

NORTHWEST WISCONSIN REGIONAL HOUSING NAVIGATION

A Comprehensive Guide



**HOME REPAIRS , ACCESSIBILITY IMPROVEMENTS, LEAD &
ABSESTOS REMOVAL, DOWN PAYMENT ASSISTANCE,
WEATHERIZATION, VETERAN ASSISTANCE, EMERGENCY HOUSING**

**DEFFERED PAYMENT LOANS
WITH ZERO INTEREST**

**AVAILABLE FOR INCOME
ELIGIBLE HOMEOWNERS**



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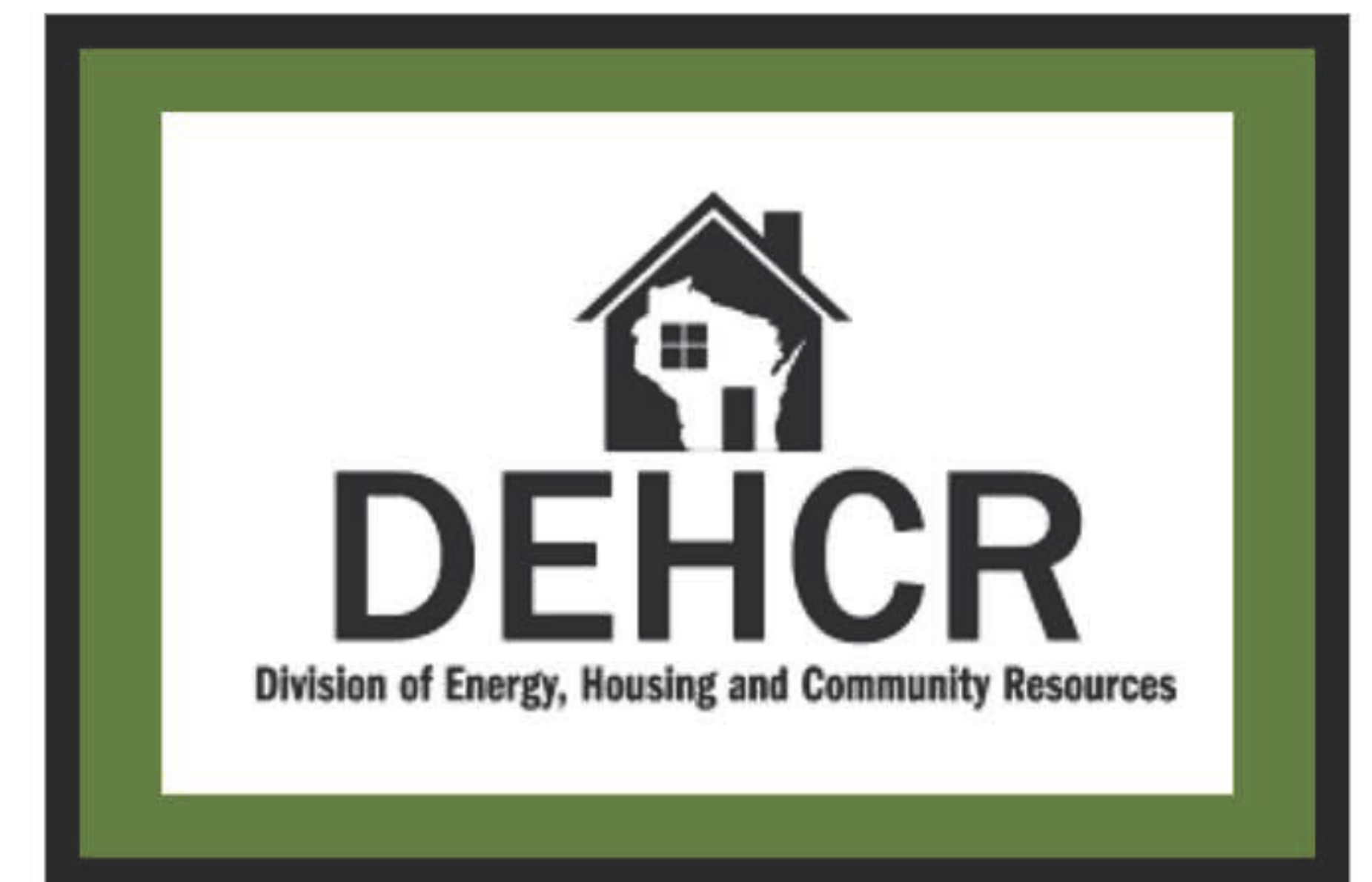
State of Wisconsin

Division of Energy, Housing, and Community Resources Affordable Housing Programs

Since 1982, over 270 communities in the State of Wisconsin have received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the State CDBG Small Cities Housing Program. CDBG housing funds are loaned to low to moderate-income (LMI) households, and to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. Once CDBG housing loans are repaid to the community, they are identified as CDBG Housing Revolving Loan Funds (RLFs).

Under the CDG housing RLF, homeowners in owner-occupied dwellings and homebuyers receive 0% interest loans that are either deferred or low monthly payments. Rental rehabilitation loans are 0% to 3% monthly installment loans. Loans are due in full when the title changes, when the home ceases to be the homeowner's primary residence or when the property is sold. CDBG housing funds can only be used for CDBG eligible activities.

The Northwest Regional Planning Commission administers Community Development Block Grant Revolving Loan funds for home rehabilitation & homeowner assistance. Residents of Bayfield County are encouraged to take advantage of these programs for necessary home repairs.



Counties of Northwestern Wisconsin

Ashland County
Bayfield County
Burnett County
Douglas County
Iron County
Price County
Rusk County
Sawyer County
Taylor County
Washburn County

- **Community Development Block Grant - Revolving Loan Fund Program (CDBG-RLF)**
-Necessary home rehabilitation improvements with deferred payment loans, no interest loans
- **Housing Cost Reduction Initiative (HCRI)**
-Provides assistance to households seeking to own a home that is decent, safe, and affordable
 - **HOME Homebuyer and Rehabilitation Program (HHR)**
-Provides home purchase assistance and home rehabilitation

HOUSING COST REDUCTION INITIATIVE (HCRI)

The Housing Cost Reduction Initiative (HCRI) was created in 1989, by the Governor and the Wisconsin Legislature. The State set aside these funds to provide housing assistance to low and moderate income (LMI) households seeking to own decent, safe, affordable housing. The Wisconsin Department of Administration, Division of Energy, Housing and Community Resources (DEHCR) awards these funds to eligible applicants through a biennial funding cycle.

The funds come in the form of a zero percent interest loan with payments deferred as long as the homeowner continues to own the home, it is their primary residence, they have homeowner's insurance, and the property taxes are current.



The HCRI Program can provide a good portion of down payment assistance and closing cost coverage to homebuyers that are currently renting (do not currently own a home).

The max borrowing amount is 10% of the purchase price of the home, and that amount cannot exceed 50% of the down payment requested.

To apply, the applicant must be under the income limit and should preferably be preapproved to purchase a home.

Eligible HCRI Program activities include:

Acquisition: Grantees can help eligible homebuyers purchase affordable homes by providing down payment, closing cost, and/or gap financing assistance.

Foreclosure Prevention: Grantees can provide payment on behalf of homeowner to prevent foreclosure and/or utility disconnections. Costs include payments to cover mortgage, property tax, principal, interest, and/or arrearages.

HCRI funding cannot be used to provide assistance for development costs, improvements to dwelling units, or payments on a construction or rehabilitation loan.



HOME MORTGAGE ASSISTANCE

**ASSISTANCE IS AVAILABLE IN THE
 FORM OF A ZERO PERCENT,
 DEFERRED-PAYMENT LOAN FOR UP TO
 50% OF THE DOWN PAYMENT**

**Eligible Housing Cost Reduction Initiative
 Program activities include:**

- Mortgage Insurance
- Property Insurance
- Foreclosure Prevention
- Utility-Related Costs (heat, gas, water, etc.)
- Property Taxes
- The Principal & Interest on a Mortgage Loan
- Fees Associated with a Limited-Equity Housing Cooperative (membership fee, mortgage insurance, etc.)

Income Eligibility

Applicants will need to submit documentation of, property taxes, number of children in the house, address, etc.

Household Size	Annual Income Limits
1 person	\$48,550
2 people	\$55,450
3 people	\$62,400
4 people	\$69,300
5 people	\$74,850
6 people	80,400

Call the DEHCR at 866-432-8947



Scan the QR code,
 to visit the Wisconsin Division
 of Energy, Housing, and
 Community Resources website
 for more information



Extension
 UNIVERSITY OF WISCONSIN-MADISON
 BAYFIELD COUNTY

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HOME HOMEBUYER AND **REHABILITATION PROGRAM (HHR)**

Housing and Community Resources (DEHCR) has identified homeownership and the conservation of quality owner-occupied housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate-income households. The source of funds is the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME). The Wisconsin Department of Administration, DEHCR awards these funds to local units of government and local housing organizations through a biennial funding cycle.

Eligible Activities

Homebuyer assistance: Direct assistance may be provided to eligible homebuyers for acquisition (down payment and closing costs), acquisition and rehabilitation, or new construction. Grantees may utilize the funds to construct housing for sale to low and moderate-income (LMI) homebuyers

Owner-occupied rehabilitation: Funds are provided for making essential improvements to single-family homes serving as the principal residence of LMI owners. Eligible costs include energy-related improvements, accessibility improvements, lead-based paint hazard reduction, and repair of code violations.



Low to Moderate Income: household income at or below 80% County Median Income

The property must be titled in the owner's name, taxes must be current, and the property must be insured against direct loss or damage. Homes under life estates and land contracts are eligible.

OWNER-OCCUPIED REHABILITATION (CDBG-RLF)

Financial assistance to income eligible owner-occupied households is 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.



Eligibility

The property must be titled in the owner's name, taxes must be current, and the property must be insured against direct loss or damage. Homes under life estates and land contracts are eligible. Mobile homes located in a park or trailer court are not eligible. Low to median income homeowners may qualify if they below a certain level of area median income.



Housing improvements to renter-occupied dwellings include, but are not limited to:

- Septic System Repairs and Replacements
 - Plumbing
 - Electricity
 - Roofing
 - Flooring
- Furnaces and hot water heaters
 - Upgrading wiring
 - Windows
 - Exterior doors
 - Siding
 - Wells
- Adding insulation where needed
 - Repairing foundations
- Making handicapped accessibility improvements.

RENTER-OCCUPIED REHABILITATION (CDBG-RLF)

Landlords can take advantage of using these CDBG- RLF funds for the rehabilitation of LMI (low to moderate income) renter-occupied units.



Housing improvements to renter-occupied dwellings include, but are not limited to:

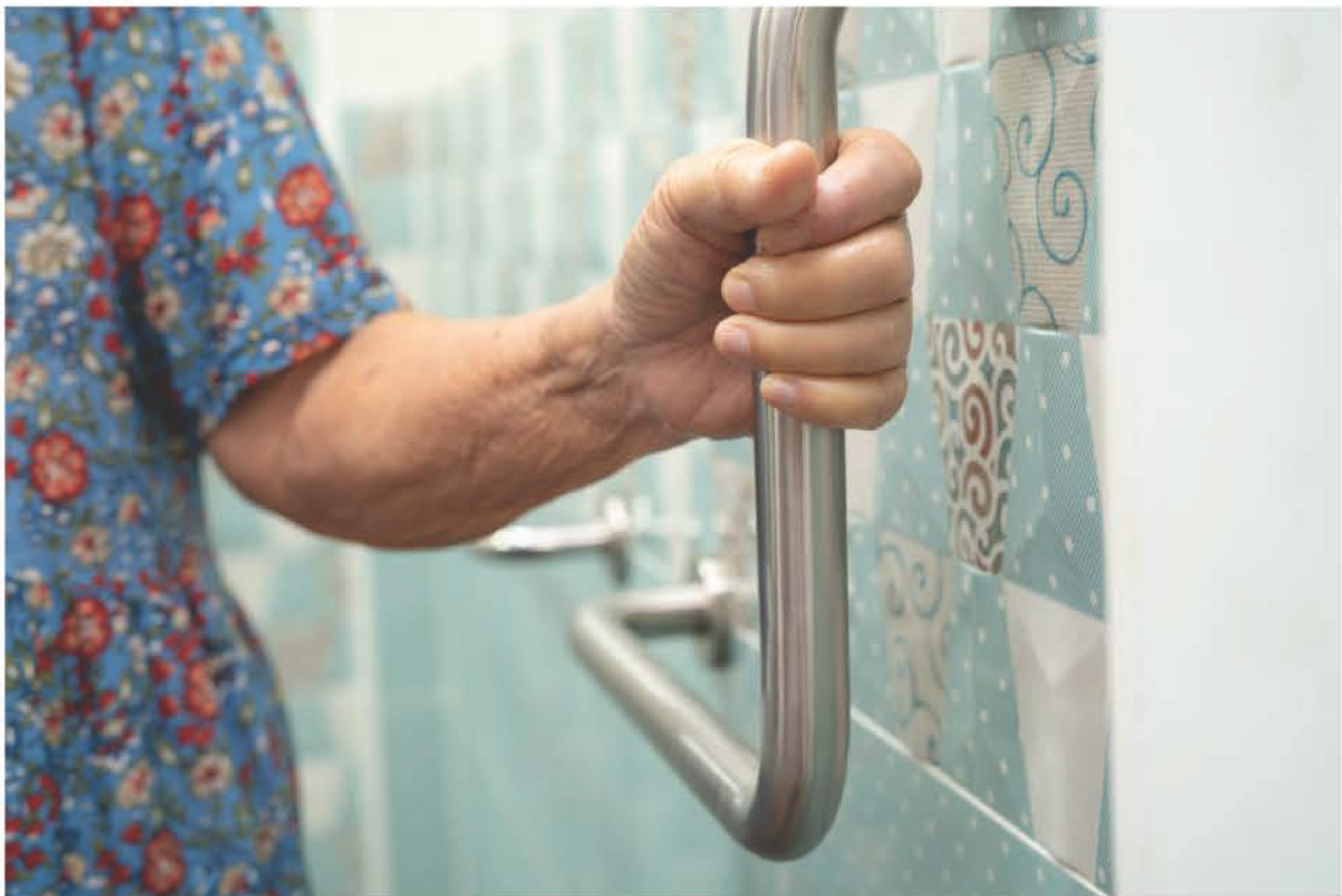
- Septic System Repairs and Replacements
 - Plumbing
 - Electricity
 - Roofing
 - Flooring
- Furnaces and hot water heaters
 - Upgrading wiring
 - Windows
 - Exterior doors
 - Siding
 - Wells
- Adding insulation where needed
 - Repairing foundations
- Making handicapped accessibility improvements.

Funds are in the form of a 0% interest loan, to be paid back through installment payments. Rental rehabilitation loans are 0% to 3% monthly installment loans to be paid back in a period of ten years.

Landlord must agree in writing to maintain affordable rents at or below HUD Rental Limits and amend them, if necessary, according to the limits set forth by HUD annually for the first 5 years of the loan.

HANDICAP ACCESSIBILITY

Funds may be used for accessibility modifications to a dwelling unit occupied by a Low to Moderate Income (LMI) person who is physically handicapped.



Typical Modifications Include:

- wheelchair ramps
- grab bars
- accessible shower stalls
- wider doorways and hallways
- installation of door handles in place of doorknobs



HOME REHABILITATION

Could your home use a new furnace, insulation, or windows this winter?

The Northwest Regional Planning Commission administers Community Development Block Grant (CDBG) funds for home rehabilitation, which are administered by the Wisconsin Division of Energy, Housing, and Community Resources (DEHCR). Residents of Bayfield County are encouraged to take advantage of these programs for necessary home repairs.

Owner-Occupied Rehabilitation

Assistance is available in the form of a zero percent, deferred-payment loan to make necessary repairs or improvements to an owner-occupied home. The homeowner will repay the loan when they choose to sell the property. Housing rehabilitation includes energy-efficiency related improvements, lead-based paint hazard reduction, and repair of code violations. Other eligible projects include, but are not limited to: new siding, roofing, windows, septic systems, wells, insulation, and furnace replacement.



Income Eligibility

2024 Household Income Limits	
\$48,550.....	1 Person
\$55,450.....	2 Persons
\$62,400.....	3 Persons
\$69,300	4 Persons
\$74,850	5 Persons
\$80,400	6 Persons
\$85,950	7 Persons
\$91,500.....	8 Persons

All programs available through NWRPC are for income-eligible households. These programs offer zero-interest loans with payment deferred as long as the homeowner continues to own the home as their primary residence, maintains home insurance and stays current on property taxes.

Rental Unit Repairs for Landlords

Landlords may also use these funds to make repairs to rental units. Funds are in the form of a zero-interest, ten year loan and may be used for rehabilitation of units occupied by income-eligible renters. The same necessary home improvements as included in owner-occupied rehabilitation are eligible.



For More Information, Contact:

Northwest Regional Planning Commission
Phone: 715-635-2197
kgifford@nwrpc.com

Claire Sunsten, Bayfield County Housing Navigator
612-479-0650
claire.sunsten@bayfield.wi.gov

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LEAD & ABSTESOS REMOVAL



In 1978, lead was banned from paint and varnish for residential use. Lead can damage the brain and other systems, leading to developmental delays, learning disabilities, reduced IQ and attention span, and a range of other health and behavioral effects.

Lead may still be present in paint and varnish in homes and child care centers built before 1978. If you think your home could still have lead paint and/or pipes or asbestos insulation, you can use NWRPC home rehabilitation no interest deferred payment loans to make your home safe from lead and asbestos as well as other necessary renovations.

Common renovation, repair and painting activities that disturb lead-based paint (like sanding, cutting, replacing windows and more) can create hazardous lead dust and chips, which can be harmful to adults and children. Home repairs that create even a small amount of lead dust are enough to harm your child and put your family at risk. Once the work starts, keep your household safe by staying out of the work area.

Any renovation, repair, or painting (RRP) project in a pre-1978 home or building can easily create dangerous lead dust. EPA requires that RRP projects that disturb lead-based paint in homes, child care facilities and preschools built before 1978 be performed by lead-safe certified contractors. Generally, EPA's Lead RRP rule does not apply to homeowners doing RRP projects in their own homes. However, it does apply if you rent all or part of your home, operate a child care center in your home or if you buy, renovate, and sell homes for profit (i.e., a house flipper).



Residents may be assessed by the Northwest Regional Planning Commission after an application is approved, or individually by Michael Kinnick for a fee.



WISCONSIN DEPARTMENT
of HEALTH SERVICES

NWRPC
Keeping Your Future As Our Focus

Lead & Abstesos Testing



Extension
UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

above expectations
BAYFIELD
C O U N T Y

When a property is approved, what costs are covered by the Lead Safe Home Program?

- Property assessments, before and after repair work is completed
- Lead-safe repairs of identified lead-based paint hazards, such as replacing windows, doors, insulation and repainting (Note that this is not a home makeover or remodeling program)

You May Qualify If:

- Your home was built before 1978.
- Your taxes are paid to date or you are enrolled in a tax payment plan.
- Children under age 19 or a pregnant woman living at your home are on, or are eligible for, Medicaid or BadgerCare Plus

To learn more, contact:

608-267-9191
DHSLeadSafe@dhs.wisconsin.gov.

Michael Kinnick

NWRPC Community
Planner/Certified Lead Inspector
mkinnick2nwrpc.com
715-635-2197

Lead-Safe WI: The Lead-Safe Homes Program (LSHP)

If you live in a home built before 1978 that has chipping or peeling paint, the Wisconsin Lead-Safe Homes Program (LSHP) may be able to help.

The Wisconsin Department of Health Services (DHS) runs the LSHP in partnership with local and regional community groups that receive grants. The Northwest Regional Planning Commission (NWRPC) administers these funds for Bayfield County.

Why is this a beneficial program?

- Children grow up in homes that are lead-safe.
- Property owners pay for needed fixes to make homes lead-safe
- Contractors get trained and certified in lead-safe work practices
- Communities improve older housing stock.

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ELIGIBILITY

TO BE ELIGIBLE FOR A CDGB-RLF HOME REHAB LOAN YOU MUST BE EITHER AN LOW-MODERATE INCOME(LMI) HOUSEHOLD OR A LANDLORD WHO IS RENTING TO AN LMI HOUSEHOLD.

A LOW-MODERATE INCOME (LMI) HOUSEHOLD IS DEFINED AS A HOUSEHOLD WITH A PRE-TAX INCOME THAT IS AT OR BELOW 80% OF THE COUNTY MEDIAN INCOME (CMI).

LMI RENTERS MAY ALSO QUALIFY TO RECEIVE HOMEBUYER ASSISTANCE.

2024 Household Income Limits

\$48,550.....	1 Person
\$55,450.....	2 Persons
\$62,400.....	3 Persons
\$69,300	4 Persons
\$74,850	5 Persons
\$80,400	6 Persons
\$85,950	7 Persons
\$91,500.....	8 Persons

- **TAXES MUST BE CURRENT**
- **THE PROPERTY MUST BE TITLED IN THE OWNER'S NAME**
- **THE PROPERTY MUST BE INSURED AGAINST DIRECT LOSS OR DAMAGE**
- **HOMES UNDER LIFE ESTATES AND LAND CONTRACTS ARE ELIGIBLE**

THE APPLICATION PROCESS

Under the CDG housing RLF, homeowners in owner-occupied dwellings and homebuyers receive 0% interest loans that are either deferred or low monthly payments. Rental rehabilitation loans are 0% to 3% monthly installment loans. Loans are due in full when the title changes, when the home ceases to be the homeowner's primary residence or when the property is sold. CDBG housing funds can only be used for CDBG eligible activities.

The property must be titled in the owner's name, taxes must be current, and the property must be insured against direct loss or damage. Homes under life estates and land contracts are eligible. Mobile Homes in a park or trailer community are not eligible.

To Recieve An Application, Please Contact:

Kimberly Gifford

Housing Development Specialist

Phone: 715-635-2197

Income Verification

Another way to verify income is to collect source documentation. The source documents, such as..

- wage statements
- unemployment compensation statements
 - child support statements
 - Social Security and
 - disability award letters

Three consecutive months of source documentation or one current benefit award letter is an appropriate amount upon which to base a projection of income over the following 12-month period. Calculation of the annual income must include any expected cost of living increases (COLA's), bonuses, raises, and overtime pay.

May I choose my own contractor?

Yes, owners choose the contractor they will use. Participants are required to get 3 bids from contractors of their choice. Contractors must carry liability insurance.

May I do my own work?

Yes, an owner may 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 purchased and installed prior to payment.

May I be reimbursed for work previously completed?

Funds cannot be used to pay for work completed prior to loan approval.

Review process: DOA anticipates a 90 day review time period of applications. Grantees will receive implementation training and technical assistance throughout the grant performance period.

Applicants may appeal any decision within 30 days after receipt of a denial notice. Every effort will be made to review and respond in a timely manner. All CDBG Housing appeals will follow this process. The appeal process is as follows:

1. If the applicant would like to appeal the Grantee's decision, the applicant must submit the appeal in writing to the CDBG Housing Committee. The CDBG Housing Committee will review the appeal and a written response will follow to the applicant.
2. If the applicant would like to appeal the CDBG Housing Committee's decision, the applicant may appeal to the Bureau Director of DEHCR. DEHCR will review the appeal and a written response will follow to the applicant. The determination made by DEHCR on the appeal is final.

OTHER HOUSING RESOURCES

VETERANS HOUSING + HEATING ASSISTANCE

The Wisconsin Home Energy Assistance Program (WHEAP) is a State run program that provides assistance for heating costs, electric costs and energy related crisis situations. This program operates in all 72 counties and 7 tribes in the State of Wisconsin. Operating with Federal and State funding, the program currently serves over 230,000 Wisconsin households and over 10,000 Wisconsin Veterans.

Services Provided for WHEAP eligible households:

- Assistance with Heating Bills (October 1st-May 15th)
- Assistance with Electric Bills (October 1st-May 15th)
- Potential Crisis Assistance – for emergency situations
 - Furnace Repair or Replacement
 - Home Weatherization Referrals

Items Needed for WHEAP Application

- Most recent household energy bill(s)
- Social Security Numbers for ALL members of the household
- Written proof of your household's GROSS income for the one month prior to your application date, such as:
 - Payroll Stubs
 - Veteran Benefits
 - Child Support printout
- Social Security benefit verification letter



Wisconsin Home Energy Assistance Program (WHEAP) Services Include:

- heating costs
- electric costs
- energy crisis situations

Veterans Rental Assistance Program (VRAP) Services Include:

- rent payments
 - late fees
- security deposits

To date, Wisconsin houses over 413,000 Veterans; of which, over 58,000 of those Veterans have returned home with service-related physical and mental disabilities. Unfortunately, thousands of these disabled Veterans wait through the backlog for several months or even years to receive their much needed, and well-deserved Federal disability benefits. Many of our Wisconsin American Heroes have household incomes well below State and Federal poverty lines, with over 16,000 Wisconsin Veterans currently unemployed. Limited income, disabilities, and the lack of resources continue to plague our Veterans, forcing them to choose daily what basic life necessities they are willing to go without just to make ends meet.

The Heat And Housing For Heroes Campaign, with support of the Wisconsin Home Energy Plus/Low-Income Home Energy Assistance Program, helps Veterans to alleviate life-threatening energy-related emergencies through the use of energy assistance grants. Whether a Veteran is facing a no heat, life-threatening emergency (out of fuel, disconnection of services, broken furnace), or just has fallen behind on paying their utility bills, the Heat And Housing For Heroes Campaign may be able to help!

Income Eligibility for WHEAP & VRAP:



NEW ENERGY ASSISTANCE GROSS INCOME GUIDELINES FOR THE PREVIOUS ONE MONTH	
NUMBER IN HOUSEHOLD	GROSS INCOME LIMIT (1 MONTH)
1	\$3,061.08
2	\$4,002.92
3	\$4,944.83
4	\$5,886.75
5	\$6,828.58
6	\$7,770.50
7	\$7,947.08
8	\$8,123.67

THE BAYFIELD COUNTY VETERANS SERVICE OFFICE: 715-373-6137

THE WISCONSIN HOME ENERGY PLUS PROGRAM: 1-866-432-8947

VETERANS RENTAL ASSISTANCE PROGRAM: 833-947-8727

HEAT & HOUSING FOR HEROES



The Wisconsin Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. Operating with federal and state funding, the program provides assistance to households to help lower the burden of monthly energy costs. Veterans in Bayfield County are specifically encouraged to apply for energy assistance.

ELIGIBILITY	
Household Size	Annual Income
1	\$36,733
2	\$48,035
3	\$59,338
4	\$70,641
5	\$81,943
6	\$93,246
7	\$95,365

WHEAP CURRENTLY SERVES OVER 230,000 WISCONSIN HOUSEHOLDS AND OVER 10,000 WISCONSIN VETERANS!

What does WHEAP cover?

- Heating & Electric Bills
- Emergency Energy Crisis Assistance
- Furnace Repair or Replacement
- Home Weatherization Referrals

How To Apply For WHEAP

Call the Home Energy+ Customer Care Center at 1-800-506-5596 or apply online

Information You Will Need

- Most recent household energy bill(s)
- Social Security Numbers for ALL members of the household
- Written proof of your household's GROSS income for the one month prior to your application date, such as:
 - *Payroll Stubs
 - *Veteran Benefits
 - *Child Support printout
 - *Social Security benefit verification letter



Scan the QR code to apply for energy assistance



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WEATHERIZATION



The Division of Energy Housing and Community Resources contracts with local agencies to provide basic weatherization services which: reduce your home heating bills, help save energy, and make your home warmer in the winter and cooler in the summer.

If you are eligible for weatherization services based on your WHEAP (energy assistance) application, your application information will be referred to the local weatherization agency. Households selected for potential weatherization services will be contacted by the weatherization agency. The agency will then make arrangements to have an energy auditor look at your home to see what can be done to make it more energy efficient.

Weatherization services differ with each home depending on how it was built and its condition. Some common weatherization services include:

- Insulate attics, walls and floors
- Insulate or replace water heater
- Install energy efficient lighting
 - Reduce air leakage
 - Repair or replace furnace
- Test and/or replace refrigerator
- Perform a general health and safety inspection
- Provide information about maintenance and energy conservation

VISIT WWW.ENERGYBENEFIT.WI.GOV OR CALL BAYFIELD COUNTY AT 715-373-6144 TO DETERMINE YOUR ELIGIBILITY.



Keep Wisconsin Warm/Cool Fund

Primary participants in the KWW/CF are those experiencing a significant energy burden where other available resources are inadequate. Participants whose gross income is within the Wisconsin Home Energy Assistance Program (WHEAP) gross income guidelines may qualify for supplemental support from the Fund.

Call 1-800-891-WARM (9276) or visit <https://kwwf.org>



As part of the Inflation Reduction Act (IRA), Wisconsin has been allocated \$149 million for Home Energy Rebates. Focus on Energy was chosen by the Public Service Commission of Wisconsin to deliver IRA Home Energy Rebate Programs.

CALL 800-762-7077 OR VISIT [HTTPS://FOCUSENERGY.COM/IRA-HOMES](https://focusenergy.com/ira-homes)

The Home Electrification and Appliance Rebate Program (HEAR) will provide rebates to households installing heat pumps and other efficient electric equipment to help further electrify their homes. Additional qualified improvements include insulation, air sealing, and upgraded electrical panels and wiring. This program will be available to Wisconsin residents in single-family homes and multifamily buildings, earning 150% of Area Median Income (AMI) or less.

Home Efficiency Rebate Program (HOMES)
HOMES offers rebates for energy-saving home improvements, including insulation and efficient heating/cooling equipment. Participants need a home energy assessment to identify eligible upgrades. Rebate amounts are based on a household's income level and predicted energy savings from recommended upgrades.



1.) Complete Income Qualification
Qualify for both IRA Home Energy Rebate Programs today! Eligibility and rebate amounts are based on household income. All homeowners are eligible to participate in HOMES. Low-income or moderate-income households can participate in HEAR.

2.) Select your IRA Registered Contractor
Start your home energy upgrade process by finding an IRA Registered Contractor. These trusted program partners will help you decide which program and upgrades are right for your home. Note: not all contractors participate in both programs.

3.) Begin your project. Determine which program is right for your home and energy saving goals. You may only participate in one program at a time.

HOME WEATHERIZATION & ENERGY RESOURCES



Is your home feeling drafty this winter?



Wisconsin Weatherization Assistance Program

- Home comfortability & energy efficiency measures such as: insulation, sealing air leaks, heating system updates, and energy savings products

Energy assistance + weatherization provided to over 206,000 households annually

Is Your Household Eligible?

Household Size	Annual Household Income
1	\$36,733
2	\$48,035
3	\$59,338
4	\$70,641
5	\$81,943
6	\$93,246
7	\$95,365

60% of state medium income guidelines

Home Energy+ Program Services

- Provides HVAC repairs and replacements, water heater repairs and replacements, and water conservation measures to eligible applicants.
- A household may be eligible for crisis assistance if you have no heat, have received a disconnect notice from the heating vendor, or are nearly out of fuel and do not have the money to purchase more.



Call the HomeEnergy+ Customer Care Center at 1-800-506-5596

Apply online at <https://energybenefit.wi.gov>

Information Your Household Will Need:

- Address -Phone number
- Proof of US citizenship & WI residency
- Date of birth & SSN -Income information
- Name of fuel/utility company

The Wisconsin Home Energy Assistance Program (WHEAP)

- Home heating costs (one-time payment between October-May)
 - Electric costs
 - Energy crisis situations



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WILD RIVERS HABITAT FOR HUMANITY



Critical Home Repair Program

Applications accepted on a rolling basis

The Critical Home Repair Program helps homeowners with eligible incomes to get the repairs and improvements they need. The program is designed for homeowners who have experienced a life change and as a result, may find themselves unable to maintain or repair critical aspects of their homes. The program provides critical home repairs to prevent eligible households from being displaced from their homes and to protect the affordable housing stock in our service area. Some of our home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repair services to revitalize neighborhoods. The Critical Home Repair Program does not address basic painting, replacing carpet or flooring unless for safety or accessibility reasons, window replacement unless rotted, cosmetic repairs or renovations.

Disabled Veterans Home Repair & Modification Program

Applications accepted on a rolling basis

The Disabled Veteran Home Repair & Modification Program helps income eligible, disabled veterans to get the repairs and modifications they need so that they can remain healthy and safe in their homes. Our goal is to alleviate any critical health safety and accessibility concerns in the home, so that veterans can securely enjoy their home for years to come. Some of the home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repairs. This program is open only to disabled veterans, provided they have received an honorable discharge, and is not restricted to any specific veteran groups.

Veterans Home Repair Corps Program

Application accepted on a rolling basis

The Veterans Home Repair Corps Program helps income eligible veteran homeowners to get the repairs and improvements they need so that they can remain safe and comfortable in their homes - and rooted in their neighborhoods. Our goal is to alleviate any critical health and safety concerns in the home, so that veteran households can securely enjoy their home for years to come. Some of the home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repair services to revitalize neighborhoods. Since 2011, The Home Depot Foundation has generously funded critical repairs on the homes of veterans through Habitat for Humanity's Repair Corps program. This program is open to all military veterans, provided they have received an honorable discharge, and is not restricted to any specific veteran groups.

Home Energy Efficiency Program

The Home Energy Efficiency Program is a part of our Housing Plus Program and follows our mission to preserve and modernize affordable housing availability in our service areas. This program is made possible through a partnership with Focus on Energy, Google Nest and Habitat for Humanity International.

Get started with your new thermostat

Through the Google Nest Power Project, Focus on Energy provided Google Nest thermostats to Wild Rivers Habitat for Humanity. We make them available to income eligible applicants within our service areas. Applicants will need to provide proof of income, proof of homeownership, and complete an application. Once verified, applicants will schedule a date to have their current thermostat replaced by a Google Nest.

Google Nest is a learning thermostat that can save energy by preventing heating or cooling an empty home while you are away. It learns what temperature you like and when you like it, as well as when you're more likely to be home, or away. It builds a custom temperature schedule to help save energy and keep you comfortable. Your

Google Nest thermostat can be controlled on the wall or through your phone or tablet if it is connected to a wifi network.



Critical Home Repair Program

For more information, visit www.wildrivershabitat.org or email office@wildrivershabitat.org

Proudly Serving Polk, Burnett, Washburn, and Rusk Counties along with the surrounding communities in Ashland, Bayfield, Douglas, Price and Taylor Counties..



Wild River's **Critical Home Repair Program** helps homeowners with low to moderate incomes to get the repairs and improvements they need. The program is designed for homeowners who have experienced a life change and as a result, may find themselves unable to maintain, add or repair critical aspects of their homes. The program provides critical home repairs to prevent low income households from being displaced from their homes and to protect the affordable housing stock in our service area.

Some of our home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repair services to revitalize neighborhoods.

Habitat Home Repair Program does not address basic painting, replacing carpet or flooring unless for safety or accessibility reasons, window replacement unless rotted, cosmetic repairs or renovations.

Please note, the Habitat Home Repair Program is not designed to provide immediate emergency fixes. While the program aims to address critical repairs, it operates on a scheduled basis, prioritizing projects based on urgency, health, safety, accessibility, and available resources. If you are in need of urgent repairs that pose an immediate threat to the health, safety, or accessibility of your home, it is recommended to seek alternative resources for emergency assistance.

Important to understand: We may only be able to commit to part of what a house needs.

Who is it for?

Wild Rivers Critical Home Repair Program projects must meet the following requirements:

- Applicant must own and reside in a home in need of repairs (rentals & most mobile homes are not eligible for this program)
- Applicant must occupy the home as their primary residence
- Reside within the service area of Wild Rivers Habitat for Humanity for at least one year

Households must also meet the following requirements:

- Meet income eligibility requirements
- Have homeowner's insurance coverage
- Be up to date on mortgage and property taxes
- Agree to partner fully with Habitat in all aspects of the repair project
- Be willing & able to repay a home repair loan

Apply today for projects to be completed in 2025. For more information, visit www.wildrivershabitat.org or email office@wildrivershabitat.org





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Disabled Veteran Home Repair & Modification Program



Who is it for?

Disabled Veteran Home Repair & Modification Program projects must meet the following requirements:

- Be a veteran living with disability (does not need to be service related)
- Veteran must own and/or reside in a home in need of repairs (rentals are not eligible for this program)
- Veteran must have either an Honorable or General Discharge with proof of DD-214
- Veteran must occupy the home as their primary residence
- Reside within the service area of Wild Rivers Habitat for Humanity for at least one year

Households must also meet the following requirements:

- Meet income eligibility requirements
- Have homeowner's insurance coverage
- Be up to date on mortgage and property taxes
- Agree to partner fully with Habitat in all aspects of the repair project

Wild River's **Disabled Veteran Home Repair & Modification Program** helps disabled veterans with limited incomes to get the repairs and modifications they need so that they can remain healthy and safe in their homes. Our goal is to alleviate any critical health, safety and accessibility concerns in the home, so that veterans can securely enjoy their home for years to come. Some of our home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repairs.

This program is open to disabled veterans, provided they have received an honorable discharge, and is not restricted to any specific veteran groups.

Please note, the Veterans Home Repair Corps Program is not designed to provide immediate emergency fixes. While the program aims to address critical repairs, it operates on a scheduled basis, prioritizing projects based on urgency, health, safety, accessibility, and available resources. If you are in need of urgent repairs that pose an immediate threat to the health, safety, or accessibility of your home, it is recommended to seek alternative resources for emergency assistance.

Important to understand: We may only be able to commit to part of what a house needs.

We can conduct repairs that fall into one of the following categories:

- Increase accessibility for any functional limitations.
- Modifications to allow caretaker(s) to live with the veteran.
- Repairs to the home if in a state of disrepair, inside or outside.
- Installation of energy efficient features and equipment.
- Any other modification to allow for adaptive living.

Apply today for projects to be completed in 2025. For more applications, visit www.wildrivershabitat.org or email office@wildrivershabitat.org

Veterans Home Repair Corps Program

For more information, visit www.wildrivershabitat.org or email office@wildrivershabitat.org

Proudly Serving Polk, Burnett, Washburn, and Rusk Counties along with the surrounding communities in Ashland, Bayfield, Douglas, Price and Taylor Counties..



Wild River's **Veterans Home Repair Corps Program** helps veteran homeowners and their households with limited incomes to get the repairs and improvements they need so that they can remain safe and comfortable in their homes – and rooted in their neighborhoods. Our goal is to alleviate any critical health and safety concerns in the home, so that veteran households can securely enjoy their home for years to come. Some of our home repair work includes accessibility modifications (ramps), weatherization, energy efficiency, critical repairs, and exterior repair services to revitalize neighborhoods.

Since 2011, The Home Depot Foundation has generously funded critical repairs on the homes of veterans through Habitat for Humanity's Repair Corps program.

This program is open to all military veterans, provided they have received an honorable discharge, and is not restricted to any specific veteran groups.

Please note, the Veterans Home Repair Corps Program is not designed to provide immediate emergency fixes. While the program aims to address critical repairs, it operates on a scheduled basis, prioritizing projects based on urgency, health, safety, accessibility, and available resources. If you are in need of urgent repairs that pose an immediate threat to the health, safety, or accessibility of your home, it is recommended to seek alternative resources for emergency assistance.

Important to understand: We may only be able to commit to part of what a house needs.

Who is it for?

Veteran Home Repair Corps Program projects must meet the following requirements:

- Veteran must own and/or reside in a home in need of repairs (rentals are not eligible for this program)
- Veteran must have either an Honorable or General Discharge with proof of DD-214
- Veteran must occupy the home as their primary residence
- Reside within the service area of Wild Rivers Habitat for Humanity for at least one year

Households must also meet the following requirements:

- Meet income eligibility requirements
- Have homeowner's insurance coverage
- Be up to date on mortgage and property taxes
- Agree to partner fully with Habitat in all aspects of the repair project



Wild Rivers Habitat for Humanity 1357 North River St. Spooner WI 54801

USDA RURAL DEVELOPMENT 502 LOANS

Single Family Housing Direct Home Loans

What does this program do?

Also known as the Section 502 Direct Loan Program, this program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

How may funds be used?

Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Who may apply for this program:

A number of factors are considered when determining an applicant's eligibility for Single Family Direct Home Loans. At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.

Applicants must:

- Be without decent, safe and sanitary housing
- Be unable to obtain a loan from other resources on reterms and conditions that can reasonably be expected to meet
 - Agree to occupy the property as your primary residence
 - Have the legal capacity to incur a loan obligation
 - Meet citizenship or eligible noncitizen requirements
- Not be suspended or debarred from participation in federal programs
 - Properties financed with direct loan funds must:
 - Not have market value in excess of the applicable area loan limit
 - Not be designed for income producing activities

What is the interest rate and payback period?

- Effective March 1, 2025, the current interest rate for Single Family Housing Direct home loans is 5.125% for low-income and very low-income borrowers.
- Fixed interest rate based on current market rates at loan approval or loan closing, whichever is lower.
- Interest rate when modified by payment assistance, can be as low as 1%
- Up to 33 year payback period - 38 year payback period for very low income applicants who can't afford the 33 year loan term

How much down payment is required?

No down payment is typically required. Applicants with assets higher than the asset limits may be required to use a portion of those assets.

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers or the borrower is no longer living in the dwelling.

Bayfield County \$419,300

HOUSEHOLD SIZE	1	2	3	4	5	6	7	8
VERY LOW INCOME	43300	43300	43300	43300	57200	57200	57200	57200
LOW INCOME	69300	69300	69300	69300	91500	91500	91500	91500
MODERATE INCOME	112450	112450	112450	112450	148450	148450	148450	148450
38 YEAR TERM	51950	51950	51950	51950	68600	68600	68600	68600



The USDA's 502 Direct Loan Program offers affordable, low-interest loans to eligible low-income individuals and families to help them purchase or repair homes in rural areas. Through this program, borrowers can access financing with no down payment and favorable terms, making homeownership more accessible. Wild Rivers Habitat for Humanity provides loan packaging services to assist applicants with navigating the USDA's process, ensuring all necessary documentation is submitted and requirements are met. Our Certified Loan Packager, Jennifer Johnson, is dedicated to helping families secure the funding they need to achieve their dream of homeownership, all while fostering stronger, more resilient communities.

Please contact the Affiliate office at (715) 939-1390 or office@wildrivershabitat.org to learn more about packaging services.

Rural Home Loans (Direct Program)

What does this program do?

Also known as the Section 502 Direct Loan Program, this program helps low- and very-low-income applicants buy decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase their applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Who can apply for this program?

A number of factors are considered when determining eligibility for Single Family Direct Home Loans. At a minimum, applicants must have an adjusted income that is at or below the applicable low-income limit for the area in which they wish to buy a house (an income limit map is available at this link: <https://go.usa.gov/xzcfb>). They must also demonstrate a willingness and ability to repay debt.

Applicants must:

- Be without decent, safe, and sanitary housing
- Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to be met
- Agree to occupy the property as their principal residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements
- Not be suspended or debarred from participation in federal programs

Properties financed with direct loan funds must:

- Be modest in size for the area
- Not have market value in excess of the applicable area loan limit
- Not be designed for income-producing activities

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers, or the borrower is no longer living in the dwelling.

Applicants must meet income eligibility for a direct loan. You can visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdM>) for complete details. Or, contact your local Rural Development office (a map is available at this link: <https://www.rd.usda.gov/browse-state>) to learn more.

What is an eligible area?

Properties must be located in an eligible rural area. Visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdM>) for details.

How can funds be used?

Loan funds can be used to help low-income people or households buy homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and waste treatment equipment.

How much can I borrow?

The maximum loan amount an applicant qualifies for depends on their ability to repay a loan. Rural Development considers various factors, such as income, debts, assets, and the amount of payment assistance the applicant is eligible to receive. Regardless of repayment ability, applicants can never borrow more than the area loan limit (plus certain other costs eligible to be financed) in the county in which the property is located (information is available at this link: <https://go.usa.gov/xzcGB> - PDF)

CONTACT

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