



San Juan County News Release

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Maintenance & Weatherization Help Available for Low Income Homeowners

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(News Release from San Juan County Affordable Housing Coordinator)

With the warmer weather finally here now is the time to get your house ready for next winter's inclement weather. There are a couple of programs available to help low-income San Juan County homeowners with weatherization or make needed repairs to their homes.

Weatherization is a program offered by the Opportunity Council (an Action Agency located in Bellingham who services San Juan County). The program goal is to increase the energy efficiency of a home thereby reducing energy costs while also ensuring the health and safety of the household. Weatherization addresses home safety and health concerns and aims to increase the durability of a home while improving indoor air quality and home comfort.

Typical measures include attic, floor and wall insulation, draft proofing, furnace and woodstove cleaning and safety checks, duct sealing and insulation, ventilation improvements and baseload conservation measures, including compact fluorescent light bulbs, low flow shower heads, and possible refrigerator replacement. Weatherization services are available for homeowners and renters (with landlord approval). There is no cost for this service to either low-income participants or landlords with low-income tenants.

For more information, contact the Opportunity Council at 1-888-586-7293 and ask for Lorena. Please be sure to identify yourself as a San Juan County resident. For more information on this and other programs visit the Opportunity Council website at: www.opcco.org

Low interest loans are available from the USDA Rural Development 504 Program to help very low income owners of modest single family homes repair those homes. Loan funds are available to improve or modernize a home, make it safer or more sanitary, or remove health and safety hazards. To qualify homeowners must have incomes at or below 50% of Area Median Income. The 2009 income limits for San Juan County are \$23,400 for a single person; \$26,700 for two, \$30,050 for three; and \$33,400 for a family of four.

The interest rate is fixed at 1% for the life of the loan with a pay back period of up to 20 years. There are minimal or no application and closing costs. Actual grants may be available to persons who are at least 62 years of age and cannot afford a loan. Other eligibility requirements include: applicant must be a US citizen or a noncitizen who qualifies as a legal alien as defined by USDA regulation; the home must be the applicant's residence; applicant must have legal capacity to incur a loan obligation; applicant must have a good credit history; applicant must have repayment ability; applicant must be unable to obtain financing from conventional lenders (bank, mortgage company, etc.) or from their own resources.

For more information regarding the above program, please contact the USDA Rural Development Office in Mt. Vernon at (360) 428-4322.