



# Northwest Regional Planning Commission

*an economic development district*

Serving communities within and counties of  
**ASHLAND • BAYFIELD • BURNETT**  
**DOUGLAS • IRON • PRICE • RUSK**  
**SAWYER • TAYLOR • WASHBURN**  
And the Tribal Nations of  
**BAD RIVER • LAC COURTE OREILLES**  
**LAC DU FLAMBEAU • RED CLIFF • ST. CROIX**

## Memo

To: County Board Members  
City Mayor's  
Village President's  
Town Chair's

From: Sheldon Johnson, Deputy Director NWRPC

Date: July 16, 2013

Re: Northwest Regional Housing Program Funding - \$1,933,000

Over the past 18 months, an effort has been underway to bring the counties of Northwest Wisconsin together to collaborate on a "regional" housing program. Recently, the Wisconsin Department of Administration, Division of Housing, awarded the Northwest Regional Housing Program \$1,933,000 in Community Development Block Grant (CDBG) housing funds. The Northwest Regional Housing Program area is represented by the counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, and Washburn.

Funds will be available to income-eligible clients (owner and renter occupied units) throughout the nine counties for replacement of windows, exterior doors, shingles, siding, insulation, furnaces, wiring, plumbing, water and sewer laterals, failing wells and septic systems, and other major home repairs. Additionally, funds will be available to renters to assist in the down payment of a home purchase.

The enclosed news release was recently sent to all media outlets covering the nine county regional housing program area. Applications for assistance are being accepted now.

Please feel free to share this information with members of your community! More information can be found on the NWRPC website at [www.nwrpc.com](http://www.nwrpc.com) under the "Services" tab. If you have any questions, please do not hesitate to call me at 715-635-2197 or email me at [sjohnson@nwrpc.com](mailto:sjohnson@nwrpc.com).

**FOR IMMEDIATE RELEASE**

Contact Bonnie Carlson, Housing Development Specialist  
Northwest Regional Planning Commission  
715-635-2197

**\$1.9 Million in Regional Housing Rehab Funds Available**

The Wisconsin Department of Administration, Division of Housing, has awarded the Northwest Regional Housing Program \$1,933,000 in Community Development Block Grant (CDBG) housing funds. The CDBG housing rehabilitation funds will be available to qualifying applicants to make necessary repairs to owner- and renter-occupied housing units and to provide down payment assistance to qualifying families purchasing a home.

The Northwest Regional Housing Program area is represented by the counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, and Washburn. Funds will be available to income-eligible clients throughout the nine counties for housing repairs or replacement of windows, exterior doors, shingles, siding, insulation, furnaces, wiring, plumbing, water and sewer laterals, failing septic systems, and other major home repairs.

Owner-occupied housing repair funds are available through a zero percent interest, deferred payment loan, while renter-occupied housing repair funds are in the form of a zero-three percent interest loan with a monthly payment plan over a 10-year term.

Eligible families who are renting could access zero percent interest, deferred payment loans to assist in the purchase of a home. Funds may be used for select closing costs and up to 50 percent of a reasonable down payment for the purchase of a home by qualifying applicants. The down payment assistance program requires a 50 percent match by the applicant.

The Northwest Regional Planning Commission, based in Spooner, is administering the regional housing program. To determine if you may qualify and to get an application please contact Bonnie Carlson, Housing Development Specialist at 715-635-2197. More information is available at [www.nwrpc.com](http://www.nwrpc.com).

# NORTHWEST REGIONAL HOUSING PROGRAM

Ashland County

Douglas County\*

Rusk County

Bayfield County

Iron County

Sawyer County

Burnett County

Price County

Washburn County

## Rehabilitation Projects

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



## Homebuyer Assistance

- 50% Down Payment
- Closing Costs



## Eligibility

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

### 2013 HOUSEHOLD INCOME LIMITS

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

\$32,850 .....	1 Person .....	\$34,550
\$37,550.....	2 Persons .....	\$39,500
\$42,250.....	3 Persons .....	\$44,450
\$46,900.....	4 Persons .....	\$49,350
\$50,700 .....	5 Persons .....	\$53,300
\$54,450 .....	6 Persons .....	\$57,250
\$58,200 .....	7 Persons .....	\$61,200
\$61,950.....	8 Persons .....	\$65,150

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.

## Housing Activities

The Housing Program benefits Low- and Moderate-Income (LMI) households needing to make home improvements or wishing to purchase a home. Northwest Regional Planning Commission administers the Regional Nine-County Housing Program

### OWNER-OCCUPIED REHABILITATION

The program will provide rehabilitation assistance to LMI owner-occupied housing units. Financial assistance to eligible owner-occupied households will be in the form of a zero percent interest, deferred payment loan, secured by a mortgage until the unit ceases to be the borrower's principal place of residence.



### RENTER-OCCUPIED REHABILITATION

The program may provide funds for the rehabilitation of LMI renter-occupied units with zero to three percent interest, 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. 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

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.



### **Contact Information**

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