

HOME REPAIR PROGRAM

Funded by: the State of Wisconsin Community Development Block Grant Program

Participating Area

West Central Wisconsin Regional Housing Region

Priority Counties include:

Barron, Buffalo, Pepin, Polk and St. Croix Counties

PROGRAM DESCRIPTION AND REQUIREMENTS

The Home Repair Program is a loan program designed to assist low and moderate-income households with necessary repairs to their homes.

Funds **CANNOT** be used for new construction, remodeling or redecorating or for luxury items, such as patio doors, bow windows, decks, landscaping, etc.

These loans are offered for owner occupied properties only. The loans carry no interest and are deferred until you no longer occupy the property.

- ◆ Income, property ownership and property insurance coverage will be verified.
- ◆ If the property is being purchased on a land contract the deed holder must co-sign the mortgage and promissory note
- ◆ Delinquent property taxes, liens and judgements must be paid prior to loan approval.
- ◆ Owners must have enough equity in their property to cover the amount of the Home Repair loan.
- ◆ Owners must obtain competitive bids for the repair work.
- ◆ The loan amount is determined using the low, complete bid(s).
- ◆ Owners can choose their own contractor.
- ◆ Owners can act as their own contractor but will not be paid for their own labor. They must provide evidence of their ability to do the work and materials must be installed prior to payment.
- ◆ Funds cannot be used to pay for work completed prior to loan approval.
- ◆ The loans are secured by a mortgage to Chippewa County as the lead county for the Region.
- ◆ Loans are paid back in full when you no longer occupy the home.

Funds are available to pay for necessary home repairs such as:

- ◆ Plumbing
- ◆ Foundations
- ◆ Septic Systems
- ◆ Doors
- ◆ Electrical
- ◆ Siding
- ◆ City water & sewer lines
- ◆ Windows
- ◆ Heating
- ◆ Lead based paint hazards
- ◆ from the curb to the house
- ◆ Handicapped accessibility improvements
- ◆ Insulation
- ◆ Wells
- ◆ Roofing

Income limits Vary by the County of Residence

Maximum Annual Gross Income by county				
Household size	Barron & Buffalo	PEPIN	POLK	ST. CROIX
1	\$32,850	\$34,400	\$35,300	\$45,100
2	\$37,550	\$39,300	\$40,350	\$51,550
3	\$42,250	\$44,200	\$45,400	\$58,000
4	\$46,900	\$49,100	\$50,400	\$64,400
5	\$50,700	\$53,050	\$54,450	\$69,600
6	\$54,450	\$57,000	\$58,500	\$74,750
7	\$58,200	\$60,900	\$62,500	\$79,900
8	\$61,950	\$64,850	\$66,500	\$85,050

To Apply for a Home Repair Loan Contact:

CHIPPEWA COUNTY HOUSING AUTHORITY

711 N. Bridge St. #14, Chippewa Falls, WI 54729

Phone: Val Prueher at 715-726-7933, Ext. 2, Opt. 2

Fax: 715-726-7936



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