

## What is the process to apply?

*Applicants must call 278-4917 to apply. An application will be taken over the phone and mailed to the homeowner. All household members over 18 must sign the application, conflict of interest statement, and release form and return with all income and debt information.*

*Once applicant submits all documents and is income eligible, a staff member will contact the owner to inspect the property. Staff will write scopes of work and have repairs bid out to several contractors. Owners will review and select bids and calculate the amount of loan needed. Loans go before a committee for approval. If approved a loan closing is scheduled, contracts are signed and work begins!*



**Milwaukee County is dedicated to making housing accessible to residents.**



**Milwaukee County**

Milwaukee County Home Repair  
2711 W. Wells Street, Rm. 102  
Milwaukee, WI 53208

Phone: 414-278-4917  
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## Home Repair Loan Program

 **Milwaukee County**

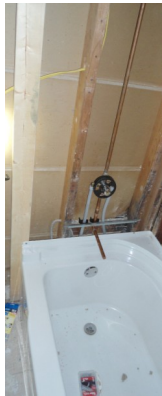


Connecting residents to housing opportunity.

**Tel: 414-278-4917**

## What is the Home Repair Loan Program?

The Housing Division offers low- and no-interest loans to income qualified homeowners in suburban communities of Milwaukee County excluding the cities of Milwaukee and West Allis using Federal funding sources from the US Department of Housing and Urban Development (HUD). The most popular program is for emergency home repair in which loans are made to make repairs necessary to make the home habitable when it lacks basic function such as water, hot water or heat. Emergency loans may also assist with work needed to comply with municipal orders. Other loan programs cover a wide-range of repairs including, roofing, siding, trim, windows, porches, foundation repair, heating, plumbing, electrical repair, and other repairs necessary to make a home decent, safe, and affordable. Loans and grants may also be available to make homes accessible for disabled or elderly household members. As a part of most loans lead-paint hazards must be addressed.



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## What homes qualify?

Homes must be owner-occupied and located in Milwaukee County excluding homes in the City of Milwaukee and City of West Allis. Homes must be single-family or duplexes. Homes must have equity to cover the cost of repairs. Milwaukee County will place a lien on the property to secure the loan. HOME funded loans can only be made on homes with an after-rehab fair market value of \$219,545\* or less.

## What households qualify?

Households must meet the income guidelines based on family size and gross income including assets\*. Households must also have the ability to repay the loan, not have had a foreclosure action or bankruptcy in the past 12-months, be current on taxes and utilities, and own the home for at least 12-months. Household must own the home, not trusts or land contracts.



**A well-maintained home adds value to the neighborhood.**

Households will be asked to provide detailed information regarding income and debts including the following (copies).

- Must current federal tax return filed (signed).

- Past three pay stubs.
- Utility bills (gas, electric, water).
- Bank statements.
- Retirement/pension account statements.
- Social security statements.
- Property tax bill and mortgage statement.
- Homeowner's Insurance.
- All other income and debt information.

Household Size	Income Limit (2012)
1	\$41,000
2	\$46,850
3	\$52,700
4	\$58,550
5	\$63,250
6	\$67,950

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

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