

DO YOU:

- ✓ live in Forest County?
- ✓ need major home repairs?
- ✓ rent to income-qualified tenants?

YOU MAY QUALIFY FOR:

- ✓ a 0% interest loan for eligible major home repairs



WE'RE HERE TO HELP!

BG & Associates, LLC
Grant Administrators

PO Box 10
Bear Creek WI 54922

715.752.4620
kgabrielson@bgandassociates.com



This publication and/or the activities described herein were funded by the State of Wisconsin Department of Administration, Division of Housing.

FOR MORE INFORMATION

Complete and mail this contact form to the address below. Please feel free to call or email us with any questions.

Your Name	_____
Mailing Address	_____

City, State, Zip	_____
Phone 1	_____
Phone 2	_____
Email Address	_____

Mail To

BG & Associates, LLC

PO Box 10, Bear Creek WI 54922

715-752-4620

kgabrielson@bgandassociates.com

What Happens Next

- + Upon receiving your contact information, BG & Associates, LLC. will send you the state grant application and instructions via US Mail.
- + Please complete the application and return it to us along with proof of income for all adults living in your home and proof of home owner's insurance.
- + We will review your application, determine your eligibility, and contact you regarding your next steps.

BG & Associates, LLC. | Grant Administration & Community Development

HOUSING REHABILITATION ASSISTANCE

NORTHWOODS HOUSING REGION
CDBG PROGRAM
FOREST COUNTY, WISCONSIN

0% interest loans available for home rehabilitation!



PROGRAM OVERVIEW

The Northwoods Housing Region has been granted \$3.5 million from the state to provide you, our residents, with no interest loans for housing rehabilitation projects. If you reside in Forest County and your household does not exceed the maximum income limits—you may be eligible. Landlords are also eligible for rehabilitation loans used to improve housing for low and moderate income tenants.



REHABILITATION LOANS

Owner Occupied and Rental Units

Eligible homeowners and landlords renting to low to moderate income tenants are eligible for no interest loans for eligible improvements. Eligible improvements are those necessary to bring a home up to decent, safe, and sanitary conditions. These elements include, but are not limited to:

- + Accessibility improvements
- + Plumbing and electrical repairs
- + Basement and foundation repairs
- + Furnaces and hot water heaters
- + Gutters and down spouts
- + New roofs and chimney work
- + Siding and painting
- + Storm doors, windows, and insulation
- + Sewer lateral repairs
- + Materials for eligible projects
- + Lead-based paint removal/hazard reduction



ELIGIBILITY REQUIREMENTS

- + You must live in Forest County,
- + You and your household must not exceed the income limits listed below.

Income Limits for Forest County

# of persons in household	maximum household income for 2026
1	\$53,800
2	\$61,450
3	\$69,150
4	\$76,800
5	\$82,950
6	\$89,100

Access additional income limits at www.hud.gov.

LOAN TERMS

Owner Occupied Loans

- + All homes must be located within the Forest County limits.
- + The loan must be paid in full to the County's CDBG Housing Rehabilitation Program once the home is sold, transferred, or vacated for any reason.

Renter Occupied Loans

- + All rental units must be located within the Forest County limits.
- + Renter occupied loans are only for rehabilitation purposes.
- + Rental unit loans are available for landlords renting to low/moderate income (LMI) tenants. The landlord must continue to rent only to households that do not exceed LMI limits for a period of five years, or the term of the loan, whichever is less.
- + Thirty days after closing papers are signed, the landlord will begin making monthly payments to repay the loan to the Housing Rehabilitation Program. The term will vary between three and seven years.

