

## Rock County Rehab Programs

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Rock County received federal funds that can be used to rehabilitate housing in Rock County outside of the Cities of Janesville and Beloit. This program provides assistance to homeowners and landlords who :

- Meet household income criteria
- Agree to provide requested personal and financial information
- Agree to adhere to program rules, including use of eligible contractors
- Agree to work with the Program Administrator to complete required work



### For More Information, Contact

Wisconsin Partnership for  
Housing Development :

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## Rock County Housing Rehabilitation Loan Program

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Serving Rock County Residents  
outside of the Cities of Janesville  
and Beloit



*Program administered by the Wisconsin  
Partnership for Housing Development*





## Who is eligible for assistance?

Homeowners and landlords living in Rock County, but outside the cities of Beloit and Janesville, are eligible for this program.

**Homeowners:** In order to receive assistance, homeowners must income qualify (see table) and the home must serve as the owners' primary residence.

**Landlords:** Tenants living in the rental units to be rehabbed must be income eligible and the landlord must agree to rent to low income families and charge an affordable rent for a specific period of time.

## Homeowner Loans

Loans made to homeowners cover the costs of rehabilitation required to ensure that the home is safe for occupancy and meets local housing standards. A mortgage is placed on the home to secure the loan, but no monthly payments are required until the property is sold or the owner no longer uses the home as their primary residence.

Repairs might include:

- Renovation or replacement of mechanicals,
- Repair of the structure of a home, including foundations, walls, and floors.,
- Exterior improvements like painting, residing, porch or deck repair, and
- Accessibility improvements, including those necessary to allow a household to remain safely in their home.

If your home was built prior to 1978, an inspection will be completed to determine if lead paint is present in your home and identified lead hazards will be considered in rehabilitation of the home.

## Loans to Landlords

Rehab loans can also be made to owners of rental units. Loans are made for eligible repairs, like those listed on the previous page.

When loans are made to landlords, monthly payments are required. In addition, in exchange for use of these funds, the landlords agree to rent to low income households and charge affordable rent.

If the rental units to be assisted are occupied, information on tenant income will have to be collected to determine household eligibility. Tenants must agree to provide this information in order for the project to move forward.

2021 Rock County Annual Income Limits	
Year	Annual Income Limit
1	\$48,350
2	\$55,250
3	\$62,150
4	\$69,050
5	\$74,600
6	\$80,100

*These income limits are subject to change on an annual basis.*