

Repairs Galore

Outline of Need: Mr. Lester Sneed placed his application with USDA Rural Development requesting 504 funds to repair an existing dwelling. After an inspection of the house in which he was living, it was determined that the bathroom was in very poor condition (the floor almost completely rotted out and sunk in approximately 8” in the center). The toilet was falling through the bathroom floor and his living room ceiling was ready to cave in on top of him. Overall, this living condition was a health and safety hazard for Mr. Sneed, as an elderly and disabled man.



How Rural Development Helped: After thorough consideration, it was determined that Rural Development could help him through the Single Family Housing 504 grant repair program and replace his bathroom floor. The determining factors included his very low income, ownership of the property, lack of repayment ability, his age and the purpose of the necessary repairs being to remove health and safety hazards. The grant monies would be forgiven after a three year time frame, with the only stipulation that he could not sell the home during that time without repaying the grant.

Second Chance Outreach, a local faith-based organization, heard about Mr. Sneed’s situation and wanted to help him get the best repair work as cheaply as possible. The organization submitted a very low bid to USDA Rural Development for the work and ultimately completed an outstanding job, going above and beyond what was initially asked of their organization by donating extra labor, time and materials for unforeseen repairs.



The Results: Mr. Sneed’s home is now safer and he is very grateful to USDA Rural Development and Second Chance Outreach in working with him and providing him the opportunity to have his home repaired.