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## HOME REHABILITATION LOANS AVAILABLE

The Ottawa County Community Action Agency (CAA) is accepting applications for the Home Rehabilitation Program. Funds are available to provide low-income residents with loans for home improvements. Under the program, homeowners receive a 0% interest deferred loan with a lien placed on the property. There are no monthly payments, although the lien is due when the property is sold or transferred.

“This is a great program for homeowners who need funds to make repairs to improve basic living conditions. It’s a win-win for the homeowner and the community,” says Susan Cervantes, CAA Program Supervisor. “Homeowners may also be eligible to make emergency repairs for conditions that are threatening to health and safety, such as faulty wiring or a broken furnace.” says Cervantes. Up to \$25,000 may be used to make necessary home repairs. Cosmetic improvements are not permitted with the funds.

Repairs that are eligible under the Home Rehabilitation Program are:

- . . . . Fixing or repairing sanitary water, waste disposal systems and/or fixtures.
- . . . . Energy saving measures such as insulation and/or insulated windows or exterior doors.
- . . . . Heating system repairs or replacement.
- . . . . Electrical wiring repairs or updates to wiring system.
- . . . . Correcting structural or foundation support.
- . . . . Roof repairs or replacement.
- . . . . Siding, porches or stoop repairs.
- . . . . Repairs to the inside/outside of the home for handicap accessibility.
- . . . . Correction of health hazards.
- . . . . Additions to conventional homes to correct overcrowding only if approved
- . . . . Painting, carpeting or kitchen cabinets that fail an inspection.

Applicants must be an individual or family who owns and lives in a home in Ottawa County. Rentals and properties in the City of Holland are not eligible. A contracted inspector identifies the repairs to be made based on a Housing Quality Standards inspection and the homeowner. Applicants must provide documentation of income and home ownership.

CAA is also accepting applications for the Property Improvement Program (PIP). This program provides a low-interest loan with monthly payments and flexibility for desired home repairs. For more information about either program and eligibility, contact CAA at 616-393-5607.

It is the mission of the Ottawa County Community Action Agency to reduce the effects of poverty in Ottawa County by promoting self-sufficiency and economic independence. Auxiliary aids available upon request to individuals with disabilities. An equal opportunity employer/ program. To learn more about all CAA programs visit [www.miottawa.org/caa](http://www.miottawa.org/caa).

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