



# Central Housing Region

## Community Development Block Grant Program

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

### RENTAL REHABILITATION PROGRAM

**Program Description:** Loans are available as 0% installment loans. Funds may be used to rehabilitate LMI occupied rental housing units or vacant housing units that will be rented to LMI households within 6 months.

How to acquire a loan:

- Complete and return the application along with requested document on the application.
- Next, tenant's income will be verified for eligibility.
- If the project is deemed income eligible, you will be contacted by the home inspectors we hired to do a Housing Quality Standards inspection. Any work started before the loan is approved will not be eligible.
- The inspector will then write up the bid specifications and forward them to you to acquire bids from qualified contractors. This is a sealed bid process.

From the landlord we will need proof of rental property insurance, a copy of your most recent property tax bill and the amount of your current mortgage or payoff amount from lender to determine the amount of equity available.

Closing costs to be added to your loan include but are not limited to:

Title letter report:	\$75-\$100 but may be \$150+
Mortgage filing fees:	\$32.00 per mortgage or amendment
Inspection fees:	\$1,000 to \$1,600 dependent on project needs

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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 unattached garages) do not qualify.

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Email: [CHR.CDBG@gmail.com](mailto:CHR.CDBG@gmail.com)

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*Juneau County Housing Authority is an equal opportunity provider and employer.*



# Central Housing Region CDBG Program

## Renter Unit Rehabilitation Application

\*Rental Rehabilitation Applications must be completed for each building you wish to take a loan out on\*

<b>OFFICE USE ONLY:</b> Application Number _____ Date Received _____			
Applicant Name (Last, First, MI)		Rental Company Name	
Applicant Street Address		City/Town/Village	Zip Code
Mailing Address (if different)		City/Town/Village	Zip Code
Phone Number		Best Way to Contact You <input type="checkbox"/> Phone <input type="checkbox"/> Email <input type="checkbox"/> Mail	
Email		County Property is Located	
Rental Unit Street Address		City/Town/Village	Zip Code
Is dwelling in a floodplain? <input type="checkbox"/> YES <input type="checkbox"/> NO	Age of Home	<input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Rental Unit	Is property a Historical Site or is it eligible to become one? <input type="checkbox"/> YES <input type="checkbox"/> NO
How did you hear about the CDBG Program?			

**REHABILITATION NEEDS** (Please list all home repairs needed):

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Do you have any peeling or chipping paint in the rental unit(s)?  YES  NO

Are you requesting handicapped access work?  YES  NO

LIST NAMES OF ALL PROPERTY OWNERS AS SHOWN ON DEED OR LAND CONTRACT:	PROPERTY HELD IN: <input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LAND CONTRACT <input type="checkbox"/> OTHER
MORTGAGE IS: <input type="checkbox"/> Current <input type="checkbox"/> Delinquent <input type="checkbox"/> In Foreclosure <input type="checkbox"/> For Sale. Mark all that apply.	

**EQUITY INFORMATION**

FAIR MARKET VALUE OF PROPERTY	AMOUNT OWED (loans/liens against property)	OWED TO	EQUITY

Are you a United States Citizen or a Qualified Alien?  YES  NO

**HOMEOWNER'S INSURANCE INFORMATION**

Name of Insurance Company: \_\_\_\_\_

Address of Insurance Company: \_\_\_\_\_

Name of Agent: \_\_\_\_\_ Phone Number of Agent: \_\_\_\_\_

Policy Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**APARTMENT INFORMATION**

Apartment Number or Letter	Name(s) on Lease	Total Number of People	Number of Bedrooms	Monthly Rent	Utilities Included
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO
					<input type="checkbox"/> YES <input type="checkbox"/> NO

**GROSS MONTHLY INCOME:** Income includes, but is not necessarily limited to, income from all gross wages, salaries, commissions; net income from self-employment, net income from the operation of real property; interest and dividend income; social security, SSI, pensions, AFDC, alimony, child support, and other benefit income.  
**Tenant(s) income will be used to determine income eligibility. Property owner will be required to keep rents at the HUD affordable level.**

## Conflict of Interest

Do you have family or business tie to any of the individuals listed below? Yes \_\_\_\_\_ No \_\_\_\_\_

If **yes**, circle which of the covered persons & disclose the nature of the relationship.

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<b>Timothy Cottingham</b> – Juneau County Chairperson	<b>Terri Treptow</b> – Juneau County Clerk
<b>Lori Chipman</b> – Finance Director	<b>Katie Steinke</b> – Assistant Finance Director
<b>Jill Granger</b> – Juneau County CDBG Committee Chair	<b>David Lasker</b> – Corporate Counsel
<b>Julie Oleson</b> – JCHA Executive Director	<b>Liz Allen</b> – CDBG Administration Assistant
<b>Joelle Curran</b> – Juneau County CDBG Committee Member	<b>Lee Kucher</b> – Juneau County CDBG Committee Member
<b>John McGinley</b> – Juneau County CDBG Member/County Board Supervisor	<b>Cindy Suzda</b> – Juneau County CDBG Committee Member/County Board Supervisor
<b>Barb Gabrielson</b> – BG & Associates	<b>Rick Gabrielson</b> – BG & Associates
<b>Kathy Jepson</b> – BG & Associates	<b>Kaitlyn Gabrielson</b> – BG & Associates
<b>Craig Olson</b> – BG & Associates	<b>Kyle Ewald</b> – BG & Associates
<b>Paul Hanlon</b> – BG & Associates	<b>Zoe Anzia</b> – BG & Associates
<b>Mike Pech</b> – Juneau County Board Member	<b>Kim T. Strompolis</b> – Juneau County Board Member
<b>Herb Dannenberg</b> – Juneau County Board Member	<b>Richard Kilmer</b> – Juneau County Board Member
<b>Betty Manson</b> – Juneau County Board Member	<b>Chris Zindorf</b> – Juneau County Board Member
<b>Judith A. Kennedy</b> – Juneau County Board Member	<b>Mike Keichinger</b> – Juneau County Board Member
<b>Tom Winters</b> – Juneau County Board Member	<b>Jack Jasinski</b> – Juneau County Board Member
<b>Jon Ard</b> – Juneau County Board Member	<b>Jerry Hemerley</b> – Juneau County Board Member
<b>Jim Cauley</b> – Juneau County Board Member	<b>Roy Granger</b> – Juneau County Board Member
<b>Ray Feldman</b> – Juneau County Board Member	<b>Steven Thomas</b> – Juneau County Board Member
<b>Howard Fischer</b> – Juneau County Board Member	<b>James Ryczek</b> – Juneau County Board Member
<b>Cynthia Haggard</b> – Adams County Committee Member	<b>Liz Otto</b> – Green Lake County Committee Member
<b>David Abendroth</b> – Green Lake County Alt Committee Member	<b>Kim Ungerer</b> – Marathon County Committee Member
<b>Keri Solis</b> – Marquette County Committee Member	<b>Ron Barger</b> – Marquette County Alternate Committee Member
<b>Jeanne Dodge</b> – Portage County Committee Member	<b>Greg Hakala</b> – Portage County Alternate Committee Member
<b>Ryan Brown</b> – Waupaca County Committee Member	<b>Jeff Mikorski</b> – Waupaca County Alt Committee Member

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

# CENTRAL HOUSING REGION COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

## Referral Consent Form

According to federal regulations a community with a Community Development Block Grant Revolving Loan Fund (CDBG-RLF) that has funds available is required to obligate them to homeowner projects before we can use the Central Housing Region CDBG funds in that community.

Below is the release form to be filled out and returned with the application stating that we (CHR-CDBG) have your acknowledgement and permission to send your application over to the appropriate community with an RLF account, Weatherization Assistance Program (WAP) or Wisconsin's Home Energy Assistance Program (WHEAP).

You have the right to decline your information being referred. If you choose to decline your application to be sent over to the appropriate community with available RLF funds, your application will be in a frozen status until the money in that CDBG-RLF is used up. If this should take more than 6 months, then a new application will need to be filled out.

You have the right to decline your information being referred to WAP or WHEAP.

*Please check all appropriate box(s) and sign below:*

- Central Housing Region CDBG has my/our permission to send our application and supporting documents over to any **appropriate community with RLF funds available.**
- Central Housing Region CDBG does *not* have my/our permission to send our application and supporting documents over to any **appropriate community with RLF funds available.** I/We acknowledge my/our application will be in a frozen status until the money in that CDBG-RLF is used up. If it should take more than 6 months, I/we acknowledge a new application will need to be filled out.
- Central Housing Region CDBG has my/our permission to send our application and supporting documents over to **WHEAP or WAP.**
- Central Housing Region CDBG does *not* have my/our permission to send our application and supporting documents over to **WHEAP or WAP.**

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

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**MARITAL PROPERTY AGREEMENT**

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

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**PRIVACY AND DISCLOSURE NOTICE**

We may collect non-public personal information about you from the following sources:

- Information that you provide to us, such as on the application or other forms
- Information about your transaction with us or others
- Information from others, such as real estate appraisers and employers

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products and services. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

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**APPLICANT'S STATEMENT AND RELEASE**

IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE.

I understand the Rental Housing Rehab funds are offered as a 0% interest loan payable in monthly installments for up to 5 years or upon resale or transfer of title of the property. The loan will be secured by a mortgage and/or promissory note.

I understand my property will be assessed to determine if the house meets or can meet decent, safe and sanitary conditions. Based on the assessment, the Central Housing Region CDBG Program reserves the right to deny funding.

I understand I must be carrying homeowners insurance on the property, and keep the policy in force during the life of the loan.

I understand the contract is between me (us) and the contractor and it is my responsibility to ensure that the work is done, and done correctly. This is not the responsibility of the administrator, or the Central Housing Region CDBG Program.

I/we understand if I/we intentionally make false statements or conceal any information in an attempt to obtain this loan; it is in violation of federal and state laws that carry severe criminal and civil penalties.

I/we authorize the Central Housing Region CDBG Program agents to verify all information given by me about my property.

I/we authorize and direct all custodians of my records, including my insurance company, employer, public and private agencies, banks, financial institutions, or credit data service to release information to the Central Housing Region CDBG Program.

By my signature, I certify that I have read and understand all statements in this application and all information I have given is true and correct to the best of my knowledge.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_