



HOME IMPROVEMENT PROGRAM

# Resident Guide



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## **THE HOME IMPROVEMENT PROGRAM**

The City of Boise's Home Improvement Program helps lower-income homeowners pay for important home repairs so they can stay safe and continue living in their homes.

The program provides low-interest or forgivable loans for repairs related to safety, health, accessibility, and energy efficiency.

## WHO IS ELIGIBLE?

You may qualify if all of the following apply:

- Your total household income is at or below 80% of Boise's Area Median Income (AMI)  
(See the income chart provided with the application.)
- The home is inside Boise city limits
- You own and live in the home as your primary residence
- The home needs eligible repairs

## DO I HAVE TO PAY THE MONEY BACK?

**YES.** All assistance is provided as a loan, and the type of loan depends on your income.

FORGIVABLE LOAN	DEFERRED LOAN	TRADITIONAL LOAN
<b>&lt;30% AMI Households</b>	<b>31–50% AMI Households</b>	<b>51–80% AMI Households</b>
No monthly payments	No monthly payments	Monthly payments required
Loan is forgiven over time as long as you continue living in the home	0% interest rate	Very low interest rates (0–3%)
Forgiveness period depends on loan amount: <ul style="list-style-type: none"> <li>• Under \$15,000 - 5 years</li> <li>• \$15,001–\$25,000 - 10 years</li> <li>• \$25,001–\$35,000 - 15 years</li> <li>• Over \$35,000 - 20 years</li> </ul>	Loan and interest are due when the home is sold or transferred	Loan term usually 10–20 years <ul style="list-style-type: none"> <li>• Generally, 1 year for every \$2,000 borrowed (up to 20 years)</li> </ul>



## HOW MUCH MONEY IS AVAILABLE?

- Up to \$40,000 for forgivable and deferred loans
- Up to \$60,000 for traditional loans
- Final loan amount depends on the repairs needed to make the home safe, available funding, and special circumstances, if any.

## WHAT REPAIRS ARE COVERED?

This program focuses on urgent and necessary repairs to keep homes safe, healthy, and accessible.

### Repairs for ALL Income Levels

- Roof repair or replacement (leaking, damaged, or near end of life)
- Plumbing or sewer repairs
- Heating and cooling system repair or replacement
- Electrical system repairs
- Structural repairs that affect safety
- Accessibility improvements (ramps, grab bars, accessible bathrooms)
- Smoke and carbon monoxide detectors
- Lead or asbestos removal (when required for repairs)
- Exterior doors and windows needed to secure the home
- Severe mold or pest treatment

### Additional Repairs for 31–50% AMI

- Repair of non-essential but broken items (cabinets, drywall, flooring, siding)
- Energy-efficiency upgrades
- New windows, weather stripping, door improvements

### Additional Repairs for 51–80% AMI

- Repairs listed in the Home Improvement Program Policies and Procedures Manual

## IS THERE A WAITLIST?

**YES.** Applications are generally reviewed in the order they are received. Project timelines depend on available funding and staff capacity.

**Emergency repairs may be prioritized.** Examples of emergencies include no heat in winter, active water leaks, leaking roofs, dangerous electrical issues, failed plumbing/sewer, structural damage, or any condition that threatens health or safety (including mold with medical documentation) may be prioritized.



## HOW DOES THE PROCESS WORK?

1. Apply online through the city's application portal. Help is available if needed.
2. City staff will contact you if more information is needed.
3. If eligible, a Home Improvement Coordinator visits your home to assess repairs.
4. You review and sign a Project Agreement.
5. The city prepares the repair plan and requests contractor bids.
6. You and the contractor sign the construction contract.
7. Repairs are completed and supervised by the city.
8. After work is finished, you sign loan documents.
9. The city records a lien on the property. The lien is removed once the loan is forgiven or paid off.

## APPLICATION DOCUMENT CHECKLIST

You will need to upload the following documents with your online application:

- Photo ID for all household members age 18+
- Current mortgage statement(s) or proof of ownership (deed, title, or sale contract)
- Two months of bank statements
- Proof of income for all household members age 18+ (pay stubs, benefits, etc.)
- Information for other assets (savings accounts, property, vehicles)

### Additional Documents by Request

- Tax returns (W-2s or 1099s)
- Homeowners insurance
- Divorce, death, or bankruptcy documents (if applicable)

## ONGOING REQUIREMENTS

- You must continue living in the home during the loan period
- Each year, the city will ask you to confirm the home is still your primary residence



**LEARN MORE  
AND APPLY**





## **BOISE PLANNING & DEVELOPMENT SERVICES**

Boise City Hall 150 N. Capitol Blvd., Boise, ID 83702 | 208-608-7100 (TTY:711)

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