



## **Northwest Regional Planning Commission**

*an economic development district*

Serving communities within and counties of  
ASHLAND • BAYFIELD • BURNETT  
DOUGLAS • IRON • PRICE • RUSK  
SAWYER • TAYLOR • WASHBURN  
And the Tribal Nations of  
BAD RIVER • LAC COURTE OREILLES  
LAC DU FLAMBEAU • RED CLIFF • ST. CROIX

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### **Home Repair Funds Available**

Housing rehabilitation funds are available to qualifying homeowners to assist in repairs such as roofing, siding, wells, septic, heating, electrical, windows, doors, sewer and water laterals, and handicapped accessibility modifications. Funds are in the form of a zero percent interest, deferred payment loan, secured by a mortgage. The property must be titled in the owner's name, property taxes current, and the property insured. Landlords with qualifying rental units can access zero percent interest loans amortized up to 10 years. Applicants must fall at or below certain income limits based on household size.

The Northwest Regional Planning Commission, based in Spooner, is administering the program for the Village. For more information and an application, contact Ashtin Gronning at 715-635-2197 or [agronning@nwrpc.com](mailto:agronning@nwrpc.com).

# VILLAGE OF POPLAR HOUSING REHABILITATION AND HOMEBUYER PROGRAM

## Rehabilitation Projects

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



## Homebuyer Assistance

- 50% 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.

### 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 |

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**

The Housing Program benefits Low- and Moderate-Income (LMI) households needing to make home improvements or wishing to purchase a home. Northwest Regional Planning Commission administers the program for the Village of Poplar.

### **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 over ten years.

### **HOMEBUYER ASSISTANCE**



The program will provide assistance to eligible households that are renting and seeking assistance to purchase a home. The Homebuyer Opportunity Program will provide closing costs and up to 50 percent of the down payment to eligible clients. 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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Housing & Environmental Specialist

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1400 S River Street  
Spooner WI 54801  
Phone: 715-635-2197

## Rehabilitation Projects



- Roofing
- Siding
- Heating
- Electrical
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## VILLAGE OF POPLAR HOUSING REHABILITATION AND HOMEBUYER PROGRAM



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### Contact Information

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1400 S River Street  
Spooner WI 54801  
Phone: 715-635-2197



*Zero Percent, Deferred  
Payment Loans to  
Qualified Applicants*



## Housing Activities

The Village of Poplar received a Community Development Block Grant from the Wisconsin Department of Commerce, Division of Housing and Community Development to benefit Low- and Moderate Income (LMI) households wishing to make home improvements or to purchase a home. The Village contracted with Northwest Regional Planning Commission to administer the program.

### OWNER-OCCUPIED REHABILITATION

The program provides rehabilitation assistance to LMI owner-occupied housing units throughout the Village. Financial

assistance to eligible owner-occupied households is in the form of a 0 percent, deferred payment loan, secured by a mortgage in the Village's name until the property ceases to be the owner's principal place of residence.



### HOMEBUYER ASSISTANCE

The program will provide assistance to eligible households that are renting and seeking assistance to purchase a home in the county.

The Homebuyer

Opportunity Program will provide closing costs and up to 50 percent of the down payment to eligible clients. 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

CDBG 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.



## Eligibility

To qualify for the program, a household must be at or below 80 percent of the county's median income level.

### 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 |
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| \$84,850 | 8 Persons |

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.