



Home Repair Grants Toolkit

A Step■by■Step Guide for Older Adults

Learn how to find, prepare for, and apply to home repair grants that help seniors fix safety hazards, accessibility issues, and critical home repairs.

Inside this printable toolkit:

- How home repair grants work
- Questions seniors should ask before applying
- Grant eligibility checklist
- Budget planning worksheet
- Contractor comparison worksheet
- Grant application tracker
- Home safety repair planning sheet

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What Are Home Repair Grants?

Home repair grants are financial assistance programs designed to help older adults pay for necessary home repairs and safety improvements so they can safely remain in their homes.

Many programs focus on health and safety hazards such as faulty wiring, roof leaks, plumbing problems, heating failures, or accessibility improvements like ramps and bathroom modifications.

Unlike traditional loans, grants usually do not require repayment if program rules are followed.

Example Grant Program: USDA Section 504

The USDA Section 504 Home Repair Program provides assistance for very low-income homeowners to repair or modernize homes and remove safety hazards.

For homeowners age 62+, grants may be available to remove health and safety hazards such as roof damage, electrical problems, plumbing failures, heating issues, septic failures, and accessibility modifications.

Worksheet: Grant Eligibility Checker

- Age 60+ or 62+ depending on program
- Homeowner living in the property
- Income below program limits
- Unable to obtain affordable credit
- Home needs health or safety repairs

Important Questions to Ask Before Applying

- Is the assistance a grant or loan?
- What repairs are eligible?
- What income limits apply?
- How long does approval take?
- Do I choose my own contractor?
- Are accessibility upgrades covered?
- Are there waiting lists?

Avoid Grant Scams

Be cautious of anyone who guarantees grant approval, asks for upfront fees, or pressures you to sign paperwork quickly.

Use official government agencies and trusted nonprofits when applying for home repair assistance.

Disclaimer

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Always verify eligibility requirements and application procedures with official government agencies or nonprofit organizations before applying.

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