

Bayfield County Housing Rehabilitation and Homebuyer Program

2022 Household Income Limits

\$45,000.....	1 Person
\$51,400.....	2 Persons
\$57,850.....	3 Persons
\$64,250.....	4 Persons
\$69,400.....	5 Persons
\$74,550.....	6 Persons
\$79,700.....	7 Persons
\$84,850.....	8 Persons

Rehabilitation Projects

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

Homebuyer Assistance

- 50% Down
- Closing Costs

Eligibility

The Housing Program benefits Low–Income to Moderate–Income (LMI) households needing to make home improvements or looking to purchase a home.

To qualify for the program, a household must be at or below income limits based on household size as established by the U.S. Department of Housing & Urban Development.

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.

Northwest Regional Planning Commission administers the program for Bayfield County. Contact Ashtin Gronning at (715) 635-2197 or agronning@nwrpc.com to see if you are eligible!

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Owner-Occupied Rehabilitation

The program will provide rehabilitation assistance to LMI owner-occupied housing units. Financial assistance to eligible owner-occupied households will be 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.

Renter-Occupied Rehabilitation

The program may provide funds for the rehabilitation of LMI renter-occupied units with zero percent interest, installment loans with loan terms averaging 10 years, and with LMI tenant requirements and rent limits for the first half of the loan term.

Homebuyer Assistance

The program will provide assistance to eligible households that are renting and seeking assistance to purchase a home. Homebuyer Assistance will provide closing costs and up to 50 percent of the required lender down payment. 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

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.

CONTACT INFORMATION

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