

## Rehabilitation Projects

- Roofing
- Siding
- Heating
- Electrical
- Insulation
- Foundation
- Windows & Doors
- Sewer & Water Laterals
- Handicapped Accessibility



## Homebuyer Assistance

- 50% Down Payment
- Closing Costs



### Contact Information

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## NORTHWEST REGIONAL HOUSING REHABILITATION AND HOMEBUYER PROGRAM



*Zero Percent, Deferred  
Payment Loans to  
Qualified Applicants*

# Housing Activities

The Northwest Region of Wisconsin has received a Community Development Block Grant from the Wisconsin Department of Administration, Division of Housing and Community Development to benefit Low- and Moderate-Income (LMI) households in Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, and Washburn Counties wishing to make home improvements or to purchase a home. Douglas County, as lead county, has contracted with Northwest Regional Planning Commission to administer the program.

## OWNER-OCCUPIED REHABILITATION

The program provides rehabilitation assistance to LMI owner-occupied housing units through-out the Region. Financial assistance to eligible owner-occupied households will be in the form of a 0 percent, deferred payment loan, secured by a mortgage in Douglas County's name until the unit ceases to be the owner's principal place of residence.



## RENTER-OCCUPIED REHABILITATION

CDBG program may provide funds for the rehabilitation of LMI renter-occupied units with 0 percent, installment loans over ten years.

## HOMEBUYER ASSISTANCE

The program will provide assistance to eligible households that are renting and seeking assistance to purchase a home in the Region. The Homebuyer Opportunity Program will provide closing costs and up to 50 percent of the down payment to eligible clients. Eligible closing costs include: loan origination fees, loan discount points, appraisal costs, credit report, title search and preparation charges, transfer fees, and recording costs. Terms for financing are the same as owner-occupied rehabilitation.



## HANDICAPPED ACCESSIBILITY

CDBG funds may be used for accessibility modifications to a dwelling unit occupied by an LMI person who is physically handicapped. Typical modifications include: ramps, grab bars, accessible shower stalls, wider doorways and hallways, and the installation of door handles, in place of door knobs.



# Eligibility

To qualify for the program, a household must meet the income limits established by the U.S. Department of Housing & Urban Development.

## 2015 HOUSEHOLD INCOME LIMITS

Ashland, Bayfield, Burnett, Iron, Price, Rusk, Sawyer, & Washburn Counties Douglas County\*

\$34,200.....	1 Person.....	\$35,750
\$39,050.....	2 Persons.....	\$40,850
\$43,950.....	3 Persons.....	\$45,950
\$48,800.....	4 Persons.....	\$51,050
\$52,750.....	5 Persons.....	\$55,150
\$56,650.....	6 Persons.....	\$59,250
\$60,550.....	7 Persons.....	\$63,350
\$64,450.....	8 Persons.....	\$67,400

Total household income shall include all income sources from all members of the household who are at least 18 years of age (except full-time students under 22 years of age).

Household size includes all full-time household members, foster children, and other minor children who reside in the household for more than 50 percent of the year.

\*Residents of the City of Superior are ineligible to apply for funding assistance due to the city's "entitlement" status.