

# NORTHWEST AFFORDABLE HOUSING REHABILITATION AND HOMEBUYER PROGRAMS

## MUNICIPALITIES

*Ashland County*

*Douglas County*

*Sawyer County*

*Bayfield County*

*Iron County*

*Taylor County*

*Burnett County*

*Price County*

*Washburn County*

*Rusk County*

## Zero Percent, Deferred Payment Loans to Qualified Applicants

### Rehabilitation Projects

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



### Homebuyer Assistance

- Down Payment
- Closing Costs



### Eligibility

To qualify for the program, a household must meet the income limits established by the U.S. Department of Housing & Urban Development.

#### 2016 HOUSEHOLD INCOME LIMITS

Ashland, Bayfield, Burnett,  
Iron, Price, Rusk, Sawyer,  
Taylor, & Washburn Counties.....Douglas County

\$33,750.....	1 Person.....	\$35,750
\$38,550.....	2 Persons .....	\$40,850
\$43,350.....	3 Persons .....	\$45,950
\$48,150.....	4 Persons .....	\$51,050
\$52,050 .....	5 Persons .....	\$55,150
\$55,900 .....	6 Persons .....	\$59,250
\$59,750.....	7 Persons .....	\$63,350
\$63,600 .....	8 Persons .....	\$67,400

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.

## Housing Activities

Northwest Affordable Housing (NWAH) provides funding assistance to qualifying clients in the counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn to make major housing repairs or to purchase a home. The housing program is targeted specifically to qualifying Low- to Moderate-Income (LMI) households (household income at or below 80% county median income).



### OWNER-OCCUPIED REHABILITATION

Funds are provided for making essential improvements to single-family homes serving as the principal residence of LMI owners. Eligible costs include energy-related improvements, lead-based paint hazard reduction, and repair of code violations.

### HOMEBUYER ASSISTANCE

Direct assistance may be provided to eligible homebuyers for acquisition (down payment and closing costs), acquisition and rehabilitation, or new construction.



### HANDICAPPED ACCESSIBILITY

HOME 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

Kimberly Gifford  
Northwest Affordable Housing, Inc.  
1400 S River Street  
Spooner WI 54801

Phone: 715-635-2197  
Fax: 715-635-7262  
Email: [kgifford@nwrpc.com](mailto:kgifford@nwrpc.com)