

WHO DOES THE REPAIRS?

FOR OWNER OCCUPANTS OF 1 – 3 UNIT HOUSES

After confirming eligibility, staff inspects the property and seeks bids from private contractors registered with the Program. The bids are reviewed with the owner. The lowest responsible bid is selected. The contractor carries out the work. After inspection by staff and approval by the owner, the contractor is paid. The owner repays the County on a monthly basis.

FOR SENIORS

All work is carried out by registered experienced private contractors who bid for the job.

03/11



Department of Health & Human Services

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DEPARTMENT OF HEALTH & HUMAN SERVICES

Milwaukee County

EMERGENCY HOME REPAIR PROGRAM



WHAT IS THE PROGRAM?

Milwaukee County's Emergency Home Repair Program makes loans for home repairs. If there are structural or mechanical problems with your house that are an immediate threat to your safety this program can assist.

WHAT TYPE OF REPAIRS ARE ELIGIBLE?

Any repair causing an immediate threat to safety. Examples include:

Collapsed or stopped sewer or water lines

Gas Leaks

No heat, water, or power

Dangerous electrical problems/sparking fixtures

Failed water heater

Exterior door (prime door), if needed to secure house

WHO IS ELIGIBLE?

Owner occupants of 1 – 3 unit houses with household incomes below the limits as described in the chart.

Household Size	Income Limit
1	\$40,500
2	\$46,300
3	\$52,100
4	\$57,850
5	\$62,500
6	\$67,150
7	\$71,750
8	\$76,400

HOW IS THE LOAN REPAYED?

1. Homeowner occupied of 1 – 3 unit houses:

0% or 3% interest installment loan secured by a lien on the house. Monthly payments take the borrower's income into consideration.

2. Seniors:

Make NO PAYMENTS until a mortgage is paid or the house is sold. You can stay in your home as long as you want to. Simple interest at the rate of 3% per year is charged on the outstanding balance. For a loan of \$1,000 (the minimum amount), the annual cost is \$30. There are NO financing fees, origination costs, prepayment penalties, or ANY OTHER COSTS.

HOW TO APPLY?

Call (414) 278-4917