



Contributors

The Housing Trust Fund programs are made possible through the generous support of the following businesses and agencies:

- Federal Home Loan Bank Of Des Moines
- State Housing Trust Fund
- First Citizens Bank
- Clear Lake Bank & Trust
- NSB Bank
- Cerro Gordo County
- North Iowa Community Credit Union
- Wells Fargo Foundation on behalf of Wells Fargo Home Mortgage
- **Manufacturer's Bank & Trust**
- United Way Of North Central Iowa
- Cent Credit Union
- Worth County Development Authority
- Shopko
- US Bank
- Principal Financial Group

The NIACOG Housing Trust Fund is a tax exempt non-profit organization under Chapter 501(C)(3) of the IRS Code.



Partnering Agencies

The following agencies are assisting with the staffing, marketing, and/or implementation of the NIACOG Housing Trust Fund by contract or memorandum of understanding.

- North Iowa Area Council of Governments (NIACOG)
- North Iowa Community Action Organization
- Elderbridge Agency on Aging



This program does not discriminate based upon race, color, religion, sex, national origin, disability, familial status, or religious affiliation.

NIACOG Housing Trust Fund
 Attn: Myrtle Nelson
 525 6th St. SW
 Mason City, IA 50401

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NIACOG Housing Trust Fund



EMERGENCY HOME REPAIR PROGRAM

*For persons over 62
or disabled*



Our mission is to enhance the affordable housing stock and its availability to low to moderate income households within the Fund's member counties.



Emergency Repair Program

Am I Eligible?

To be eligible your home must:

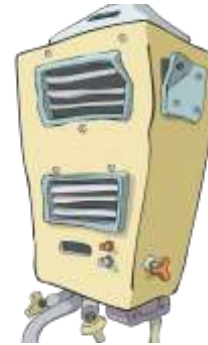
- Be located in one of the following counties: Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, Worth
- Be owned by you
- Have an eligible repair need (see list at right)
- Be current on mortgage
- Have homeowners insurance
- Not be a mobile home.

Other Requirements Are:

- ◇ Liquid Cash Assets of no more than \$25,000
- ◇ Income Limits by number in household
 - ◇ 1-person household \$28,500
 - ◇ 2-person household \$32,580
 - ◇ 3-person household \$36,660
- ◇ Someone in the household must be over 62 or disabled.

Eligible Home Repairs

- Malfunctioning Furnace
- Malfunctioning Water Heater



- Handicapped Accommodations
- Ruptured Water/Sewer Lines

- Similar emergency home repair items

APPLICATIONS / INFO
www.niacog.org/trustfund
mnelson@niacog.org
641-423-0491 x16

Do I have to pay it back?

Unless your home is sold within 5 years, the assistance functions like a grant and re-payment is not required.

How much can I get?

Projects are generally \$1,000 to \$2,000

How does it work?

You complete an application and provide bids for the work. The bid requirement may be waived under certain dire conditions. NIACOG determines eligibility, reviews bids, and pays the contractor.

Can I get help with filling out the application?

Absolutely! Contact Myrtle for an appointment at the NIACOG office (525 6th St., SW, Mason City) or call for assistance over the phone. 641-423-0491 x16.

