



# 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
- Someone in your household must be 62 or over or disabled.

### Other Requirements Are:

- ◇ Liquid Cash Assets of no more than \$25,000
- ◇ Income Limits by number in household
  - ◆ 1-person household \$30,480
  - ◆ 2-person household \$34,800
  - ◆ 3-person household \$39,180

## Eligible Home Repairs

- Malfunctioning Furnace
- Malfunctioning Water Heater



- Disability Accommodations
- Ruptured Water/Sewer Lines

- Similar emergency home repair items

**APPLICATIONS / INFO**  
[www.niacog.org/trustfund](http://www.niacog.org/trustfund)  
[hnielsen@niacog.org](mailto:hnielsen@niacog.org)  
[ceggena@niacog.org](mailto:ceggena@niacog.org)  
**641-423-0491 x216 or x227**

## Do I have to pay it back?

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 are generally \$1,000 to \$2,000. The homeowner pays for the cost of recording the lien, which is generally around \$20.

## 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 Heidi or Caraline for an appointment at the NIACOG office in Mason City or call for assistance over the phone at 641-423-0491 ext. 16 or 27.