



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

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.

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NIACOG Housing Trust Fund



HOME REPAIR PROGRAM 2017



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

Home Repair Program

Am I Eligible?

To be eligible your home must:

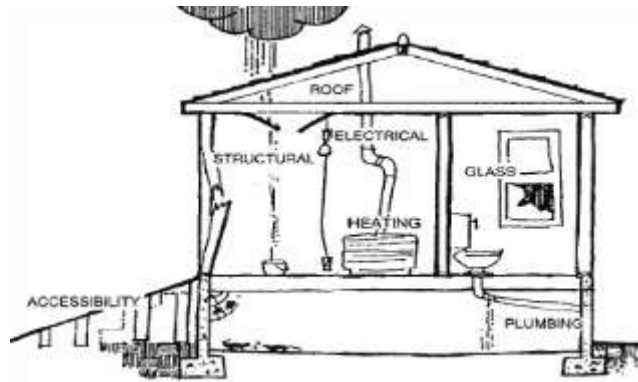
- Be located in Cerro Gordo County
- Be owned by you
- Have an eligible repair need (see list at right)
- Be current on mortgage
- Have homeowners insurance
- Not be a mobile home.

AND the financials limits are:

- ◇ Liquid Cash Assets of no more than \$25,000
- ◇ Income Limits by number in household
 - ◇ 1-person household \$22,200
 - ◇ 2-person household \$25,400
 - ◇ 3-person household \$28,550
 - ◇ 4-person household \$31,700
 - ◇ 5-person household \$34,250
 - ◇ 6-person household \$36,800

Eligible Repairs

- Non-functioning or hazardous situation with: plumbing, electrical, furnace, hot water heater, or water/ sewer line
- Replacement of severely deteriorated siding, windows, doors, or roof



- Placement of window screens or sump pump/backflow valve
- Adding handicapped access (ramps & bathrooms)

Do I have to pay back the 'loan'?

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

How much can I get?

Average project size varies from year to year.

How does it work?

You complete an application. NIACOG determines eligibility, inspects, and takes bids. Then, a contractor is hired to complete the work and NIACOG pays the contractor upon satisfactory completion.

APPLICATIONS / INFO

www.niacog.org/trustfund

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