



Home Repair Program

Need help repairing your home?

Low cost loans help low-income Clackamas County residents pay for needed repairs to their homes.

Loans and grants are also available for people with disabilities to help make their homes more accessible.

The Clackamas County Housing Rehabilitation Program helps qualified homeowners who need financial assistance to repair or rehabilitate their homes. Low interest loans with no monthly payments are available for interior and exterior repairs, as well as for people with physical disabilities who need to make their homes safer and more accessible.



Visit **www.clackamas.us/communitydevelopment**
or call **503-655-8591** to learn more
(See other side for program details.)



2051 Kaen Road, STE 245, Oregon City, OR 97045
<http://www.clackamas.us/communitydevelopment>

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How does the Housing Rehabilitation Program work?

The program offers low-interest deferred payment loans to help homeowners in Clackamas County repair and rehabilitate their homes.

Steps to obtain a home repair loan:

1. Complete an on-line inquiry or call our office for assistance. If it appears you may be eligible we will mail you an application packet.
2. We will review your application and supporting documents to determine eligibility.
3. Our Rehab Specialist will inspect your property to determine what repairs are needed. Health and safety items are a priority.
4. You will request bids from contractors of your choice. A list of interested contractors is available for your convenience.
5. Your Rehab Specialist will assist you throughout the construction process.

Annual Gross Income Limits

You may qualify for the Housing Rehabilitation Program or Home Access Grant if your current annual gross income is less than these requirements based on household size.

Household Size	Maximum Income Limit
1 person	\$45,600
2 persons	\$52,100
3 persons	\$58,600
4 persons	\$65,100
5 persons	\$70,350
6 persons	\$75,550

These activities are funded by the federal grants the County receives through the U.S. Department of Housing and Urban Development (HUD). Program availability and eligibility is subject to change without notice.

What kinds of loans are available?

Deferred payment loans:

- No monthly payment
- 3% simple interest per year
- Repaid when home is sold, title transferred, refinanced or owner no longer occupies the home

Loans are available for up to:

- \$15,000 for handicap accessibility improvements, a single health/safety item, or major system failure (no equity required)
- \$25,000 for exterior repairs
- \$35,000 for complete home repairs

To be eligible you must:

- Live in Clackamas County
- Own or be buying the home (you must be in title)
- Have sufficient equity (exterior and complete loans)
- Be current on your property taxes (deferred and payment in 1/3's ok)
- Be under the current HUD annual gross income guidelines
- Live in the home that needs repair (manufactured homes in parks do not qualify)
- Additional requirements apply

Home Access Grant

Low-income persons with physical disabilities may qualify for a grant up to \$5,000 for access and safety improvements. Owners and some rentals are eligible. Mobile homes in parks qualify. Improvements may include: Wheelchair ramps, handrails & widened doorways; bathroom accessibility (raised toilets & grab bars) improvements. Improvements for site or hearing impaired also eligible.

For more information contact
Clackamas County Community Development
Fill out an online inquiry at:

www.clackamas.us/communitydevelopment

Email: CDGeneral@clackamas.us

Lor call **503-655-8591**