Home Repair & Rehab Loans

Low Interest Loans for Homeowners
Monthly repayment tailored to the household's budget.
Loan repayments may be deferred.

Do you need to make any of these improvements?

- **Plumbing, heating system, electrical wiring updating or repair**
- **Structural repairs to supports or foundations**
- **Home insulation or addition of storm windows to save energy costs**
- **Roof replacement or repair**
- **Make your home accessible for a disabled family member**
- **Repair deteriorated siding, porches or entrances**
- **Well and/or septic improvements**

Human Resource Council

HRC is able to offer homeowners an opportunity to install energy saving measures, improve health and safety for occupants and contribute to habitability, structural integrity and long-term preservation of your single-family home. If you OWN and OCCUPY your home, and cannot afford or find financing for repairs, you may be eligible for a low-interest loan with repayment terms tailored to the household's budget. HRC has funding available for qualifying homeowners in RAVALLI COUNTY. After applicant is determined income eligible HRC will do a site visit, and work with the homeowner to determine the home's needs. HRC can help you solicit bids on the necessary work to be done.

Qualifying Families Must Meet Median Income Guidelines

Household must have an annual income at or below 80% of the area median income:

Ravalli County households:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
$52,050	$59,450	$66,900	$74,300	$80,250	$86,200	$92,150

For Information Contact:
HRC Loan Officer
(406) 728-3710
1801 S. Higgins
Missoula, MT 59801

Don't Delay – Act Now

HUMAN RESOURCE COUNCIL

Serving Mineral, Missoula and Ravalli Counties since 1965.

EQUAL HOUSING OPPORTUNITY

Rev. 6/11/2026