

Rehabilitation Projects

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



Homebuyer Assistance

- 50% Down Payment
- Closing Costs



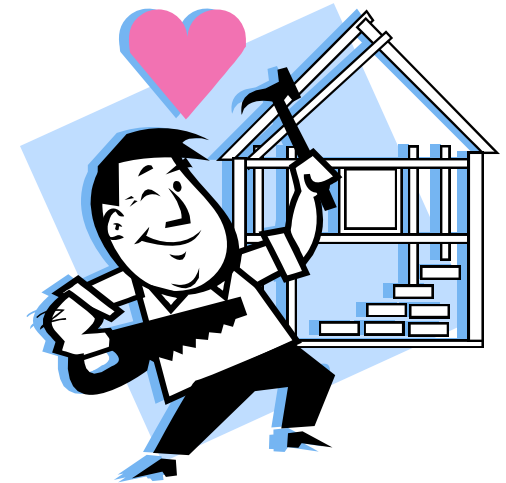
Contact Information

Autumn Thome, Administrative Support
Specialist—athome@nwrpc.com

Kimberly Gifford, Housing Development
Specialist - kgifford@nwrpc.com

Northwest Regional Planning Commission
1400 S River Street
Spooner WI 54801
Phone: 715-635-2197
Fax: 715-635-7262

CITY OF SPOONER HOUSING REHABILITATION AND HOMEBUYER PROGRAM



*Zero Percent, Deferred
Payment Loans to
Qualified Applicants*

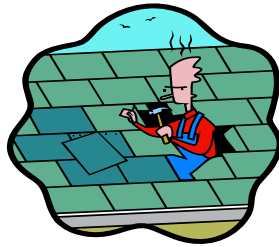
Housing Activities

The City of Spooner 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 city contracted with Northwest Regional Planning Commission to administer the program.

OWNER-OCCUPIED REHABILITATION

The program provides rehabilitation assistance to LMI owner-occupied housing units throughout the city.

Financial assistance to eligible owner-occupied households is in the form of a 0 percent, deferred payment loan, secured by a mortgage in the city's name until the property ceases to be the owner's principal place of residence.



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.

2023 HOUSEHOLD INCOME LIMITS

\$47,600	1 Person
\$54,400	2 Persons
\$61,200	3 Persons
\$68,000.....	4 Persons
\$73,450	5 Persons
\$78,900	6 Persons
\$84,350.....	7 Persons
\$89,800.....	8 Persons

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.