## Northeastern Wisconsin Region CDBG Housing Rehabilitation and Down Payment Assistance Loan Program

\*Serving the Counties of Brown, Calumet, Door, Fond du Lac, Kewaunee, Manitowoc, Marinette, Outagamie, Sheboygan, and Winnebago

**Homeowners** - If your home is in need of repairs, you may qualify for home rehabilitation assistance through the NE Wisconsin Community Development Block Grant (CDBG) - Housing Loan Program:

- Minimum loan amount of \$1,000.
- Loans are offered at 0% interest.
- No loan payments are required until the home is sold, refinanced, or is no longer the primary residence of the applicant. Loans lasting 30 years may be re-recorded for up to another 30 years.
- The loan is secured by a mortgage on the property.
- Necessity activities may generally include:
  - Private septic system replacement
  - · Private well replacement
  - · Roof repair/replacement
  - Lead paint and asbestos remediation
  - Door/window replacement

- Plumbing/electrical/HVAC repairs
- Siding repair/replacement
- Accessibility improvements for individuals with disabilities

**ADMINISTRATION** 

Other necessary health/safety improvements

**Down Payment Assistance** - 0% interest, deferred payment loans are available to assist with purchasing a home, including down payment and closing costs. Contact the program for more details.

**Landlords** – 0% 5yr pay back Installment loans are available for rental unit repairs provided the unit is/will be rented to tenants who are low/moderate income. Contact the program for more details.

## **General Homeowner Eligibility Requirements**

- Gross household income must be at or below 80% of the County Median Income(CMI).
- Please see attached Yr2021 CDBG Household Income Parameters.
- Applicant must own the home being repaired.
- Applicant must live in the home as the primary residence.
- Home must meet Housing Quality Standards (HQS) after the work is completed.

## **Contact Information**



For additional information on the program, please contact:

Todd Mead or Shelly Ness (Office Phone: 920-448-6480)

**Brown County Planning Commission** 

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todd.mead@browncountywi.gov or shelly.ness@browncountywi.gov

\* Residents of the Cities of Appleton, Fond du Lac, Green Bay, Neenah, Oshkosh, and Sheboygan should contact their respective cities for information on similar programs.

The Community Development Block Program is an equal opportunity program. Women and minorities are encouraged to apply. This publication and/or the activities described herein were funded by the State of Wisconsin - Department of Administration Division of Housing and U.S. Department of Housing and Urban Development, and prepared by the Brown County Planning Commission. REVISED 4/2021