

## PROGRAM DESCRIPTION AND REQUIREMENTS

- Income and property ownership will be verified.
- If the property is being purchased on a land contract the deed holder must co-sign the mortgage and promissory note.
- If there is a life estate, the life estate tenant must be income eligible. All owners of the property must sign the mortgage. The loan is due when the life estate tenant moves from the home.
- Delinquent property taxes, liens and judgments must be paid prior to loan approval.
- Owners must obtain competitive bids for the repair work.
- Owners can choose their own contractor.
- The loan amount is determined using the low, complete bid. Owners can pay the difference for the contractor of their choice
- 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 who serves as the Regional Lead County.
- Loans are paid back in full when you no longer occupy the home.

**FOR MORE INFORMATION CONTACT VAL at:**

Chippewa County Housing Authority  
 711 N. Bridge St. Room #14  
 Chippewa Falls, WI 54729  
**(715) 726-4580**

**FOR BUFFALO, EAU CLAIRE AND PEPIN COUNTIES CONTACT:**

GEORGIA at: Eau Claire County Housing Authority 721 Oxford Avenue, Room 3344, Eau Claire, WI 54703  
**715-839-2889**

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## HOME REPAIR PROGRAM

Funded by:  
 Community Development Block Grant Program



<b><u>Participating Areas</u></b>	
<b>Barron County</b>	<b>Eau Claire County</b>
<b>Buffalo County</b>	<b>Pepin County</b>
<b>Chippewa County</b>	<b>Pierce County</b>
<b>Clark County</b>	<b>Polk County</b>
<b>Dunn County</b>	<b>St. Croix County</b>



**EQUAL HOUSING OPPORTUNITY**

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

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

- \* plumbing
- \* electrical
- \* heating
- \* insulation
- \* doors & windows
- \* roofing
- \* foundations
- \* siding
- \* wells/septic systems
- \* city water/sewer connections
- \* handicapped accessibility improvements



Funds **CANNOT** be used for new construction or remodeling.

The program cannot install new luxury items, such as patio doors, bow windows, decks, or landscaping. The program can replace these items if they already exist in the home, but are no longer operating or efficient.

Funds **CANNOT** be used to reimburse you for work already completed

You are income eligible for the program if your gross income (before taxes) is at or below these levels.

Maximum Annual Gross Income by County*						
Household size	Buffalo Pepin					
1	\$33,800					
2	\$38,600					
3	\$43,450					
4	\$48,250					
5	\$52,150					
6	\$56,000					
7	\$59,850					
8	\$63,700					

\*These income limits are effective May 2016. They are periodically revised by the HUD.

**FOR MORE INFORMATION CONTACT:**

**VAL**

**Chippewa County Housing Authority**

**711 N. Bridge St. Room #14**

**Chippewa Falls, WI 54729**

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