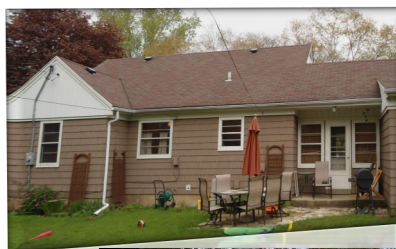


Application Process

To begin the application process, contact Home Repair Program Staff at 414-278-4917.

- Applications will be taken over the phone and mailed or emailed to the homeowner.
- All household members over 18 years of age must sign the application, conflict of interest and release form.
- Completed applications, including all supporting income and debt information, shall be sent to Milwaukee County Home Repair.
- After application materials are received, staff shall determine if the application is eligible.
- If eligible, staff will contact the homeowner for an initial meeting to view the property and discuss items in need of repair.
- Staff will work with homeowner to create a scope(s) of work for the work needed at the home.
- Upon owner's approval of the scope, the scope is sent to contractors to request a bid for the project.
- Work will be completed by local, licensed contractors on an approved bidder list.
- Owners will review and select contractors based on cost-reasonable bids. A loan will be created based on project costs.
- Loans go before a review board for approval. If approved, staff will work with owners to sign loan documents, a contract and schedule the work with contractors.

Before



A well-maintained home adds value to the neighborhood.



After



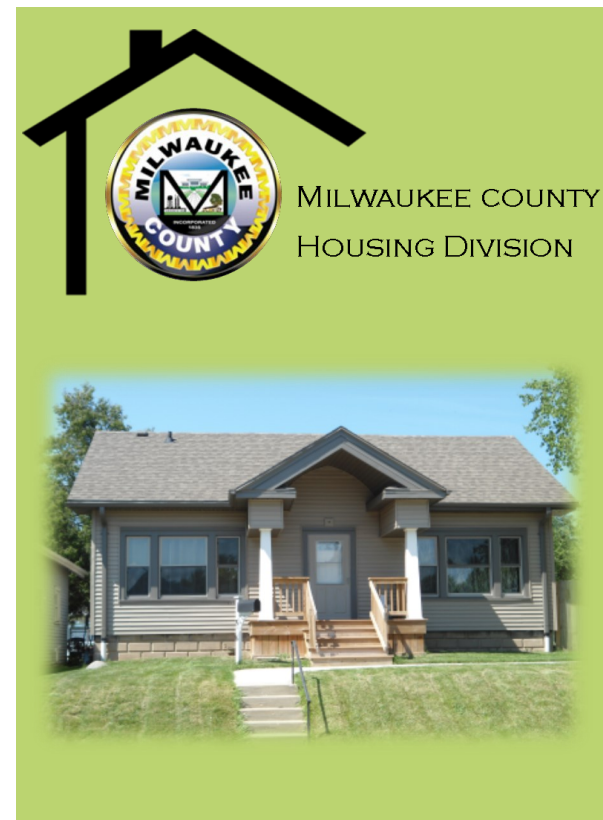
Contact Us

Milwaukee County Home Repair
600 West Walnut Street, Suite 100
Milwaukee, WI 53212

Phone: (414) 278-4917

Fax: (414)-223-1815

HomeRepair@milwaukeecountywi.gov



MILWAUKEE COUNTY HOME REPAIR

Contact:

414-278-4917

HomeRepair@MilwaukeeCountywi.gov



What is the Home Repair Loan Program?

The Housing Division offers no interest loans to income qualified homeowners in the suburban communities of Milwaukee County, **excluding the Cities of Milwaukee and West Allis.**

Loans are funded through the U. S. Department of Housing and Urban Development (HUD).

The loans can cover a wide range of repairs required to maintain a home. Some examples include: roofing, gutters, siding, doors, windows, electric, plumbing and heating systems. The focus of the loan will be on the living quarters in the home.

Loans can also be used for emergency repairs relating to health and safety and municipal citations.

For components that are more extensive than the examples listed above can be discussed with Home Repair Program Staff at the time of application and/or first meeting.

If lead hazards are found within the home, these will be addressed as part of the project and loan.



What homes qualify?

Homes must be owner-occupied and located in Milwaukee County. **Homes in the Cities of Milwaukee and West Allis are excluded.**

Homes must be single-family or duplexes and must have the equity to cover the cost of repairs. Milwaukee County will place a lien on the property to secure the loan. HOME funded loans can be made on homes with an after-rehab fair market value of \$195,000*.

How much money is there?

The amount of money available depends on the program as well as the availability of funding. This is important to remember because the County only receives a certain amount of funds each year that are able to be used for repairs, rehabilitation and accessibility projects.

Contact the office for more information about funding availability.



The Home Repair Program can also assist with accessibility modifications to the home. Grants may be available depending on funding availability.

What households qualify?

Households must meet the income guidelines based on family size and gross income, including assets*. Households must have the ability to repay the loan, be current on taxes and utilities, owned the home for at least 12 months, not had a foreclosure action in the last 12 months, and not have an active bankruptcy. Applicants must **own** the home, no trusts or land contracts.

Application Information Required

Households will be asked to provide detailed information regarding income and debts including the following:

- Most current signed federal tax return filed
- Past two months of pay stubs
- All utility bills (gas, electric, water/sewer)
- Bank statements
- Retirement/pension account statements
- Social security statement
- Property tax bill
- Mortgage statement
- Homeowner's insurance
- All other income and debit information

Household Size	2016 Income Limit*
1	\$39,350
2	\$44,950
3	\$50,550
4	\$56,150
5	\$60,650
6	\$65,150

*Income & value limits are subject to change by HUD.

