

Home-repair help available for some Kelso homeowners

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Low- and moderate-income Kelso homeowners are eligible for a home-repair assistance program through Lower Columbia Community Action Program (CAP).

The assistance comes through a deferred loan with zero interest and no monthly payments. Loans are repaid whenever the properties change hands. Homes must be within the Kelso city limits.

"Many of our clients are on fixed incomes, so this is a great way for them to get the repairs they need without adding to their regular expenses," Jayson Tidland, CAP's rehab inspector, said in a written statement.

To qualify, a family should have a stable income not higher than 80 percent of median pretax income. For example, a family of two could earn up to \$37,350 annually, and a family of four could earn up to \$46,650. There can be only one other lien on their property, and the family's equity in the house must exceed what they owe on it.

Tidland said about \$500,000 is available for rehab loans through a grant from the U.S. Department of Housing and Urban Development. A typical loan is limited to an amount up to \$20,000, but can be larger with the city's approval.

People interested in learning more can call (360) 425-3430 extension 226.