



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
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NIACOG
Housing Trust Fund



HOME REPAIR PROGRAM 2018



Our mission is to enhance the affordable housing stock and its availability to low to moderate income households



Home Repair Program

Am I Eligible?

To be eligible your home must:

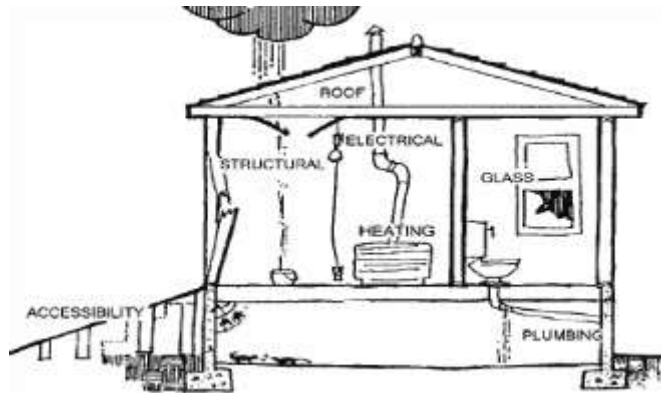
- Be located in Cerro Gordo County
- Be owned by you
- Have an eligible repair need (see list at right)
- Be current on mortgage
- Have homeowners insurance
- Not be a mobile home.

AND the financials limits are:

- ◇ Liquid Cash Assets of no more than \$25,000
- ◇ Income Limits by number in household
 - ◇ 1-person household \$27,060
 - ◇ 2-person household \$30,960
 - ◇ 3-person household \$34,800
 - ◇ 4-person household \$38,640
 - ◇ 5-person household \$41,760
 - ◇ 6-person household \$44,880

Eligible Repairs

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



- Placement of window screens or sump pump/backflow valve
- Adding handicapped access (ramps & bathrooms)
- Ceiling or wall repair
- Wet basement

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?

Projects categories available:
Small Projects (\$1,000 to \$10,000)
Large Projects (\$20,000 to \$30,000)

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 HTF pays the contractor upon satisfactory completion.

APPLICATIONS / INFO

www.niacog.org/trustfund
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