# **Northwest Regional Housing Rehabilitation Program**

## **Proud to serve Spooner, WI**

# **Covered Projects**

- Roofing
- Siding
- Heating
- Electrical
- Insulation
- Foundation
- Windows & Doors
- Sewer & Water Laterals
- Handicapped Accessibility
- Well & Septic
- Lead Service Lines



Source: https://spoonerchamber.org/

#### HANDICAPPED ACCESSIBILITY

Funds may be used for accessibility modifications to a dwelling unit occupied by a Low to Moderate Income (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 doorknobs.

#### **RENTER-OCCUPIED REHABILITATION**

The program may provide funds for the rehabilitation of LMI renter-occupied units with zero percent interest, installment loans. Landlord must be the one to first apply and approval is based on renters' income and rental terms.

### **Owner-Occupied Rehabilitation**

The program provides rehabilitation assistance to LMI owner-occupied housing units. Financial assistance to eligible owner-occupied households is in the form of a zero percent interest, deferred payment loan, secured by a mortgage until the unit ceases to be the borrower's principal place of residence. The property must be titled in the owner's name, taxes must be current, and the property must be insured against direct loss or damage. Homes under life estates and land contracts are eligible.

### **Qualifications**

### **Household Income Limits**

Washburn	Household
County	Size
\$52,000	1 Person
\$59,400	2 Persons
\$66,850	3 Persons
\$74,250	4 Persons
\$80,200	5 Persons
\$86,150	6 Persons
\$92,100	7 Persons
\$98,050	8 Persons

As established by the U.S Department of Housing and Urban Development – June 2025