

## **Housing Rehabilitation Program**

The City of Mt Angel Housing Rehabilitation Program is funded by Community Development Block Grant funds from the Federal Department of Housing and Urban Development.

### **Does Your Home Need Repairs?**

Maintaining our homes is a challenge. It seems like there is always some repair that needs doing! Sometimes our homes need repairs and we just don't have the money to do them. Now there is help available.

The City of Mt Angel has a Housing Rehabilitation Program that can help you.

The Housing Rehabilitation Program can help you repair or replace:

- Roofing
- Plumbing & Electrical
- Carpet and Linoleum
- Painting
- Dry rot
- Foundations
- And other eligible repairs

### **How Does The Program Work?**

Here is how the Housing Rehabilitation Program works:

- You may qualify for a loan of up to \$20,000 to be used to make repairs to your home.
- There is no interest rate charged on the loan.
- There are no monthly payments. The loan does not need to be repaid until you sell or refinance of your home. Then the loan is repaid from the proceeds of the sale.
- Money is available to qualified applicants on a first come, first served basis.

### **How Do I Know If I Qualify?**

To qualify for a Housing Rehab Loan:

- You must be purchasing (not renting) your home.
- Your home must be within the city limits.

- The combined income of all members of your household over the age of 18 must be under 80% of the median income for Marion County.

The Housing Rehabilitation Program is administered by Mid Willamette Valley Council of Governments. Give us a call to see if you qualify! Call Charles Amberson at (503)588-6177