

NORTHEAST REGIONAL HOUSING REHABILITATION LOAN PROGRAM
Pre-Application Information

The Northeast Regional Rehabilitation Housing Loan Program is a zero (0%), deferred payment, income limited, home repair program provided to assist homeowners with essential home repairs. The program is administered by GEODC and all repairs completed by State of Oregon licensed contractors. The goals of this program are to alleviate health and safety concerns, conserve and improve existing moderate housing, encourage energy conservation and the revitalization of neighborhoods.

Funds are Subject to Availability.

Eligibility Requirements:

- Homeowner must meet qualifying income level.

Household Size	Morrow County	Umatilla County
1	\$30,250	\$32,700
2	\$34,600	\$37,350
3	\$38,900	\$42,000
4	\$43,200	\$46,650
5	\$46,700	\$50,400
6	\$50,150	\$54,150
7	\$53,600	\$57,850
8	\$57,050	\$61,600

- Homeowner must occupy property. (no rental properties)
- Homeowner must have sufficient equity in the property to secure the loan.
- Property must be located within Morrow or Umatilla county.
- Repairs must not exceed 50% of the county assessed Real Market Value (RMV) of the property.
- Manufactured homes must be newer than 1978.
- Property cannot be located within a flood zone.
- Homeowner must maintain hazard insurance equal to the value of the property until the loan is repaid.

Eligible Repair Examples:

- Health and Safety Concerns: Lead or Asbestos Removal, Structural Repairs.
- Electrical, Plumbing, Heating System Repairs or Upgrades.
- Roofing Repairs or Replacements.
- Weatherization: Siding, Windows, Doors, Insulation.
- Handicap Accessibility.

Please complete the attached pre-application form and return to the following address:

GEODC
Attn: Housing Rehabilitation Loan Program
PO Box 1041
Pendleton, OR 97801

There is no obligation and all information is confidential. To find out more about the program or if you need assistance filling out the attached pre-application form, please contact Judy Moore at 541-612-7090 or judy.moore@geodc.net.

**NORTHEAST REGIONAL HOUSING REHABILITATION LOAN PROGRAM
Pre-Application Form**

Name(s): _____

Address: _____

Property Address:
(if different) _____

Phone: _____

Email Address: _____

County Assessed
Real Market Value: \$ _____

Amount Owed: \$ _____

Manufactured Home: Yes or No If yes, year it was manufactured: _____

Household Size: _____

Gross Household Income: \$ _____
(include all income for
members over 18 yrs.)

Repairs\Improvements Needed (check all that apply):

- | | | |
|--|---|--|
| <input type="checkbox"/> Electrical | <input type="checkbox"/> Asbestos/Lead | <input type="checkbox"/> Plumbing |
| <input type="checkbox"/> Insulation/Weatherization | <input type="checkbox"/> Siding | <input type="checkbox"/> Foundation |
| <input type="checkbox"/> Windows/Doors | <input type="checkbox"/> Hot Water Heater | <input type="checkbox"/> Roof |
| <input type="checkbox"/> Heating System | <input type="checkbox"/> Porches/Steps | <input type="checkbox"/> Dry Rot |
| <input type="checkbox"/> Handicap Accessibility | <input type="checkbox"/> Sagging Floors | <input type="checkbox"/> Septic System |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Other _____ | |