

# USDA Rural Development

## Single Family Housing Repair Loans & Grants

Loans available to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a household income that does not exceed the [very low limit](#) by county
- For grants, be age 62 or older

Utilizing the [USDA Eligibility Site](#) you can enter a specific address for determination or just search the map to review general eligible areas.

Total Assistance Available:

- Maximum Loan: \$40,000
- Maximum Grant: \$10,000
- Combined loans and grants up to \$50,000 in total assistance

Loan Terms:

- Term loans for 20 years
- Fixed interest rate at 1%

Program website: [Single Family Housing Repair Loans & Grants USDA RD Wisconsin](#)

Application materials: [Applicant Resources](#)

Contact information: [wi-rd-sfh-so@usda.gov](mailto:wi-rd-sfh-so@usda.gov)

# WHEDA

## More Like Home Loan – Home Repair Program

Low-interest loans between \$5,000 and \$50,000 to income eligible owners of houses more than 40 years old, Homeowners can use the funds to make important repairs such as roofing, plumbing and heating.

Key qualifications:

- Applicant must occupy the home as their primary residence
- Household income does not exceed the [more-like-home-loan-income-limits](#) by county
- Home must have been constructed at least 40 years prior to the date of the loan application
- Eligible property types include single-family residence, condo, 2-unit (duplex), or manufactured
- Work must be completed by a licensed and insured contractor
- Loan funds may only be used for qualifying repairs

Loan Terms:

- Maximum loan: \$50,000
- Lower-than-market rate interest

Find a Participating Program Lender: [WHEDA | More Like Home Loan | Find a Lender](#)

Program website: [WHEDA | MORE LIKE HOME LOAN](#)

Application materials: Find a Participating Program Lender at [WHEDA | More Like Home Loan | Find a Lender](#). Applications accepted from qualified borrowers on a first-come, first-serve basis until the funds are depleted

# Northwest Regional Planning Commission

## Affordable Housing Repair Programs

Financial assistance to qualifying applicants covers the following:

**Home Repairs:** Assistance is available in the form of a zero percent, deferred-payment loan to make necessary repairs to an owner-occupied home. Housing rehabilitation measures include new siding, roofing, windows, septic systems, wells, insulation, furnaces and more!

**Rental Unit Repairs:** Landlords may also use housing rehabilitation assistance to make repairs to rental units using very low-interest loans amortized for up to 10 years.

Household income guidelines apply to qualified applicants. Household income limits are available online at [Program website](#)

**Handicapped Accessibility:** Funds may be used for accessibility modifications to a dwelling unit occupied by an Low-to-Moderate Income (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.

Program website: [Housing | Northwest Regional Planning Commission, WI](#)

Email or call for application materials.

Contact information: Kimberly Gifford at [kgifford@nwrpc.com](mailto:kgifford@nwrpc.com) or call 715-635-2197

# North Central Community Action Program

## Weatherization Program

Energy efficiency improvements for eligible homes to decrease the cost of energy for families while improving the health and safety of their homes. Available services include: Weatherization and Limited Weatherization Services, and Emergency Furnace Repair and Replacement

Eligibility is determined by the Wisconsin Home Energy Assistance Program provider in the county where the applicant resides. Households with income less than 60% of the state median income level are eligible.

North Central Community Action Program (NCCAP) serves Price County. See their website for additional counties and program information: [Weatherization | North Central Community Action Program](#) or call the main office at 715-424-2581

## Focus on Energy

### Rebates and Incentives

**Home Improvement Rebates:** [Home Improvement Rebates | Focus on Energy](#). Cash rebates for home improvements such as insulation and air sealing including some Do-It-Yourself projects, heating and cooling, and solar energy solutions.

**Home Efficiency Rebates:** [Home Efficiency Rebates | Focus on Energy](#). Rebates for whole-home improvements based on a home energy assessment. Income verification and energy savings determine the level of rebates available.

# Ashland County Housing Authority

## Weatherization Program

Depending on the results of a home energy audit, energy efficiency measures can include one or more of the following: installing insulation, sealing air leaks, heating system updates, and installing energy-efficient products.

Eligibility criteria:

- You receive benefits from Wisconsin's Home Energy Assistance Program (WHEAP) for the current program year.
- It has been 15 years since your house was last weatherized OR your home has never received weatherization services before.
- Your household consumes a high amount of energy based on therm-usage calculations.

To become eligible for weatherization services, you must first apply for energy assistance at your local county energy services (WHEAP) agency online at <https://energybenefit.wi.gov/> or call your local energy assistance agency:

- Ashland County Health and Human Services: 715-682-7004
- Iron County Human Services: 715-561-3636
- Bad River Social and Family Services: 715-682-7127
- Additional areas on program website

Program website: [Weatherization Program – Ashland County Housing Authority](#)

Application site: [Home - Home Energy +](#)

Contact information: call Nikki Sitzmann at 715-274-8311 for questions and after you apply for Energy Assistance

## Home Rehabilitation Program

The single-family program can assist qualified homeowners in Ashland, Bayfield, Douglas, Iron, and Vilas counties who wish to make repairs to parts of their home such as roof, siding, foundation, or electrical system.

Program Requirements:

- Proof of home ownership.
- Income verification
- Homeowner's insurance

Income guidelines for this program can be found in the household income chart by county that is provided at this [webpage](#)

To apply for the Home Rehabilitation Program, please print and fill out the application at this [link](#).

To submit the application: contact Nikki Horak via:

- Fax at (715) 274-4303
- Email at [nhorak@ashlandcoha.org](mailto:nhorak@ashlandcoha.org)
- Send in the mail to:  
Ashland County Housing Authority  
P.O. Box 349  
Mellen, WI 54546

Program website: [Home Rehabilitation and Homebuyer Programs – Ashland County Housing Authority](#)

Application materials: [Home-Application.pdf](#)

Contact information: Nikki Horak at [nhorak@ashlandcoha.org](mailto:nhorak@ashlandcoha.org) or 715-274-8311