link for the property assessment is below:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>

Enclosed is the application package to apply for the SFH Home Repair program through Rural Development.

The application package includes the following:

Section 1 – Supplemental guidance for filing an application if you choose Option 1 or Option 2 below:

- Working with a Loan Application Packager (*Information for applying using Option 1*)
- Transmitting Single Family Housing Direct Applications via eForms and eForms Quick Reference (*Information for applying using Option 2*)

Section 2 – The following forms must be completed, signed and returned to Rural Development:

- Attachment 12-E, Checklist of Items to Accompany the Uniform Residential Loan Application (*fully complete and return all applicable items on this checklist*)
- Form RD 410-4, Uniform Residential Loan Application (*fully complete all sections and return*) (**NOTE:** *If submitting your application via eForms (Option 2), the 410-4 is completed on the eForms site*)
- Form RD 3550-1, Authorization to Release Information (*each applicant to sign/date separate forms*)
- Form RD 3550-4, Employment and Asset Certification (*fully complete all sections and return*)

Section 3 – Additional information regarding the SFH Direct Home Loan program:

- SFH Repair Loans and Grants Fact Sheet (*for your records*)
- Exhibit 4-4, Indicators of Unacceptable Credit Guidelines (*for your records*)

Rural Development

USDA is an equal opportunity provider, employer and lender.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

To apply, complete all the applicable items in the attached 12-E Checklist of Items to Accompany the Uniform Residential Loan Application and submit the package using **one** of the options below (which are listed in no particular order – you choose the option that works best for you):

Option 1: Work with a loan application packager. See “Working with a Loan Application Packager” located in Section 1 of this application package for more information.

Option 2: Apply online via [eForms](#). For instructions, see “Transmitting Single Family Housing Direct Applications via eForms” and “eForms Quick Reference Guide” located in Section 1 of this application package for more information.

Option 3: Return to a local Rural Development office:

Email to: txalice-rd@usda.gov

Mail to:

USDA Rural Development
711 E. Main St.
Alice, TX 78332

To locate a Rural Development Service Center, go to:
<https://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd>

IMPORTANT: If any item, information and/or signature is missing, your application is considered incomplete and you will be contacted and asked to provide the missing pieces.

To qualify for the SFH Home Repair program, your household’s adjusted annual income must be within our established income limit based on household size and location. The income limits can be found online at: <https://www.rd.usda.gov/sites/default/files/RD-DirectLimitMap.pdf>

During your loan approval process, you will be instructed to watch the Agency’s online applicant orientation video: <https://www.youtube.com/watch?v=XxobzC24FfU&feature=youtu.be>

For more information, go to HB-1-3550, Direct Single Family Housing Loans and Grants – Field Office Handbook: <https://www.rd.usda.gov/resources/directives/handbooks>

Final determination of eligibility is made by Rural Development upon receipt of a complete application.

Thank you for choosing Rural Development, if you have questions or concerns please feel free to contact your local Rural Development office.