



Welcome to Affordable Home Improvement Loans

HOUSEHOLD INCOME LIMITS FOR 4% INTEREST					
1 Person \$46,100	2 Persons \$52,650	3 Persons \$59,250	4 Persons \$65,800	5 Persons \$71,100	6 Persons \$76,350
7 Persons \$81,600	8 Persons \$86,900	9 Persons \$92,150	10 Persons \$97,400	11 Persons \$102,650	12 Persons \$107,950
Minimum Loan Amt: \$2,000			Maximum Loan Amt: \$50,000		
* Competitive interest rates are also available for higher income households up to \$99,500 gross, regardless of family size.					

Eligible Improvements

- A room addition or a new garage,
- Furnace/air conditioning installation,
- Roof replacement, a new paint job, or siding,
- Upgrade or replace electrical wiring,
- Septic system repairs or plumbing,
- Energy conservation, including replacing windows and doors or insulating walls or attic space,
- Accessibility improvements such as bathroom accessibility remodeling or

Terms and Eligibility

- Secured loans: Loan amounts from \$2,000-\$50,000 and up to 20 years to repay; Minimum credit score of 620
- Unsecured loans: Loan amounts from \$2,000-\$15,000 and up to 10 years to repay; Minimum credit score of 680

Welcome to Home Improvement Deferred Payment Loans

HOUSEHOLD INCOME LIMITS FOR DEFERRED PAYMENT LOANS					
1 Person \$30,350	2 Persons \$34,650	3 Persons \$39,000	4 Persons \$43,300	5 Persons \$46,800	6 Persons \$50,250
7 Persons \$53,700	8 Persons \$57,200	9 Persons \$60,650	10 Persons \$64,100	11 Persons \$67,550	12 Persons \$71,050
Minimum Loan Amount:		\$1,000	Maximum Loan Amount:		\$25,000

Eligible Improvements

- Basic and necessary improvements that directly affect the safety, habitability, energy efficiency, and accessibility of your home, and
- Correction of lead-based paint hazards is required.

Terms and Eligibility

- Secured with a mortgage at 0% interest,
- Repayment is deferred until the borrower sells, transfers title, or no longer lives in the property, and
- Forgiven after 30 years of continued ownership and occupancy.
- \$25,000 Maximum asset limit

