



# Central Housing Region

## Community Development Block Grant Program

Counties of Adams, Green Lake, Juneau, Marathon, Marquette, Portage, Waupaca, Waushara & Wood

### HOMEOWNER REHABILITATION PROGRAM

**Program Description:** 0% interest loan with deferred payments until the housing unit ceases to be your principal place of residence.

How to acquire a loan:

- The first step to acquiring a loan is to complete and return the application along with the items on the list attached to application.
- Next we will verify your information and send notification that you are either eligible or ineligible.
- If you are deemed eligible, you will be contacted by the home inspectors/assessors we hired to do a Housing Quality Standards inspection. Lead based paint and/or asbestos testing may be ordered. Any work started before the loan is approved will **not** be eligible.
- The assessor will then write up the bid specifications and forward them to you to acquire bids from qualified contractors. This is a sealed bid process.

Closing costs included in loan are as follows, but not limited to:

Title letter report:	\$75-\$100 but may be \$150+
Mortgage filing fees:	\$32.25 per mortgage or amendment
Inspection fees:	\$1,000 to \$1,600 dependent on project needs

Loans are awarded on a first come first served basis. Emergencies that threaten health or safety will take precedence.

\*\*\*\*\* Properties with delinquent taxes, significant liens or judgments encumbering it, for sale or in foreclosure, are not eligible for the program.

Cosmetic work (remodeling), projects that have already been started, or outbuildings, including garages that are not attached to the house do not qualify. \*\*\*\*\*

COUNTY	SIZE OF HOUSEHOLD							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Adams	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800
Green Lake	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800
Juneau	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800
Marathon	\$ 51,950	\$ 59,350	\$ 66,750	\$ 74,150	\$ 80,100	\$ 86,050	\$ 91,950	\$ 97,900
Marquette	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800
Portage	\$ 51,450	\$ 58,800	\$ 66,150	\$ 73,500	\$ 79,400	\$ 85,300	\$ 91,150	\$ 97,050
Waupaca	\$ 48,350	\$ 55,250	\$ 62,150	\$ 69,050	\$ 74,600	\$ 80,100	\$ 85,650	\$ 91,150
Waushara	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800
Wood	\$ 47,600	\$ 54,400	\$ 61,200	\$ 68,000	\$ 73,450	\$ 78,900	\$ 84,350	\$ 89,800

(Limits effective June 15<sup>th</sup>, 2023)

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## WHAT TO EXPECT FROM THE HOME REPAIR PROGRAM

### Things Homeowners should think about before taking out a home repair loan:

- Not all the work that homeowners want done can always be done. Funds will be available to repair one or two problems; this program will not solve all of your home's problems.
- Do not expect your house to be completely new when the work is completed.
- Do not expect all the floors, walls, ceilings, doors, windows and so on to be completely plumb, level and square when the work is completed.
- It can be stressful and **time consuming** to collect bids from various contractors.
- It can be stressful living in a house while a contractor is performing the repairs.
- Very few times in life is anyone completely satisfied with the things they buy or have repaired. Buying a house or having one repaired is no different.
- The funds you receive are in the form of a loan and/or a lead grant. You will sign a mortgage, which will be recorded and filed with the County Register of Deeds.
- When you no longer occupy the home as your principal place of residence you will be required to repay the loan. That includes when you sell the home, if you move out and rent the home, or if you vacate the home for any reason.
- Houses always need improvements and repairs. It would be a good idea for the owner to save monthly to help cover the cost of future repairs and maintenance.
- **You** are in charge of your home repair project. You (NOT THE ADMINISTRATOR) select the contractor. You (NOT THE ADMINISTRATOR) are responsible to monitor the quality of work of your chosen contractor. The Administrator does not recommend contractors and cannot guarantee you will be satisfied with the work of the contractor **you choose**.

### Things homeowners do in the Home Repair Program:

- Homeowners help inspect their house and point out the problems to the Building Inspector/Assessor.
- Homeowners, not the Administrator, distribute specifications and choose contractors to bid on their repairs.
- Homeowners, not the Administrator, choose the contractor(s) to perform the work on their home.
- Homeowners, not the Administrator, sign the contract with their contractor.
- Homeowners approve payments made to their contractor.
- Homeowners work with contractors to settle disagreements during the job.
- Homeowner's call/write their contractors to ask them to correct problems covered by contractor warranties during the first year after the job has been completed.