

# Home Repair & Rehab Loans

Loans up to \$24,500 @ 5.5%

Loans may have a term up to twenty years with  
Monthly repayment tailored to the household's budget

Do you need to make any of these home improvements?

- Plumbing, heating system, electrical wiring updating or repair
- Structural repairs to supports or foundations
- Home insulation or addition of storm windows to save energy costs
- Roof replacement or repair
- Make your home accessible for a disabled family member
- Repair deteriorated siding, porches or entrances
- Well &/or septic improvements, or City connection to those systems?

## Human Resource Council

**HRC** is able to offer homeowners an opportunity to install energy saving measures, improve health and safety for occupants and contribute to habitability, structural integrity and long-term preservation of your single-family home. If you **OWN/PURCHASING** and **OCCUPY** your home (**STICK BUILT ON PERMANENT FOUNDATION**), and cannot afford or find financing for repairs, you may be eligible for a low interest loan with repayment terms tailored to the household's budget. In some cases repayment can be deferred until transfer of title. HRC has money available (Community Development Block Grant from the City of Missoula) for **qualifying HOME OWNERS IN MISSOULA CITY. (WITHIN MISSOULA CITY LIMITS ONLY, 1978 OR NEWER MOBILE HOMES MAY BE ELIGIBLE FOR UP TO \$7,500 IN REPAIR FINANCING.)** HRC will do a site visit at no cost to the homeowner, and inform the homeowner of the home's needs. HRC can help you solicit bids on the necessary work to be done. **Homes after-rehabilitation value cannot exceed \$221,000.**

## Qualifying Families Must Meet 2015 Median Income Guidelines

Household must have an annual income at or below the following levels:

Missoula County households:

<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>	<u>7 Person</u>
\$36,300	\$41,500	\$46,700	\$51,850	\$56,000	\$60,150	\$64,300

**DON'T DELAY - ACT NOW**

For Applications or Further Information Contact:

(406) 532-8238

HRC – 1801 S. Higgins Avenue, Missoula, MT 59801

