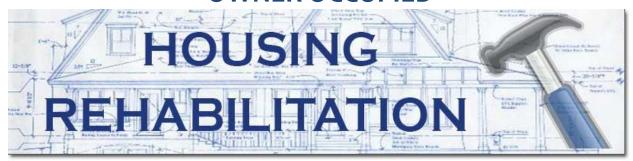


OWNER OCCUPIED



ROOFS & GUTTERS

HEATING & AIR CONDITIONING

MOBILE HOME REPAIR

ELECTRICAL SYSTEMS



PLUMBING

ENERGY EFFICIENCY

FOUNDATION/ STEM WALL REPAIRS

RESIDENTIAL ACCESSIBILITY

IF YOUR HOME NEEDS ESSENTIAL REPAIRS, BUT YOU CAN'T AFFORD TO MAKE THEM, NACOG MAY BE ABLE TO HELP.

Northern Arizona Council of Governments is currently accepting applications for its Owner Occupied Housing Rehab Program to address health & safety related issues in the home. <u>All homes must be brought to code with available funds -- rehabilitation implies remedy of all code compliance issues.</u>

ELIGIBLE APPLICANTS MUST BE:

- ✓ Homeowners in Apache, Coconino, Navajo, & Yavapai County, **all of whom** occupy the residence and have owned the property for at least 12 months.
- ✓ Current on their homeowner's insurance, mortgages, and property taxes.
- ✓ Below 80% of the area median income according to household size.
- ✓ Able to bring the home up to code compliance standards with the funding available.
- ✓ Homeowners willing to accept a lien for a no-interest 10- or 15-year forgivable loan.

Homes with reverse mortgages & those located in a 100- year FEMA floodplain do not qualify.

* Preference will be given to households applying for funding that meet one of the following criteria:

1) seniors (62 years of age or older); 2) disabled (a legally recognized physical/mental/emotional condition that limits the performance of daily living skills); or 3) minor child(ren) age 17 & under reside in the home and are related to head of household.



FOR AN APPLICATION AND INFORMATION ABOUT THE PROGRAM, CONTACT NACOG at (928) 444-8894; homerepairs@nacog.org.