



# Housing Rehabilitation Program

**Do you need help repairing your home?**

**0% deferred payment loans are available to Salem and Keizer residents who need help repairing or rehabilitating their homes.**

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

The City of Salem Housing Rehabilitation Program helps qualified homeowners who need financial assistance to repair or rehabilitate their homes. Low cost loans are available for interior and exterior repairs, as well as for people with disabilities who need to make their homes safer and more accessible.

**Fill out an online application at:  
[www.cityofsalem.net/HousingRehab](http://www.cityofsalem.net/HousingRehab)  
or call 503-588-6178 to learn more.**

*See other side of this flyer for more information on the loan program.*

## How does the Housing Rehabilitation Program work?

The City of Salem Housing Rehabilitation program is a low cost loan program that helps homeowners in Salem and Keizer repair and rehabilitate their homes.

Steps to obtain a housing rehabilitation loan:

1. Complete a simple application.
2. Your application will be reviewed for eligibility.
3. If you qualify, City Staff 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.
5. You will be assisted throughout the construction process.

## What kinds of loans are available?

### Deferred payment loans:

- No monthly payment
- 0% interest
- Repaid when home is sold, title transferred, refinanced, or owner no longer occupies the home

### Loans are available up to:

- \$10,000 for emergency repairs
- \$30,000 rehabilitation repairs
- \$10,000 for lead abatement

## To be eligible, you must:

- Live in Salem or Keizer
- Own the home (you must be in title)
- Have sufficient equity
- Be current on your property taxes
- Be within the current HUD income guidelines
- Live in the home that needs repair
- Additional requirements apply

Annual Income Limits can be found at [www.cityofsalem.net/HousingRehab](http://www.cityofsalem.net/HousingRehab)