

HOMEOWNER RESOURCES

Help with Home Repairs and Modifications

If you plan to repair or renovate your home, government programs may make it easier for you to afford those home improvements.

What Financial Help is Available for Home Repairs?

Home improvement loan programs help with home repairs and modifications. They are the most common type of government financial assistance for home improvements. Some programs are available nationwide, while others are only available at the state or county level.

Find Loans and Other Incentives

- Learn about the HUD Title 1 Property Improvement Loan program. Loan amount and repayment terms are limited based on the type of property.
- Find out about the 203(k) Rehabilitation Mortgage Insurance Program. It lets homebuyers and homeowners borrow an extra \$35,000 through their mortgage for home repairs and improvements.
- For programs in your community, contact: all 50 states
 - Your local or county government housing department
 - Your state Department of Housing and Urban Development (HUD) office, or -
- Find information about energy efficient modification loans or incentives in your state.

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- Review a list of FAQs about [tax credits](#) and [rebates](#) for Energy Star products and energy efficiency home improvements.

Help for Certain Demographic Groups

- Veterans can contact the [Department of Veterans Affairs Home Loans Service](#) about:
 - Cash-out Refinance Loans, which can be used to pay for home repairs and improvements
 - [Disabled Veterans Housing Assistance](#)
- Seniors can find tips on home safety [in the Home Repair and Modification section](#) of the Eldercare Locator website. You can order printed copies of publications such as:
 - [Modifying Your Home for Healthy Aging](#) (PDF, [Download Adobe Reader](#))
 - [Preventing Falls at Home](#) (PDF, [Download Adobe Reader](#))

The [homemods.org national directory](#) lets you search by state for funding, service providers, and other resources.

- Native Americans can get help with home repairs by:
 - Learning more about [the housing improvement grant program](#)
 - Calling the [Public and Indian Housing \(PIH\) Customer Service Center](#)
- Rural residents can contact a [local Rural Development office](#) for information about [repair grants and loans](#).

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Am I Eligible for Home Repair Assistance?

Eligibility requirements vary from program to program. In general, it depends on:

- Income level
- The homeowner's age
- Type of property
- Where the property is located

How Do I Apply for Home Improvement Programs?

Reach out to the federal, state, or county government agency that administers the program. Loans are made by traditional lenders. But the government programs help these lenders make loans that they might normally not fulfill. Grants are available depending on your income level and work to be done.

To get started, contact:

- Your [local or county government](#) housing office
- Your state [Department of Housing and Urban Development \(HUD\)](#)

What Else Do I Need to Know Before Starting a Home Repair?

Tips for Hiring a Contractor

Finding a good contractor to do repairs and improvements to your home is important. The Federal Trade Commission (FTC) provides [resources and tips on hiring a contractor](#). These tips include important questions to ask and how to report problems.

Watch Out for Utility Lines Before You Dig - Call 811

Before digging on your property, [call 811](#). Utilities will come out to mark the area to help you avoid damaging or being injured by underground

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utility lines. The timing for processing your request differs from state to state. Some states allow for an [online digging request](#)