



Home repair loan programs

Not sure how to pay for home repairs? INHP offers low- or no-interest loan programs. The trusted experts at INHP also provide access to licensed contractors and project support.

GET STARTED TODAY!

To partner with INHP,
you first need to register:

Go to INHP.org/make-home-repairs

1 ESSENTIAL REPAIR:

Keep your home safe and habitable. Qualifying repairs may include roof, gutters, plumbing, structural, electrical, sewer lateral repairs and more.

2 ACCESSIBILITY MODIFICATION:

Affordably finance an accessibility modification to your home. Improvements may include ramps, doorway widening, grab bars and walk in showers.

ESSENTIAL AND ACCESSIBILITY LOAN DETAILS

- 0% interest/.25% APR*
- No required monthly payment
- No out-of-pocket expense
- Maximum loan amount up to \$15,000
- Closing costs rolled into loan (up to \$600)

3 CHOICE IMPROVEMENTS:

Make upgrades of your choice, including windows, flooring, cosmetic upgrades, bathroom and kitchen remodels, exterior siding/painting and more.

CHOICE IMPROVEMENTS LOAN DETAILS

- Affordable fixed-rate loan
- Minimal out-of-pocket expense
- 580 minimum credit score
- Closing costs can be rolled into loan
- Maximum loan amount up to \$15,000
- Terms up to 10 years

4 STABILIZATION REPAIRS:

Make home repairs before major damage happens, saving you money and headaches. Qualifying repairs may include roof, windows, accessibility modifications and exterior siding/painting.

STABILIZATION REPAIR LOAN DETAILS

- 0% interest/.25% APR*
- No required monthly payment
- Maximum loan amount up to \$12,500
- Closing costs can be rolled into loan (up to \$600)
- Contractor and project support through INHP

5 ECOHOUSE:

Upgrade appliances with new energy efficient models to help save money. Qualifying upgrades may include HVAC systems, water heater and other Energy Star® rated appliances including a refrigerator, washer and dryer.

ECOHOUSE LOAN DETAILS

- Affordable fixed-rate loan
- Minimal out-of-pocket expense
- 580 minimum credit score
- Closing costs can be rolled into loan
- Maximum loan amount up to \$8,000
- Terms up to six years

INHP'S LOAN REQUIREMENTS

- Current on home mortgage(s), property taxes and home insurance
- Property must be owner occupied and in Marion County
- Review of all outstanding liens and/or judgements
- Everyone on home title needs to sign loan
- Use of licensed contractor and property inspection
- Income restrictions apply

Rates and terms are subject to changes without notice.

** Loan matures at end of 30 years or must be repaid upon title transfer.*



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317-610-4663 • www.INHP.org

