The City of Elroy has a Community Development Block Grant for Housing Rehabilitation. The funds will be loaned at 0% interest to eligible households for home repairs. Applications are accepted on a first come first serve basis. There is no cost to fill out an application and all information submitted is strictly confidential.

Funds are available for the following types of projects:

HOMEOWNERS

These funds will be lent to eligible households for home repairs. The loan is a 0% interest, deferred payment loan – you do not pay it back until you sell the house or no longer live there.

LANDLORDS

Installment loans are available for landlords who rent to tenants that are low- to moderate- income. The loan is a 0% interest loan. Loans are provided for rehabilitation costs to rental properties with four units or less and are repaid to the community over a period of 10 years. The owner must agree to rent only to low-to-moderate income tenants for a period of 5 years. Contact the program administrator for more details.

The loan can be used to make the following types of repairs:

Handicap Accessibility
Replace Windows & Doors
Roofing
Heating, Water Heaters & Plumbing
Electrical Upgrades
Connect Water & Sewer Lines
Painting, Siding, Porch Repairs
Other General Improvements

Eligible work for each project is determined by the initial HQS inspection.

Some typical questions asked:

1. **How do I apply?** Applications will be available by calling Sue Koehn at the housing program office at 1-800-552-6330. If needed, program staff will assist you in completing your application.

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2. **Who is eligible for assistance:** The following are the income limits for owners and tenants:

In order to be eligible, your income must be below the following limits for Juneau County:

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Juneau County	$33,550	$38,350	$43,150	$47,900	$51,750	$55,600	$59,400	$63,250

3. **Are there any loan fees that apply?** Yes. There is a $50-$100 fee for a title search, a $30 fee to record your mortgage and $250 in project review fees. These fees are included in your loan.

4. **Will a lien be placed on my property?** Yes, all program participants will have a lien placed on their property in the amount of the loan.

CDBG special notes: If you have a child that is 6 years of age or younger, it is recommended and encouraged that he or she be tested for lead levels in their blood.

State of Wisconsin lead paint requirements: The program requires that we include an evaluation of the paint in your home as part of our project review. If your home was built prior to 1978, the program will require repairs to any deteriorating painted surfaces to reduce lead-based paint hazards. The work associated with lead paint hazard reduction will be included in your project costs and may limit your choice of contractors. It may also increase the price of some repair work.

Only work that is considered essential and necessary will be permitted. All lead-based paint hazards will need to be corrected. Hazards will be determined upon an initial project assessment of your home.

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The community development block grant program is an equal opportunity program. Women and minorities are encouraged to apply.