

Rehabilitation Projects

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

Homebuyer Assistance

- 50% Down Payment
- Closing Costs



Contact Information

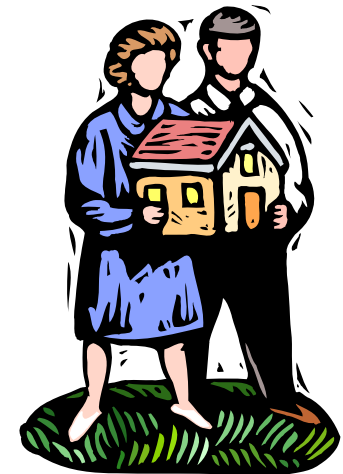
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DOUGLAS COUNTY HOUSING REHABILITATION AND HOMEBUYER PROGRAM



*Zero Percent, Deferred
Payment Loans to
Qualified Applicants*

Housing Activities

Douglas County has received a Community Development Block Grant from the Wisconsin Department of Commerce, Division of Housing and Community Development to benefit Low- and Moderate Income (LMI) households wishing to make home improvements or to purchase a home. The county has contracted with Northwest Regional Planning Commission to administer the program.

OWNER-OCCUPIED REHABILITATION

The program will provide rehabilitation assistance to LMI owner-occupied housing units throughout the county, (excluding the City of Superior). Financial assistance to eligible owner-occupied households will be in the form of a 0 percent, deferred payment loan, secured by a mortgage in the county's name until the unit ceases to be the owner's principal place of residence.



RENTER-OCCUPIED REHABILITATION

CDBG program may provide funds for the rehabilitation of LMI renter-occupied units with 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 in the county. 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

CDBG 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.

Eligibility

To qualify for the program, a household must be at or below 80 percent of the county's median income level.

2009 HOUSEHOLD INCOME LIMITS

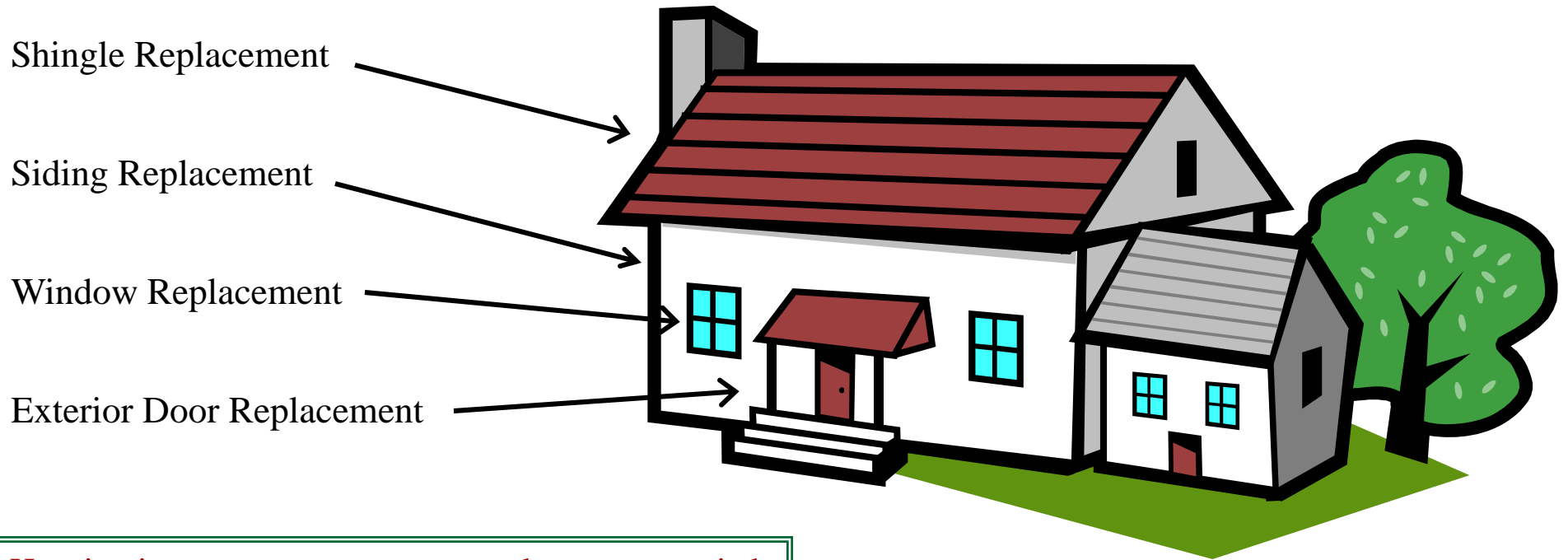
1 Person	\$33,550
2 Person	\$38,300
3 Person	\$43,100
4 Person	\$47,900
5 Person	\$51,750
6 Person	\$55,550
7 Person	\$59,400
8 Person	\$63,250

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.

Douglas County Housing Improvement & Home Purchase Funds

For Homeowners & Renters



Housing improvements to owner and renter-occupied dwellings include, but are not limited to, replacing shingles, windows, exterior doors, siding, furnaces, and hot water heaters; upgrading wiring; adding insulation where needed; repairing foundations; and making handicapped accessibility improvements.

A Home Purchase Assistance Program is also available.

For more information and qualification requirements contact

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