# Linn-Benton-Lincoln County **Home Repair Program**

DevNW, a local nonprofit agency serving Linn, Benton and Lincoln Counties. is offering home repair loans with no monthly payments to income-qualified homeowners.

# You may qualify for this program if:

- You are a LOW income homeowner
- You live in Linn, Benton or Lincoln County
- You currently have equity in your home

## Loans can be used to:

- Repair a home to a safe, healthy, and decent condition
- Repair or replace items to reduce maintenance and operating costs
- Adapt a home for accessibility

### How does the loan work?

- No out of pocket fees
- Low Interest APR .8364% (3.25% for the first 7 years) AND

No monthly payments

- Loans have a 30 year term
- Loans are payable when the house is sold, refinanced, or the owner no longer lives in the house

# **Typical Repairs:**

- Plumbing, Septic, Water Heaters
- Electrical
- Heating/Cooling Equipment

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- Roofing, Siding, Windows, Doors
- Well Drilling

- Interior Repairs (flooring, walls, painting)
- Exterior Painting
- Accessibility Improvements
- Repairs to any item that may affect your health or safety

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