

Home Repair & Rehab Loans

0% Interest Loans for Homeowners

Monthly repayment tailored to the household's budget.
Loan repayments may be deferred.

Do you need to make any of these 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 and/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** 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. HRC has money available for **qualifying homeowners in MISSOULA CITY LIMITS**. After applicant is determined income eligible HRC will do a site visit, and work with the homeowner to determine the home's needs. HRC can help you solicit bids on the necessary work to be done. This program is funded by the City of Missoula along with other sources.

Qualifying Families Must Meet 2024 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>
\$50,550	\$57,750	\$64,950	\$72,150	\$77,950	\$83,700	\$89,500

For Applications or Further Information Contact:

HRC Loan Officer
(406) 728-3710

Don't Delay – Act Now



HUMAN RESOURCE COUNCIL

1801 S. Higgins
Missoula, MT 59801
(406) 728-3710

Serving Mineral, Missoula and Ravalli
Counties since 1965