



Central Housing Region

Community Development Block Grant Program

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

Rental Rehabilitation

These maximum \$50,000 loans with 0% interest mortgages and a payment plan for up to 5 years.

Before the loan is approved we will verify tenant income for eligibility.

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.

A home inspection is required and will be done by a trained inspector. The rehab work will then be let out for bids to contractors of your choice.

This is a mortgage on your property and there will need to be equity to cover this loan. The Central Housing Region CDBG-Juneau County will need to be listed as a mortgage holder on your rental property insurance policy.

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

- Title Search with Letter Report
- Filing Fees
- Inspection Fees

Regulations do not allow us to help with cosmetic work (remodeling), projects that have already been started or outbuildings, including garages.



**CENTRAL HOUSING REGION CDBG
HOUSEHOLD INCOME LIMITS
Effective April 24,2019**

SIZE OF HOUSEHOLD								
COUNTY	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Adams	\$ 38,300	\$ 43,800	\$ 49,250	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,850	\$ 72,250
Green Lake	\$ 38,300	\$ 43,800	\$ 49,250	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,850	\$ 72,250
Juneau	\$ 38,300	\$ 43,800	\$ 49,250	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,850	\$ 72,250
Marathon	\$ 41,000	\$ 46,850	\$ 52,700	\$ 58,550	\$ 63,250	\$ 67,950	\$ 72,650	\$ 77,300
Marquette	\$ 38,300	\$ 43,800	\$ 49,250	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,850	\$ 72,250
Portage	\$ 40,800	\$ 46,600	\$ 52,450	\$ 58,250	\$ 62,950	\$ 67,600	\$ 72,250	\$ 76,900
Waupaca	\$ 38,400	\$ 43,850	\$ 49,350	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,350
Waushara	\$ 38,300	\$ 43,800	\$ 49,250	\$ 54,700	\$ 59,100	\$ 63,500	\$ 67,850	\$ 72,250
Wood	\$ 39,550	\$ 45,200	\$ 50,850	\$ 56,500	\$ 61,050	\$ 65,550	\$ 70,100	\$ 74,600

To be income eligible your total household income cannot exceed the amount above for your household size.

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

OFFICE USE ONLY: 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 Phone Email Mail	
Email		County Property is Located	
Rental Unit Street Address		City/Town/Village	Zip Code
Is dwelling in a floodplain? YES NO	Age of Home	Owner-Occupied Rental Unit	Is property a Historical Site or is it eligible to become one? YES NO
How did you hear about the CDBG Program?			

REHABILITATION NEEDS (Please list all home repairs needed):

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: FEE SIMPLE LAND CONTRACT OTHER
MORTGAGE IS: Current Delinquent In Foreclosure For Sale. Mark all that apply.	

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.

Alan Peterson – Juneau County Chairperson	Terri Treptow – Juneau County Clerk
Tom Brounacker – Juneau County Committee Member	Joelle Curran – Juneau County Alternate Committee Member
Julie Oleson – JCHA Executive Director	Lori Chipman – Juneau County Accounting
Emily Erickson – CDBG Administration Assistant	Jill Granger – Juneau County HA Board Member
Lee Kucher – Juneau County HA Board Member	Chris Zindorf – Juneau County HA Board Member
Barb Gabrielson – BG & Associates	Rick Gabrielson – BG & Associates
Kathy Jepson – BG & Associates	Kaitlyn Gabrielson – BG & Associates
Glenn Helmuth – BG & Associates	Craig Olson – BG & Associates
Jerry Niles – Juneau County Board Member	Michael Kelley – Juneau County Board Member
James J Koca Jr – Juneau County Board Member	Joe Lally – Juneau County Board Member
Tim Harford – Juneau County Board Member	John D Wenum – Juneau County Board Member
Orville Robinson – Juneau County Board Member	James Parrett – Juneau County Board Member
Jack Jasinski – Juneau County Board Member	Scott Wilhorn – Juneau County Board Member
Ray Zipperer – Juneau County Board Member	Lynn A Willard – Juneau County Board Member
Roy Granger – Juneau County Board Member	Ray Feldman – Juneau County Board Member
Steven Thomas – Juneau County Board Member	Timothy J Cottingham – Juneau County Board Member
Edmund Wafle – Juneau County Board Member	Ken Schneider – Juneau County Board Member
Rodney M Seamans – Juneau County Board Member	Liz Otto – Green Lake County Committee Member
Casey Bradley – Adams County Committee Member	Rick Seefeldt – Marathon County Committee Member
Harley Reabe – Green Lake County Committee Member	Jeanne Dodge – Portage County Committee Member
Gary Sorenson – Marquette County Committee Member	Ryan Brown – Waupaca County Committee Member
Gerry Zastrow – Portage County Alternate Committee Member	Robert Sivick – Waushara County Committee Member
David Thiel – Waupaca County Alternate Committee Member	Adam DeKleyn – Wood County Alternate Committee Member
Jason Grueneberg – Wood County Committee Member	

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)

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.

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.

APPLICANT'S STATEMENT AND RELEASE

IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE.

I understand the Housing Rehab funds are offered as a 1.5% 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: _____