

CHAPTER 2: HOUSING**Wisconsin State Statute § 66.1001(2)(b)****Housing**

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

HOUSING PROFILE

According to the 2010 U.S. Census, Sawyer County had a total population of 16,557, which is a growth of 3,714 persons since 1980. In order to meet the needs of the increase in population, the county has also increased its housing stock.

Housing Units

Housing units in the county totaled 15,975 in 2010, an increase of 44.5 percent from 1980 and an over 16 percent increase from 2000. In the 30-year period from 1980 to 2010, Sawyer County had the fourth largest percent increase of housing units in the northwest region of Wisconsin.¹ Washburn County led with a 48.9 percent increase, followed by a 47.7 percent increase in Taylor County, and a 47.5 percent increase in Burnett County.

Table 2-1: Housing Units by County in NW Region

Total Housing Units				
County	1980	1990	2000	2010
Ashland	7,781	8,371	8,883	9,656
Bayfield	9,642	10,918	11,640	12,999
Burnett	10,359	11,743	12,582	15,278
Douglas	20,141	20,610	20,356	22,825
Iron	5,098	5,243	5,706	5,999
Price	8,727	9,052	9,574	11,120
Rusk	7,194	7,904	7,609	8,883
Sawyer	11,053	13,025	13,722	15,975
Taylor	7,163	7,710	8,595	10,582
Washburn	8,716	9,829	10,814	12,979

Source: U.S. Census Bureau

Countywide, 20 of the 21 municipalities saw increases in housing units between 1980 and 2010; however, only 8 units of government saw increases between 1990 and 2000. As indicated in Table 2-1, the largest increases in housing units were in the Towns of Meteor and Hayward with increases of 87.8 percent and 63.1 percent, respectively. The Village of Couderay was the only municipality to decline in the number of housing units (-3.8%).

¹ The northwest region includes the Counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor and Washburn.

Table 2-2: Housing Units by Municipality 1980-2010

Municipality	1980	1990	2000	2010	Percent Change 1980-1990	Percent Change 1990-2000	Percent Change 2000-2010	Percent Change 1980-2010
T. Bass Lake	1,320	1,651	1,836	2,016	25.1%	11.2%	+9.8%	+52.7%
T. Couderay	194	213	248	267	9.8%	16.4%	+7.7%	+37.6%
T. Draper	353	404	397	484	14.4%	-1.7%	+21.9%	+37.1%
T. Edgewater	613	745	640	839	21.5%	-14.1%	+31.1%	+36.9%
T. Hayward	1,330	1,642	1,841	2,169	23.5%	12.1%	+17.8%	+63.1%
T. Hunter	846	937	887	1,156	10.8%	-5.0%	+30.3%	+36.6%
T. Lenroot	719	871	986	1,064	21.1%	13.2%	+7.9%	+48.0%
T. Meadowbrook	94	107	102	119	13.8%	-4.7%	+16.7%	+26.6%
T. Meteor	82	94	128	154	14.6%	36.2%	+20.3%	+87.8%
T. Ojibwa	215	253	265	334	17.7%	4.7%	+26.0%	+55.3%
T. Radisson	294	320	351	392	8.8%	9.7%	+11.7%	+33.3%
T. Round Lake	878	917	1,113	1,270	4.4%	21.4%	+14.1%	+44.6%
T. Sand Lake	938	1,125	1,147	1,311	20.0%	2.0%	+14.3%	+39.8%
T. Spider Lake	786	945	776	982	20.2%	-17.9%	+26.5%	+24.9%
T. Weirgor	178	204	243	267	14.6%	19.1%	+9.9%	+50.0%
T. Winter	945	1,143	1,203	1,413	21.0%	5.2%	+17.5%	+49.5%
V. Couderay	53	51	54	51	-3.8%	5.9%	-5.6%	-3.8%
V. Exeland	103	111	110	111	7.8%	-0.9%	+0.9%	+7.8%
V. Radisson	128	128	131	140	0.0%	2.3%	+6.9%	+9.4%
V. Winter	182	203	200	209	11.5%	-1.5%	+4.5%	+14.8%
C. Hayward	802	961	1,064	1,227	19.8%	10.7%	+15.3%	+53.0%
Sawyer County	11,053	13,025	13,722	15,975	17.8%	5.4%	+16.4%	+44.5%

Source: U.S. Census Bureau

Occupancy Characteristics

The 2010 Census identified 7,038 occupied housing units in Sawyer County. Of the total occupied dwellings, 5,610 (79.7%) are found in the county's unincorporated areas and 1,428 (20.3%) are found within the incorporated areas. Owner-occupied housing account for 75.9 percent of the occupied units and renter-occupied is approximately 24.1 percent of the total occupied units. The 2010 Census reports 55.9 percent of Sawyer County's housing units as vacant with 8,082 of those vacant units reported as seasonal, recreational, or occasional use, leaving a "true" vacancy rate of 5.4 percent. "True" vacant units are either for rent or sale, rented or sold but not occupied, or uninhabited.

Table 2-3: Occupancy Characteristics by Municipality 2010

Municipal Unit	Total Units	Owner Occupied	Renter Occupied	Seasonal	"True" Vacant
T. Bass Lake	2,016	687	234	999	96
T. Couderay	267	83	78	93	13
T. Draper	484	97	10	354	23
T. Edgewater	839	221	23	543	52
T. Hayward	2,169	1,027	331	732	79
T. Hunter	1,156	254	54	773	75
T. Lenroot	1,064	478	69	479	38
T. Meadowbrook	119	49	9	55	6
T. Meteor	154	60	6	80	8
T. Ojibwa	334	98	11	215	10
T. Radisson	392	147	24	195	26
T. Round Lake	1,270	402	55	741	72
T. Sand Lake	1,311	307	57	910	37
T. Spider Lake	982	165	18	724	75
T. Weirgor	267	138	16	100	13
T. Winter	1,413	357	45	952	59
Total Unincorporated	14,237	4,570	1,040	7,945	682
V. Couderay	51	32	3	11	5
V. Exeland	111	58	24	10	19
V. Radisson	140	68	42	18	12
V. Winter	209	84	69	21	35
C. Hayward	1,227	532	516	77	102
Total Incorporated	1,738	774	654	137	173
Sawyer County	15,975	5,344	1,694	8,082	855

Source: U.S. Census Bureau

Table 2-4 illustrates changes in housing occupancy between 1980 and 2010. While several municipalities had significant changes in their housing stock, Sawyer County showed only a slight increase in percentages of occupied vs. vacant housing.

The Town of Bass Lake had the largest increase in occupied housing units during the 30-year period. In 1980 35 percent of all housing units were classified as occupied, and by 2010, 46 percent were classified as occupied. The Town of Meteor had the largest increase in seasonal homes between 1980 and 2010. In 1980, only 5 percent of the housing units were seasonal, but by 2010, 52 percent of all housing units in the town were for seasonal, recreational or occasional use.

Table 2-4: Housing Occupancy by Percent of Total Housing Units 1980-2010

Occupied Housing					Vacant Housing							
Municipality					Seasonal				"True" Vacant			
	1980	1990	2000	2010	1980	1990	2000	2010	1980	1990	2000	2010
T. Bass Lake	35%	38%	45%	46%	61%	59%	52%	49%	4%	3%	3%	5%
T. Couderay	65%	69%	71%	60%	26%	25%	25%	35%	9%	6%	4%	5%
T. Draper	25%	23%	21%	22%	66%	65%	77%	73%	9%	12%	2%	5%
T. Edgewater	27%	28%	38%	29%	57%	71%	59%	65%	16%	1%	3%	6%
T. Hayward	59%	62%	66%	62%	30%	32%	30%	34%	11%	6%	4%	4%
T. Hunter	23%	24%	38%	27%	74%	73%	60%	67%	3%	3%	2%	6%
T. Lenroot	45%	44%	49%	51%	50%	53%	49%	45%	5%	3%	2%	4%
T. Meadowbrook	71%	65%	59%	49%	20%	26%	39%	46%	9%	9%	2%	5%
T. Meteor	54%	54%	48%	43%	5%	40%	50%	52%	41%	6%	2%	5%
T. Ojibwa	41%	39%	42%	33%	54%	54%	55%	64%	5%	7%	3%	3%
T. Radisson	44%	50%	53%	43%	41%	44%	46%	50%	15%	6%	1%	7%
T. Round Lake	34%	34%	39%	36%	51%	64%	59%	58%	15%	2%	2%	6%
T. Sand Lake	31%	30%	30%	28%	64%	66%	68%	69%	5%	4%	2%	3%
T. Spider Lake	17%	17%	24%	19%	81%	82%	75%	74%	2%	1%	1%	7%
T. Weirgor	74%	68%	65%	58%	21%	30%	32%	37%	5%	2%	3%	5%
T. Winter	28%	27%	32%	29%	32%	65%	67%	67%	40%	8%	1%	4%
V. Couderay	81%	78%	74%	69%	11%	22%	19%	21%	8%	0%	7%	10%
V. Exeland	76%	67%	84%	74%	9%	14%	8%	9%	15%	19%	8%	17%
V. Radisson	80%	72%	75%	79%	4%	9%	16%	13%	16%	19%	9%	8%
V. Winter	85%	85%	82%	73%	2%	6%	8%	10%	13%	9%	10%	17%
C. Hayward	87%	88%	90%	86%	3%	3%	3%	6%	10%	9%	7%	8%
Sawyer County	42%	43%	48%	44%	47%	52%	49%	51%	11%	5%	3%	5%

Source: U.S. Census Bureau

As indicated in Figure 2-1, the population of Sawyer County is projected to increase by 5.3 percent between 2010 and 2040. As indicated in Figure 2-1 and Table 2-5, occupied housing units are projected to increase by 15.6 percent.

Figure 2-1: Sawyer County Population & Household Projections 2010-2040

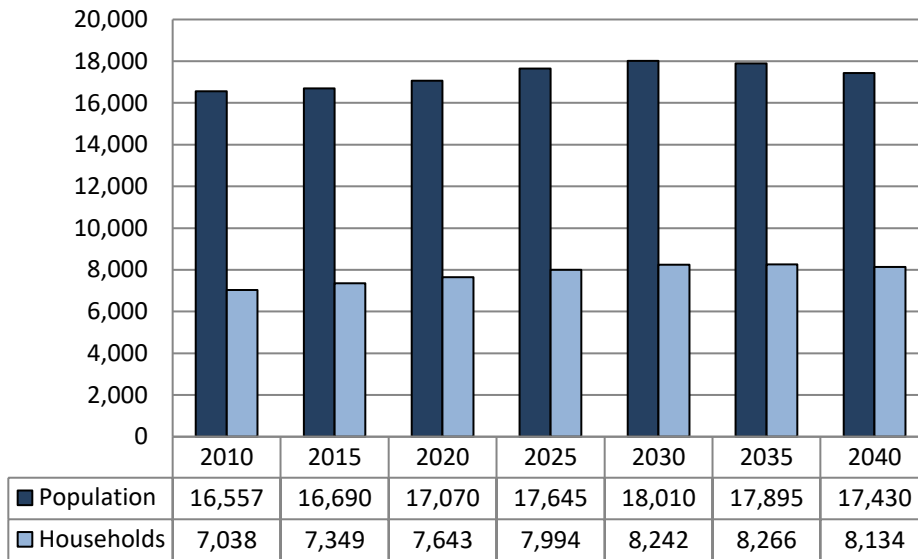


Table 2-5: Household Projections by Municipality 2010-2040

Municipality	2010 Census	2015	2020	2025	2030	2035	2040
T. Bass Lake	921	971	1,025	1,091	1,139	1,163	1,161
T. Couderay	161	166	169	174	176	171	165
T. Draper	107	111	119	123	130	132	131
T. Edgewater	244	253	258	264	264	260	253
T. Hayward	1,358	1,410	1,470	1,545	1,597	1,606	1,585
T. Hunter	308	318	326	337	342	338	330
T. Lenroot	547	580	615	653	687	700	699
T. Meadowbrook	58	62	61	61	62	61	56
T. Meteor	66	67	68	69	70	69	67
T. Ojibwa	109	113	115	117	118	117	114
T. Radisson	171	171	171	171	169	161	152
T. Round Lake	457	480	505	535	557	566	563
T. Sand Lake	364	380	394	411	424	424	417
T. Spider Lake	183	189	190	192	195	188	182
T. Weirgor	154	156	156	159	158	152	144
T. Winter	402	412	421	432	438	431	413
V. Couderay	35	37	38	38	38	36	34
V. Exeland	82	85	88	89	93	92	88
V. Radisson	110	113	118	122	126	125	121
V. Winter	153	157	157	159	156	153	144
C. Hayward	1,048	1,117	1,178	1,251	1,303	1,321	1,315
Sawyer County	7,038	7,349	7,643	7,994	8,242	8,266	8,134

Source: U.S. Census Bureau, Wisconsin Department of Administration, Demographic Services

Age of Housing Stock

According to the 2018 American Community Survey and as indicated in Table 2-6, 1.1% of all housing units in Sawyer County were constructed in 2014 or later. 51.2 percent of all housing units were constructed between 1980 and 2013, 40.4 percent were constructed between 1940 and 1979, and 7.3 percent were constructed in 1939 or before.

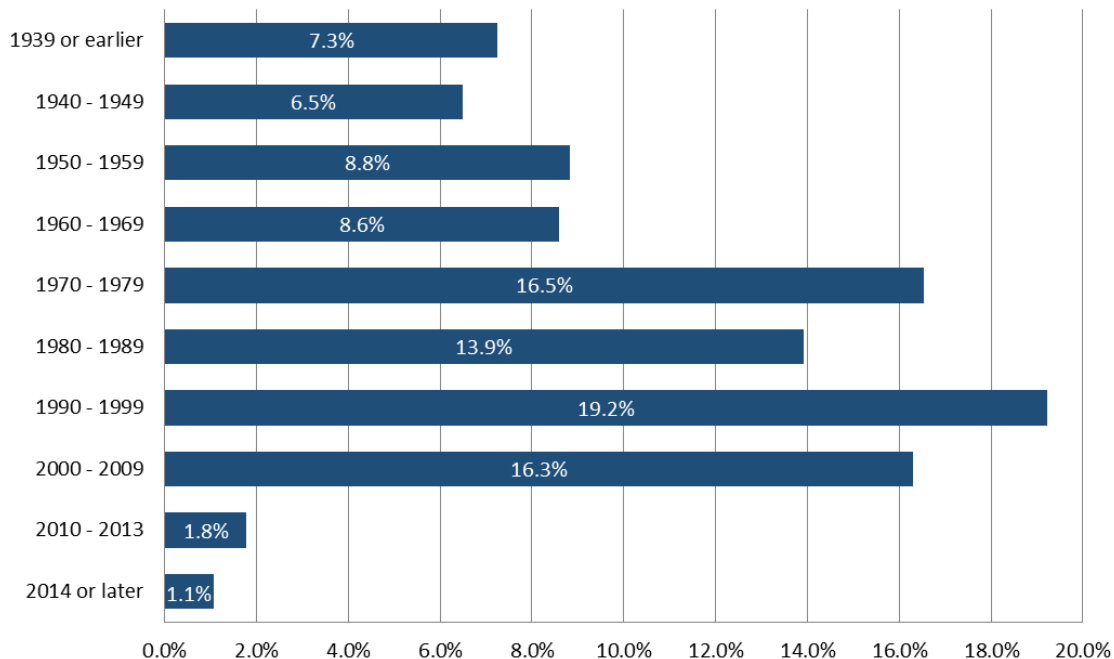
Table 2-6: Sawyer County Age of Housing Stock

Year Structure Built	Number of Structures	Percent of Structures
2014 or later	175	1.1%
2010 - 2013	290	1.8%
2000 - 2009	2,665	16.3%
1990 - 1999	3,141	19.2%
1980 - 1989	2,273	13.9%
1970 - 1979	2,703	16.5%
1960 - 1969	1,404	8.6%
1950 - 1959	1,441	8.8%
1940 - 1949	1,060	6.5%
1939 or earlier	1,186	7.3%
Total	16,338	100.0%

Source: American Community Survey 5-Year Estimates 2014-2018

Housing construction was steady in the 1970’s with 16.5 percent of the housing units in the county being built during that period. There was a decrease in construction in the 1980’s (13.9%), but the 1990’s and early 2000’s again saw a boost with 19.2 percent of total housing units built between 1990 and 1999 and 16.3 percent being built between 1990 and 2009. Housing units constructed 2010 or later make up just 2.9 percent of the housing stock. Table 2-7 indicates age of housing stock by municipality.

Figure 2-2: Sawyer County Housing Units by Year Structure Built



Source: American Community Survey 5-Year Estimates 2014-2018

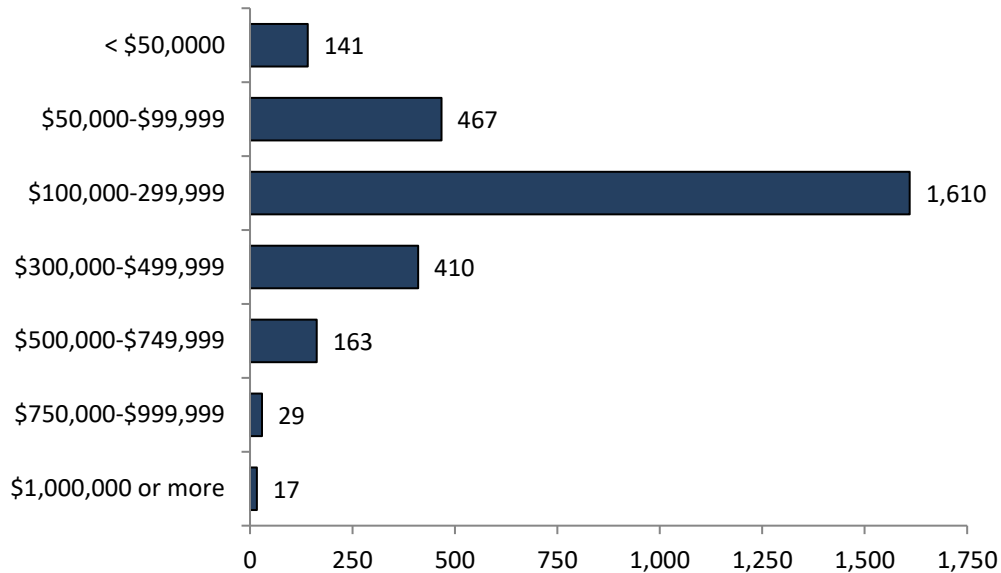
Table 2-7: Housing Age by Municipality

Municipality	Built 2014 or later	Built 2010-2013	Built 2000-2009	Built 1990-1999	Built 1980-1989	Built 1970-1979	Built 1960-1969	Built 1950-1959	Built 1940-1949	Built 1939 or earlier
T. Bass Lake	38	40	324	414	256	296	147	200	170	121
T. Couderay	1	2	43	39	47	73	33	17	21	23
T. Draper	5	4	85	55	50	63	48	43	35	113
T. Edgewater	10	2	176	148	76	149	53	77	39	61
T. Hayward	38	50	419	436	396	530	239	167	69	48
T. Hunter	20	69	187	266	179	163	106	95	30	38
T. Lenroot	3	11	235	247	70	205	102	74	52	33
T. Meadowbrook	0	3	19	11	18	6	4	8	7	14
T. Meteor	0	2	30	35	16	19	8	14	15	15
T. Ojibwa	0	5	84	53	53	48	31	15	23	13
T. Radisson	0	3	51	66	43	66	43	32	30	25
T. Round Lake	45	31	216	286	157	205	98	97	73	47
T. Sand Lake	2	27	224	340	198	218	124	79	85	108
T. Spider Lake	2	9	114	133	96	121	104	148	111	83
T. Weirgor	3	3	51	47	33	44	19	14	28	32
T. Winter	3	3	210	307	257	192	128	144	92	56
V. Couderay	0	0	4	0	4	3	6	10	13	9
V. Exeland	0	0	4	13	14	17	17	20	8	16
V. Radisson	2	0	16	6	25	31	13	29	63	19
V. Winter	3	2	11	19	42	24	5	35	31	60
C. Hayward	0	24	162	220	243	230	76	123	65	252
Sawyer County	175	290	2,665	3,141	2,273	2,703	1,404	1,441	1,060	1,186

Source: American Community Survey 5-Year Estimates 2014-2018

The 2018 American Community Survey collected a data sample of housing values for owner-occupied units in Sawyer County. Based on the 2,837 samples, 56.8 percent of houses were valued between \$100,000 and \$299,999. Figure 2-3 gives a detailed breakdown of existing housing values in Sawyer County. The median value of owner-occupied units in the county is \$167,700.

Figure 2-3: Value of Owner-Occupied Housing Units



Source: American Community Survey 5-Year Estimates 2014-2018

Housing Types

Of the 16,338 total housing units identified in Sawyer County, 14,128 (86.5%) are identified as 1-unit detached,² 226 (1.4%) 1-unit attached,³ 725 (4.4%) as having 2 to 4 units, 169 (1.0%), as having 5 to 9 units, and 223 (1.4%) as having 10 or more units. Additionally, 867 (5.3%) are identified as mobile homes, boats, RV’s, vans, or other housing type (Table 2-8).

² 1-Unit, Detached--This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

³ 1-Unit, Attached--This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Table 2-8: Housing Types by Municipality

Type (Units)	1-unit, detached	1-unit, attached	2 units	3or 4 units	5 -9 units	10-19 units	20+ units	Mobile home	Boat, RV, van, etc.	Total
T. Bass Lake	1,811	10	11	7	49	23	0	95	0	2,006
T. Couderay	241	4	13	6	1	21	0	13	0	299
T. Draper	482	0	0	0	0	0	0	19	0	501
T. Edgewater	770	0	10	0	0	0	0	11	0	791
T. Hayward	2,062	101	66	55	0	0	0	81	27	2,392
T. Hunter	894	25	8	2	4	2	0	218	0	1,153
T. Lenroot	932	7	9	7	0	0	0	77	0	1,032
T. Meadowbrook	86	0	0	0	0	0	0	4	0	90
T. Meteor	147	0	0	0	0	0	0	7	0	154
T. Ojibwa	312	0	0	0	0	0	0	13	0	325
T. Radisson	340	0	0	0	0	0	0	19	0	359
T. Round Lake	1,195	14	14	11	0	0	0	21	0	1,255
T. Sand Lake	1,301	2	13	8	2	0	0	77	2	1,405
T. Spider Lake	896	0	2	0	6	0	0	17	0	921
T. Weirgor	257	0	0	0	5	0	0	12	0	274
T. Winter	1,324	0	0	2	0	11	0	55	0	1,392
V. Couderay	46	0	0	0	0	0	0	3	0	49
V. Exeland	93	0	5	1	2	6	0	2	0	109
V. Radisson	97	0	5	13	57	0	0	32	0	204
V. Winter	130	7	29	10	18	17	0	21	0	232
C. Hayward	712	56	270	148	25	70	73	41	0	1,395
Sawyer County	14,128	226	455	270	169	150	73	838	29	16,338

Source: American Community Survey 5-Year Estimates 2014-2018

The 2018 American Community Survey identified that 24.2 percent of all housing units had three or fewer rooms while the remaining units, 75.8 percent, had four or more rooms. The countywide median number of rooms per dwelling was 5.5. The statistics depicting the number of rooms per dwelling is shown in Table 2-9.

Table 2-9: Number of Rooms per Dwelling by Municipality

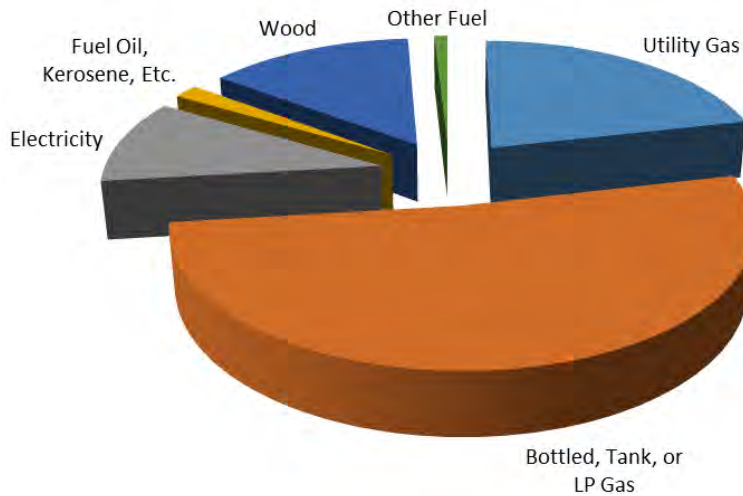
Rooms	1	2	3	4	5	6	7	8	9+	Total
T. Bass Lake	16	127	282	388	420	313	167	129	164	2,006
T. Couderay	6	34	31	93	42	56	27	6	4	299
T. Draper	41	56	181	136	43	17	8	5	14	501
T. Edgewater	18	33	161	190	167	73	56	49	44	791
T. Hayward	27	15	178	519	544	467	304	211	127	2,392
T. Hunter	18	56	223	311	179	137	93	69	67	1,153
T. Lenroot	0	27	165	224	164	185	166	38	63	1,032
T. Meadowbrook	18	4	2	13	16	15	9	5	8	90
T. Meteor	0	18	13	38	39	31	6	8	1	154
T. Ojibwa	24	25	61	94	59	40	12	6	4	325
T. Radisson	12	5	72	107	80	43	15	12	13	359
T. Round Lake	9	61	227	224	206	222	83	91	132	1,255
T. Sand Lake	0	34	258	391	301	184	100	59	78	1,405
T. Spider Lake	18	79	179	221	122	107	67	54	74	921
T. Weirgor	5	5	47	75	45	33	23	19	22	274
T. Winter	48	109	405	358	204	167	53	26	22	1,392
V. Couderay	0	0	4	7	18	15	2	2	1	49
V. Exeland	0	1	4	23	39	10	24	2	6	109
V. Radisson	6	7	62	53	43	20	4	1	8	204
V. Winter	4	27	35	72	32	37	13	7	5	232
C. Hayward	9	112	253	296	278	187	78	36	146	1,395
Sawyer County	279	835	2,843	3,833	3,041	2,359	1,310	835	1,003	16,338

Source: American Community Survey 5-Year Estimates 2014-2018

Heating Fuel

According to the 2018 American Community Survey, the majority of occupied housing units (51.6%) in Sawyer County use bottled, tank, or LP gas as their primary source of heat (Figure 2-4). Utility gas is used in 21.4 percent of the homes and 13.9 percent use wood. Others use either electricity (10.3%), fuel oil, kerosene, etc. (1.7%) or some other type of fuel (0.8%).

Figure 2-4: Sawyer County Sources of Heat



Plumbing Facilities

Complete plumbing facilities are defined as hot and cold running water, a flush toilet, and a bathtub or shower. In 2018, only 1.7 percent of homes in Wisconsin lacked complete plumbing facilities. But things were much different in 1940, when nearly half of all homes in Wisconsin lacked complete plumbing. By comparison, the 2018 American Community Survey indicated that 5.2 percent of the housing units in Sawyer County lacking complete plumbing facilities.

Table 2-10: Plumbing Facilities by Municipality

Municipality	Complete	Lacking	Municipality	Complete	Lacking
T. Bass Lake	97.0%	3.0%	T. Round Lake	97.0%	3.0%
T. Couderay	97.0%	3.0%	T. Sand Lake	97.3%	2.7%
T. Draper	69.5%	30.5%	T. Spider Lake	96.3%	4.8%
T. Edgewater	97.4%	2.6%	T. Weirgor	90.5%	9.5%
T. Hayward	97.3%	2.7%	T. Winter	84.8%	15.2%
T. Hunter	98.1%	1.9%	V. Couderay	100.0%	0.0%
T. Lenroot	96.2%	3.8%	V. Exeland	100.0%	0.0%
T. Meadowbrook	84.4%	15.6%	V. Radisson	98.0%	2.0%
T. Meteor	86.4%	13.6%	V. Winter	96.1%	3.9%
T. Ojibwa	86.8%	13.2%	C. Hayward	100.0%	0.0%
T. Radisson	90.8%	9.2%	Sawyer County	94.8%	5.2%

Source: American Community Survey 5-Year Estimates 2014-2018

HOUSING PROGRAMS

Several housing programs are available to assist residential homeowners in the rehabilitation of existing housing units. The goal of these programs is to allow homeowners who might not otherwise be able to afford necessary repairs to maintain a safe and healthy living environment. Based on household income, homeowners might utilize programs that provide financial assistance for weatherization at little or no financial contribution or deferred payment zero percent interest loans for major housing rehabilitation.

Sawyer County Housing Authority

The Sawyer County Housing Authority administers the county’s Section 8 Housing Choice Voucher program and the Rural Development Multifamily program. The Voucher program provides rental assistance to clients who rent through private landlords but need help paying rent. The Rural Development program provides income-based rent for two- and three-bedroom units in Hayward, Radisson, Winter and Exeland. The Housing Authority also owns rental units that do not require income restrictions. These units are located in Hayward, Stone Lake, and Exeland.

Wisconsin Housing and Economic Development Authority (WHEDA)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

Sawyer County Housing Rehabilitation Program

Housing rehabilitation funds are made available through the Department of Housing and Urban Development, Washington, DC as a pass through to the State of Wisconsin. Rehabilitation funds are available to municipalities to help offset rehabilitation costs by eligible homeowners, renters, and landlords.

Sawyer County has a housing rehabilitation loan program targeted to income-eligible permanent residents. These loan funds may be used for home rehabilitation purposes such as replacing heating systems, shingles, windows, siding, doors and adding insulation. Funds are also available to assist eligible individuals with down payment and closing costs on purchasing a home in the county. Funds are provided to recipients in the form of deferred payment zero percent interest rate loans.

Community Development Block Grant Emergency Assistance Program (CDBG-EAP)

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low to moderate income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

Northwest Affordable Housing

Northwest Affordable Housing is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low- and moderate-income persons. These loan funds may be used for major home rehabilitation needs or for down payment and closing costs when purchasing a home. Funds are provided to recipients in the form of deferred payment zero percent interest rate loans.

Indianhead Community Action Agency (ICAA)

ICAA provides weatherization (insulation, doors, energy efficient furnaces, etc.) assistance and provides owner occupied rehabilitation repairs to homes. Owner occupied rehabilitation loans are provided to recipients in the form of deferred payment zero percent interest rate loans.