

## Yukon Housing Corporation Home Repair/Upgrade Lending Programs

Yukon Housing Corporation offers a number of different lending programs and services which may assist you with repair or upgrades to your home.

Contact a program officer to discuss your particular housing needs.

### Home Repair Program

#### **Low interest rate loan**

This program provides homeowners with an opportunity to borrow up to \$35,000 to repair their principal residence. A technical officer will assess your home and provide you with a comprehensive list of eligible repair/upgrade options. Loans under this program are amortized up to 12 years at a reduced interest rate.

### Home Repair Enhancement Program

#### **When your repair project exceeds \$35,000**

This program may be available when the scope of work and cost for a repair project exceed the limits set under the Home Repair Program. The interest rate on the Home Repair Enhancement Program loan is set at a higher rate than the Home Repair Program loan.

### EnerGuide for Houses Program

#### **Residential energy audit evaluation**

Certified EnerGuide for Houses advisors provide high-tech practical information regarding your home to help you decide on building or repairing with energy upgrade options.



YUKON  
HOUSING  
CORPORATION



Repair/Upgrade

### Mobile Home Upgrade Program

#### **Low interest rate loan**

This program provides mobile homeowners who live in their dwellings, on rental property, with the opportunity to borrow funds to repair their homes. Funding is subject to a maximum loan amount based on the market value of the mobile home after repairs. The repaired mobile home must remain transportable.

### Mobile Home Emergency Repair Program

#### **Health and safety concerns**

The Emergency Repair Program is designed for mobile homeowners on rental property who live in their dwellings. The program provides assistance to address immediate health and safety issues.

## Steps to Repair/Upgrade



### ■ Contact

Call or visit your local Yukon Housing Corporation office to discuss your particular housing needs.

### ■ Application

Complete an application form and submit required information as the next step toward your approval for a particular program.

### ■ Pre-approval

Following an assessment of your application and determination of your eligibility, a pre-approval may be granted. A technical officer will complete a dwelling assessment of your home.

The technical officer will determine which components can be upgraded, replaced or installed so that your home meets acceptable standards.

### ■ Repair Options

A technical officer will assist you in reviewing the dwelling assessment and with costing the eligible repair items.

### ■ Final Approval

Loan documents will be signed with Yukon Housing Corporation and the work on your home can begin. Your home will be used as security on the loan and proof of insurance must be in place.

### ■ Funding the Project

As work progresses the technical officer will release funds based on approved costs submitted. You have 1 year to complete all repairs. Repayment of your loan will commence upon completion.

### Yukon Housing Corporation

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Yukon Housing Corporation's programs and services...



*We look forward to meeting with you*