

Home Owner Rehabilitation loans\* are available through NHS to assist low income homeowners in Richland County with needed home repairs or to rehabilitate homes that do not meet decent, safe, sanitary and handicapped accessibility standards. Funds are used for labor and materials for the needed repairs.

**Eligible repairs:**

- Replacement or repair of sanitary water and waste disposal systems
- Energy efficiency improvements such as insulation or door and window replacement
- Repair or replacement of furnace or water heater
- Electrical wiring
- Foundation repair
- Roof repair and replacement
- Handicap accessibility features
- Lead paint remediation
- Other necessary repairs as determined by NHS.

**Ineligible repairs:**

- Deck or patio
- Fences
- Fireplaces
- Landscaping
- Storage sheds and other outbuildings
- Appliances
- Remodeling for cosmetic reasons

**Neighborhood Housing Services  
of Southwest Wisconsin**

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**Home Improvement  
Program  
for Home Owners**

*Over 30 years as your  
Neighborhood partner in safe  
and affordable housing.*

**Prior to determining rehab loan eligibility, homeowners must complete an application and submit the required documentation to NHS. (NHS uses multiple funding sources. Specific qualifications for each source may vary.)**

- Total gross household income must be at or below 80% of the Richland County Median Income level. Proof of income is required. (See chart on back)
- The owner must be current on mortgage payments, property taxes and homeowner's insurance.
- There must be enough available equity in the home to allow an additional mortgage to be placed on the property.

**When an applicant has been qualified:**

1. The homeowner will be notified and their name will go on the rehab waitlist.
2. When the application comes to the top of our list, an initial inspection will be conducted by an HQS building inspector to determine health, safety, or code

violations, which can be paid out of the loan proceeds. If the project is not funded this expense will have to be paid by the owner. This inspection report will identify the work to be done.

3. NHS will send work specifications to a minimum of 3 *qualified* contractors of the homeowner's choice. NHS will provide the homeowner with a list of all the contractors who are qualified to bid the needed repairs. All contractors must be insured professionals in good standing with NHS. For rehab, which will disturb a painted surface on homes built before 1978, the contractor must be a State Certified Lead-safe Renovator.
4. NHS will act as project manager, handling all contracts and payments to contractors.

\*Loan terms: This is a 0% interest loan secured by a mortgage. Repayment may be deferred until sale of property, refinance or until it is no longer the homeowner's primary residence.

**2015 Income Limits:**

Household Size	(80%)
1	\$34,200
2	\$39,050
3	\$43,950
4	\$48,800
5	\$52,750

***For more information or to pick up an application, call or stop by:***

***NHS of Southwest Wisconsin, Inc.  
125 E. Seminary Street  
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