

Central Housing Region

Community Development Block Grant Program



Counties of Adams, Green Lake, Juneau, Marathon, Marquette, Portage, Waupaca, Waushara & Wood

Rental Rehabilitation

These maximum \$50,000 loans with 1.5% interest mortgages and a payment plan for up to 5 years.

Before the loan is approved we will verify tenant income for eligibility.

From the landlord we will need proof of rental property insurance, a copy of your most recent property tax bill and the amount of your current mortgage or payoff amount from lender to determine the amount of equity available.

A home inspection is required and will be done by a trained inspector. The rehab work will then be let out for bids to contractors of your choice.

This is a mortgage on your property and there will need to be equity to cover this loan. The Central Housing Region CDBG-Juneau County will need to be listed as a mortgage holder on your rental property insurance policy.

Closing costs to be added to your loan include but are not limited to:

- > Title Search with Letter Report
- > Filing Fees
- Inspection Fees

Regulations do not allow us to help with cosmetic work (remodeling), projects that have already been started or outbuildings, including garages.

Central Housing Region CDBG Program

Renter Unit Application

Office use only: Application Number Date Received						
1. LANDLORD NAME				4. HOME PHONE NUMBER		
2. LA	NDLORD ADDRESS		1	5. CELL/ALTERNATE PHONE NUMBER		
3. RENTAL UNIT ADDRESS ADDRESS				6. MAILING ADDRESS (IF DIFFERENT)		
	Owner-Occupied	8. Is dwelling in a	floodplain?	9. Age of dwelling unit:		
Rental Unit 10. Other funds applied for (i.e. Wisconsin Fund, HOME Program):				11. Is property a Historical Site or is it eligible to become one?		
12. H	ow did you hear about th	e CDBG Program?				
(Rental Rehabilitation Applications must be competed for each building you wish to take a loan out on.) I. APARTMENT INFORMATION						
	Apartment #	No. of People	No. of Bedrooms		Monthly Rent	Utilities Included (Yes/No)
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	3			-		
	4					
II. REHABILITATION REQUEST						
Do you have any pealing or chipping paint in the rental unit(s)? Yes No						
III. HANDICAPPED ACCESS REQUEST						
Are you requesting handicapped access work? Yes No						
IV. EQUITY INFORMATION						
Is there currently a mortgage, lien, land contract, or other debt against this property? Yes No						
Mortgage is: current in foreclosure for sale. Mark all that apply.						

FAIR MARKET VALUE OF PROPERTY (found on property tax bill)	AMOUNT OWED (loan/liens against property)	OWED TO	EQUITY (fair market value minus amount owed)

LIST NAMES OF ALL PROPERTY OWNERS AS SHOWN C	ON DEED OR LAND CONTRACT:	PROPERTY HELD IN:		
· ·		☐ FEE SIMPLE ☐ LAND CONTRACT		
		│□ LAND CONTRACT │□ OTHER		
GROSS MONTHLY INCOME: Income includes, but is not necessarily limited to, income from all gross wages, salaries, commissions; net income from self-employment, net income from the operation of real property; interest and dividend income; social security, SSI, pensions, AFDC, alimony, child support, and other benefit income.				
Tenant(s) income will be used to determine income eligibility. Property owner will be required to keep rents at the HUD affordable level.				
Are you a United States Citizen or a Qualified Alien?	☐ Yes ☐ No			
V. CONFLICT OF INTEREST				
Do you have family or business ties to any of the individuals listed below? Yes No If yes , disclose the nature of the relationship.				
Names of covered persons				
Alan K. Peterson, Juneau County Chairperson	Marge Bostelmann, Committee Memb	oer – Green Lake County		
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Names of covered persons			
Alan K. Peterson, Juneau County Chairperson	Marge Bostelmann, Committee Member – Green Lake County		
Julie Oleson, Juneau County Housing Auth., Executive Director	Sue Wendt, Alternate Committee Member – Green Lake County		
Tom Brounacker, Committee Member – Juneau County	Brenda Jahns-Grams, Committee Member – Marquette County		
Trena Larson, Committee Member – Adams County	Toni Simonson, Committee Member – Marathon County		
Jeanne Dodge, Committee Member – Portage County	Deb Behringer, Committee Member – Waushara County		
Al Haga, Alternate Committee Member – Portage County	Hilde Henke, Committee Member – Wood County		
Ryan Brown, Committee Member – Waupaca County	Jason Grueneberg, Alternate Committee Member - Wood County		
David Thiel, Alternate Committee Member – Waupaca County			

MARITAL PROPERTY AGREEMENT

No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

PRIVACY AND DISCLOSURE NOTICE

We may collect non-public personal information about you from the following sources:

- Information that you provide to us, such as on the application or other forms,
- Information about your transaction with us or others, and
- Information from others, such as real estate appraisers.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products and services. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you decide to close your account (s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

APPLICANT'S STATEMENT AND RELEASE

IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE.

I understand the Housing Rehab funds are offered as a 1.5% interest loan payable in monthly installments for up to 5 years or upon resale or transfer of title of the property. The loan will be secured by a mortgage and/or promissory note.

I understand my property will be assessed to determine if the house meets or can meet decent, safe and sanitary conditions. Based on the assessment, the Central Housing Region CDBG Program reserves the right to deny funding.

I understand I must be carrying homeowners insurance on the property, and keep the policy in force during the life of the loan.

I understand the contract is between me (us) and the contractor and it is my responsibility to ensure that the work is done, and done correctly. This is not the responsibility of the administrators, or the Central Region Housing CDBG Program.

I/we understand if I/we intentionally make false statements or conceal any information in an attempt to obtain this loan; it is in violation of federal and state laws that carry severe criminal and civil penalties.

I /we authorize the Central Region Housing CDBG Program agents to verify all information given by me about my property.

By my signature, I certify that I have read and understand all statements in this application and all information I have given is true and correct to the best of my knowledge.

Applicant Signature:	Date:	
Co-Applicant Signature:	Date:	