



# MENDENHALL RIVER FLOOD RECOVERY LOAN PROGRAM

**This home improvement loan program is designed to assist those who are affected by the Mendenhall River Flood and need assistance with renovating their home.**

## ELIGIBILITY CRITERIA

- Primary residence must be in the Mendenhall River Flood Zone.
- Single family homes, condominiums, and modular homes.
- Borrowers are encouraged to attend THRHA home maintenance education classes.

## TERMS

**Maximum Loan Amount:**  
up to \$50,000.

**Maximum Term:**  
up to 15 years.

**Loan Origination Fee:**  
1.5% of loan amount –  
can be included in the loan.

**Application Processing Fee:**  
\$100 application fee due at the time  
the application is processed.

**Insurance:**  
Proof of homeowners  
insurance required.

**Down Payment:**  
None required.

**Appraisal:**  
Appraisals cannot be older than  
two years. Alternatives for appraisals  
are property assessments  
by city, tribe, or realtor.

