

Jefferson County Owner Rehabilitation Program



Administered by:

Jefferson County Economic Development Consortium

864 Collins Road, Suite 111

Jefferson, WI 53549

Phone: 920-674-8711

Fax: 920-674-7575



***JEFFERSON COUNTY OWNER
REHABILITATION PROGRAM***

Jefferson County Economic Development Consortium
864 Collins Road, Suite 111
Jefferson, WI 53549

Dear Applicant:

Thank you for your interest in the Jefferson County Owner Rehabilitation Program. Enclosed are the following:

- Program information handout
- An application checklist for information required
- A program approval and disclosure form

Please complete these forms and provide the required information at your earliest convenience. In order for us to process your application, we will need these materials returned.

Once we have received your completed materials and forms, we will process your application. We will then schedule a property inspection.

The Jefferson County Economic Development Consortium is the organization that administers this owner rehabilitation grant program. Program funding is provided through the HOME Consortium.

Please call 920-674-8711 with any questions. We look forward to assisting you with your housing needs.

Sincerely,

Jefferson County Economic Development Consortium



JEFFERSON COUNTY HOME IMPROVEMENT PROGRAM

The Jefferson County Home Improvement Program Program Guidelines

- Purpose:** The purpose of this program is to provide favorable funding to Jefferson County low and moderate (household income < 80% of CMI) home owners to assist them with lead paint abatement and making other required improvements to their homes.
- Eligible Households:** Eligible recipients must have total household income < 80% of the area median income adjusted by household size (see Exhibit A).
- Eligible Properties:** Single-family owner-occupied units, except mobile homes, in Jefferson County that comply with program guidelines and any applicable local codes for completed repairs. All units rehabilitated under the program must comply with HUD Housing Quality Standards (including lead paint standards) and HUD Purchase Price Limits (see Exhibit B) for Jefferson County. The program covers the entire County except the Village of Sullivan.
- Eligible Repairs:** Lead paint abatement activities and code and HUD Housing Quality Standards (HQS) violations determined by inspection. Eligible items to meet code and HQS standards could include:
- roofs
 - furnaces and water heaters
 - plumbing, water or water/sewer laterals
 - windows
 - structural problems
 - electrical work
 - accessibility improvements
 - Other items approved by the Program Administrator
- Loan Term & Fees:** The program provides a 0% deferred loan of up to \$10,000 per owner-occupied unit. Funds will be provided after work is complete and is cleared for HQS Standards, Lead Paint Standards and all local codes. Any payments required by contractors prior to the completion and final inspection of the work is the home owner's responsibility.
- All program funds must be used on eligible repairs. The owner can utilize as much of their own funds for rehabilitation work as they like. The owner must have their units pre-inspected to HUD's Housing Quality Standards and Lead Paint Standards. The Jefferson County Economic Development Consortium charges an inspection fee and clearance fee of \$500, which can be part of the loan. The Authority will monitor and inspect all on-going projects. Staff will approve completed work and will clear units for occupancy using HUD and State standards.
- Max. /Min. Loan Amount:** \$10,000/\$1,000 per unit

Program
Administration:

Jefferson County Economic Development Consortium is the program administrator. Administrative services include:

- Identification of eligible recipients
- Completion of qualifying program documents, which includes the following:
 - Loan Reservation Form
 - Summary describing nature of repairs
 - Borrower Set-Up Form
 - 2 most recent pay stubs and Tax Returns from previous 2 years
 - For government benefits, YTD summary of government benefits verified by the appropriate governmental unit
 - Complete scope of work, HQS inspection, lead paint risk assessment and clearance and final inspection and make sure all required local codes are met.
 - Originate each loan, process and close loan documents, prepare documents and record mortgages.
 - Set up payments to contractors.

Contact: **Jefferson County Economic Development Consortium**
864 Collins Road, Suite 111
Jefferson, WI 53549
Phone: 920-674-8711 Fax: 920-674-7575

Exhibit A
2004 Income Limits
80% CMI – Jefferson County

<u>80% CMI</u>	<u>Household Size</u>
\$33,450	1
\$38,200	2
\$43,000	3
\$47,750	4
\$51,600	5
\$55,400	6

Exhibit B
2004 Purchase Price Limit
Jefferson County

\$160,176

Purchase price limits and incomes are subject to change, call for latest information.



Jefferson County Economic Development Consortium

Jefferson County Owner Rehabilitation Program

Application Checklist

APPLICANT:

ADDRESS:

TELEPHONE NUMBER:

FAX NUMBER:

PLEASE RETURN THE ITEMS LISTED BELOW:

- _____ Signed program approval and disclosure form
- _____ Information on home owner's income
- _____ Evidence of property insurance
- _____ Property tax bill/assessment or appraisal showing fair market value
- _____ Statement of current mortgage balance

The Jefferson County Homeowner Rehabilitation Program

Disclosure & Approval Form

Name of Borrower: _____

Co-Borrower: _____

Property Address: _____

Originating Lender: Jefferson County Economic Development Consortium

Section 1: Purpose:

The purpose of this program is to provide favorable funding to Jefferson County low and moderate (household income < 80% of CMI) home owners to assist them with lead paint abatement and making other required improvements to their homes. The maximum amount of assistance that can be provided by the program is \$10,000.

Section 2: Eligible Households, Properties & Repairs

Eligible recipients must have total household income < 80% of the area median income adjusted by household size (see Exhibit A).

Single-family owner-occupied units, except mobile homes, in Jefferson County that comply with program guidelines and any applicable local codes for completed repairs. All units rehabilitated under the program must comply with HUD Housing Quality Standards (including lead paint standards) and HUD Purchase Price Limits (see Exhibit B) for Jefferson County. The program covers the entire County except the Village of Sullivan.

Eligible repairs include lead paint abatement and code and HUD Housing Quality Standards (HQS) violations determined by inspection. Eligible items to meet code and HQS standards could include:

- roofs
- furnaces and water heaters
- plumbing, water or water/sewer laterals
- windows
- structural problems
- electrical work
- accessibility improvements

Section 3: Loan/Grant Terms & Fees

For households whose income is 80% of the area median income adjusted by household size, the program provides a 0% deferred loan of up to \$10,000 per owner-occupied unit. The loan, at a 0% rate, is repaid when the home owner no longer lives in the home or sells the home. Funds will be provided after work is complete and is cleared for HQS Standards, Lead Paint Standards and all local codes. Any payments required by contractors prior to the completion and final inspection of the work is the homeowner's responsibility.

All program funds must be used on eligible repairs. The owner can utilize as much of their own funds for rehabilitation work as they like. The owner must have their units pre-inspected to HUD's Housing Quality Standards and Lead Paint Standards. The Jefferson County Economic Development Consortium charges an inspection fee and clearance fee of \$500. **A fee of \$250 must be paid by the homeowner from their own funds to the Jefferson County Economic Development Consortium at the time of the first inspection of the home. The final inspection and clearance fee of \$250 is payable by the homeowner at the time of the closeout inspection.** These fees can be reimbursed from the grant or loan at the time of closing. The Consortium will monitor and inspect all on-

going projects. Consortium staff will approve completed work and will clear units for occupancy using HUD and State standards. All local building codes will also have to be met.

It is up to the homeowner to select an approved contractor to perform the work. An approved contractor must be certified by the State of Wisconsin for construction and lead paint mediation. The homeowner should seek three qualified bids for the work to be performed.

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It must be understood that all work completed under the Jefferson County Owner Rehabilitation Program must, in addition to other requirements, be completed:

1. In a workman-like manner.
2. Be prepared in a lead-safe manner and only be a Wisconsin licensed home improvement contractor who is certified in lead paint abatement.
3. If asbestos or asbestos like material is present it must be encapsulated or removed. Encapsulation or removal must be completed by a licensed and certified contractor.

Additional, you are being reminded that ALL work must be completed by a licensed contractor and ALL repairs, outlined in the Recommended Scope of Work, need to be completed and pass inspection BEFORE any payments will be made from the Jefferson County Owner Rehabilitation Program.

Section 4: Homeowner Approval

I/We certify and understand that all of the requirements of the program and desire to participate in the Jefferson County Homeowner Rehabilitation Program. I/We authorize the Jefferson County Economic Development Consortium to initiate our application for participation.

Signature of Borrower: _____

Date: _____

Signature of Co-Borrower: _____

Date: _____

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Jefferson County
\$160,176**

The Jefferson County Home Improvement Program

Compliance Income Calculation Worksheet

Owner's Name: _____

Co-Owner's Name: _____

Address: _____

Total Monthly Household Income

Full-time job:
Owner _____

Co-Owner _____

Part-time job:
Owner _____

Co-Owner _____

Other: _____

TOTAL MONTHLY INCOME: \$ _____

Owner Rehabilitation Program

This list of home improvement contractors is being provided as a service only and is not recommendation or endorsement. All are licensed as home improvement contractors by the State of Wisconsin and are certified by the State of Wisconsin in lead paint abatement. Contractors meeting these requirements can be added to this list at their request.

Anderson Improvements
515 Kettle Moraine Drive
Slinger, WI 53086
Todd Anderson 262-644-5373 414-587-9688 cell

A-1 Custom Design Inc.
250 Progress Drive
Saukville, WI 53080
Santo Farina 262-268-1212

Quality Home Inc.
P.O. Box 80106
Saukville WI 53080-0106
Pete Pusateri 414-342-4663 414-788-5541 cell

Dan Medina
824 Lincoln Ave
Waukesha WI 53186
414-881-0990
414-303-1672 cell

George T. Wolfer III
78 Warbler Way
Watertown, WI 53098-7709
(920) 261-8361

For a more detailed list of contractors please visit www.mlaic.com