

# 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

## 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 zero-interest loan with repayment terms tailored to the household's budget. HRC has funding available for **qualifying homeowners in MISSOULA COUNTY (OUTSIDE 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.

## 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**

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Missoula, MT 59801  
(406) 728-3710

Serving Mineral, Missoula and Ravalli  
Counties since 1965