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News Release

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USDA Rural Development Increases Income Eligibility for Flood-Related Home Repairs

Updated Income Limits Allow More Vermont Homeowners to Address Damage from July Disaster

MONTPELIER, Sept. 11, 2023 – Sarah Waring, U.S. Department of Agriculture (USDA) State Director of Rural Development in Vermont and New Hampshire, announced higher income limits for those seeking repairs related to the devastating floods of July 2023, through the [Agency’s Single Family Housing Repair Grant program](#).

“We want anyone who needs home repairs related to the flood to check the new income eligibility requirements,” said Waring. “Now that the [‘504’ Home Repair Program](#)’s income limits have gone up, funding is there for even more folks living in impacted communities. The purpose of these grants—especially crucial during a disaster like this one—is to help rural residents stay safe, secure and connected to their communities by staying in their homes. Collaboration with partners at FEMA and strong, action-focused leadership from the Biden-Harris Administration were driving forces in making the Program work for more people.”

County	Previous Income Eligibility		Revised Income Eligibility	
	1-4 People	5-8 People	1-4 People	5-8 People
Addison	\$49,550	\$65,450	\$79,300	\$120,000
Chittenden, Franklin and Grand Isle	\$56,800	\$75,000	\$90,900	\$104,700
Bennington	\$49,550	\$59,900	\$72,550	\$95,750
Caledonia, Essex and Orleans	\$45,350	\$59,900	\$72,550	\$95,750
Lamoille	\$45,350	\$59,900	\$72,550	\$95,750
Orange	\$45,350	\$59,900	\$72,550	\$95,750
Rutland	\$45,350	\$59,900	\$72,550	\$95,750
Washington	\$48,400	\$63,900	\$77,450	\$102,250
Windham	\$45,350	\$59,900	\$72,550	\$95,750
Windsor	\$46,650	\$61,600	\$74,650	\$98,550

USDA announced disaster-relief program changes [on July 20th, 2023](#), which included

- a higher grant maximum—increased from \$10,000 to \$40,675, and
- no age restriction to receive grant funding.

In addition to the flood-related changes to the 504 program, borrowers with mortgages under USDA's [Single Family Housing '502' Direct Loan program](#) have options for various extensions, payment moratoriums and waived late fees.

Under the Biden-Harris Administration, Rural Development provides loans and grants to help expand economic opportunities, create jobs and improve the quality of life for millions of Americans in rural areas. This assistance supports infrastructure improvements; business development; housing; community facilities such as schools, public safety and health care; and high-speed internet access in rural, tribal and high-poverty areas. For more information, visit www.rd.usda.gov.

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