



Home Repair Grant Application Checklist

GrantsForSeniors.org • Updated for 2025

Use this checklist to prepare documents before applying for home repair grants or assistance programs. Having these ready speeds up your application and reduces errors.

- ☒ ■ Proof of property ownership (e.g., deed, tax bill, mortgage statement)
- ☒ ■ Proof of income (Social Security, pension, recent pay stub, W-2, or benefits letter)
- ☒ ■ Photo ID and proof of residency (driver's license or state ID)
- ☒ ■ Estimate or quote for required home repairs (optional but recommended)
- ☒ ■ Photos of damaged or unsafe areas in the home
- ☒ ■ Contact information for local housing office or Area Agency on Aging
- ☒ ■ Copies of utility bills or proof of current occupancy
- ☒ ■ Completed application form for selected program (HUD, USDA, WAP, etc.)
- ☒ ■ Keep digital and printed copies of all submissions and correspondence

■ Tip: Keep all documents in a folder labeled "Home Repair Grant 2025" for quick access.



Quick Action Plan – Home Repair Grants for Seniors

Practical Steps to Apply for Assistance | GrantsForSeniors.org

- **1■■■ Identify Your Need** – Decide if repairs are emergency, safety, or energy-related.
- **2■■■ Choose the Right Program** – Match your need with USDA, HUD, FEMA, or local nonprofit help.
- **3■■■ Gather Required Documents** – Use the Checklist to collect proofs of ownership, income, and ID.
- **4■■■ Apply via Official Sources** – Only use .gov or .org websites. Never pay upfront fees.
- **5■■■ Follow Up** – Call or visit your local agency within 10–14 days after applying.
- **6■■■ Track Your Application** – Note submission dates, reference numbers, and contact persons.
- **7■■■ Combine Resources** – You may qualify for multiple programs (e.g., WAP + USDA Section 504).

■ **Tip:** Visit GrantsForSeniors.org weekly for updated grant opportunities and local updates.



Program Comparison Sheet – Home Repair Grants for Seniors

Compare verified federal, state, and nonprofit programs to find the right home repair assistance for you. (Updated 2025)

Program	Who Qualifies	What It Covers	Max Amount	Where to Apply
USDA Section 504 Home Repair Program	Low-income homeowners (especially rural), age 62+	Critical home repairs, health and safety improvements	\$10,000 grant / \$40,000 loan	USDA Rural Development Office
Weatherization Assistance Program (WAP)	Low-income households, seniors, and people with disabilities	Energy efficiency improvements (insulation, HVAC, windows)	Varies by state	State Energy Dept. / Local Agency
HUD Community Development Block Grant (CDBG)	Low- to moderate-income homeowners	Structural repairs, roof replacements, accessibility modifications	Varies by city/county	Local Housing or Community Office
FEMA Individual Housing Program (IHP)	Homeowners affected by declared natural disasters	Repairs and rebuilding costs not covered by insurance	Up to \$41,000	FEMA.gov or DisasterAssistance.gov
Nonprofit & Local Charity Programs	Seniors or disabled individuals with limited income	Minor repairs, ramps, grab bars, safety updates	Depends on nonprofit	Local Nonprofit or Area Agency on Aging

■ Tip: You can often combine programs, such as pairing Weatherization Grants with USDA Section 504 loans, to maximize benefits.

Visit GrantsForSeniors.org for state-specific home repair programs and application guidance.



Scam-Avoidance Tip Sheet – Home Repair Grants for Seniors

Stay safe while applying for home repair assistance. Recognize and avoid common scams targeting seniors.

■ Common Grant Scams to Watch For

- 1 “Guaranteed approval” or “free money” claims — No program guarantees approval or offers instant funds.
- 2 Requests for upfront payment — Legitimate grant programs never charge application or processing fees.
- 3 Fake government websites — Always verify official sites ending in .gov or reputable .org sources.
- 4 Unsolicited calls or emails — Real agencies do not contact applicants directly to offer money.
- 5 High-pressure tactics — Scammers urge you to act fast before an “offer expires.” Real programs have deadlines but not pressure sales.

■■ How to Verify a Program’s Legitimacy

- 1 Check the website domain — genuine programs are hosted on .gov, .org, or recognized nonprofits.
- 2 Contact your local Area Agency on Aging to confirm if a grant is real.
- 3 Search the program name on the Better Business Bureau (BBB) or the FTC complaint database.
- 4 Ask for written information before sharing any personal details.
- 5 Review official resources like Grants.gov or USA.gov for real listings.

■■ What to Do If You Suspect a Scam

- 1 Stop communication immediately — do not send money or personal documents.
- 2 Report it to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).
- 3 Notify your local police or elder protection agency.
- 4 Keep a record of all communications, emails, and phone numbers.
- 5 Inform your bank if you’ve shared financial information.

■ Tip: The federal government never calls, texts, or emails to offer grants. Always start your search on GrantsForSeniors.org or trusted .gov sources.

Visit GrantsForSeniors.org for verified resources, updates, and safety information.