Housing Rehabilitation Program

* There are different types of assistance available for housing rehabilitation.
* Only work that is considered essential and necessary will be permitted. All lead-based paint hazards will need to be corrected. Hazards will be determined upon an initial project assessment of your home.

Types of Assistance

Homeowner (Owner-Occupied):

No-Interest, deferred payment loans are available. These loans will be deferred until the housing unit ceases to be the borrower's principal place of residence. At that time, repayment will be due in full.

Potential Homebuyers:

Down payment and closing cost assistance is available. Funds can pay for up to 1/2 of a reasonable down payment and all of the closing costs not to exceed $2,500. The purchaser must contribute a minimum of $1,000. The balance of the funds are used to rehabilitate the home.

This is a no-interest, deferred payment loan until the housing unit ceases to be the borrower's principal place of residence. At that time, repayment is due in full.

The home purchaser is required to match the down payment funds contributed from the program. The home purchased must be vacant or owner-occupied. The purchaser should look for a home that does not have peeling or deteriorated paint. The programs Lead Paint Hazard Reduction requirements may make purchasing a home with paint problems unfeasible.

Eligible Repairs

* Handicap Accessibility
* Repair and/or replace basic heating systems, water heaters, plumbing and electrical systems, and connect water and sewer lines
* Insulate attic and sidewalls
* Install new windows and doors
* Exterior improvements including roofing, painting, siding, or porch repairs
* Lead-based paint removal
* Install smoke detectors
* Other general improvements

State of Wisconsin Lead Paint Requirements

The program requires that we include an evaluation of the paint in your home as a part of our project review. If your home was built prior to 1978, the program will require repairs to any deteriorating surfaces to reduce lead-based paint hazards. The work associated with lead paint hazard reduction will be included in your project costs and may limit your choice of contractors. It may also increase the price of some repair work.

Loan Fees

There are loan fees that apply. There is a $XX-$XXX fee for a title search, a $XX fee to record your mortgage and $XXX in project review fees. These fees are included in your loan.

Who is Eligible for Assistance?

The following are the income limits for owners, buyers and tenants:

Family Size	Income Limit *Calumet*	*Winnebago*
1	$40,300	$37,450
2	$46,100	$42,800
3	$51,850	$48,150
4	$57,600	$53,500
5	$62,200	$57,800
6	$66,800	$62,050
7	$71,400	$66,350
8	$76,050	$70,600

Will a Lien be Placed on My Property?

Yes, all program participants will have a lien placed on their property in the amount of the loan.

How Do I Apply?

Applications will be available at City Hall or by calling the Housing Program Office. If needed, program staff will assist you in completing your application.

CDBG Special Notes

If you have a child that is 6 years of age or younger, it is recommended and encouraged that he or she be tested for lead levels in their blood.

The Community Development Block Grant Program is an equal opportunity program. Women and minorities are encouraged to apply.

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Housing Rehabilitation Program

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Mary Bach

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