



DESCHUTES COUNTY COMMUNITY DEVELOPMENT
Environmental Soils Division
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Financial Assistance Opportunities for Onsite Wastewater System Repairs & Upgrades

NeighborImpact: Home Rehabilitation Loans

The Home Rehabilitation Loan Program provides low-interest deferred loans for eligible homeowners to perform health and safety repairs on their homes in the tri-county area. Clients must own their home and the land it sits on. Homeowners must repay the loan once they move out, sell or refinance the home. Income guidelines for program eligibility are listed below.

Some examples of the kinds of work that may be approved using these loan funds include repairs to plumbing and electrical systems, roof repair/replacement, remodeling spaces for accessibility, septic upgrades, exterior paint, and more.

If you are interested in a home rehabilitation loan, please **call 541-316-2034** or email homerehab@neighborimpact.org to see if you qualify. If so, you will be sent an application to fill out and return.

In South Deschutes County when a nitrogen-reducing onsite system is necessary, additional funding opportunities to repair or upgrade your system may be available through NeighborImpact.

USDA Rural Repair and Rehabilitation Loans and Grants

The United States Department of Agriculture Rural Development Program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. A failing or severely substandard onsite wastewater system is a health and safety hazard.

To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50% of the area median income. Grants are available to homeowners who are 62 years old or older and cannot repay a conventional Section 504 loan.

For information regarding this program contact the local Rural Development office in Redmond at **541-923-4358**.
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