

Application Process

- 1) Call 414-278-4917 to apply.
- 2) Application will be taken over the phone and emailed to the homeowner.
 - ALL household members over 18 years of age must sign the application, conflict of interest statement, and release form.
- 3) Return **completed** application with all income and debt information
- 4) Once applicants submit all documents and is determined to be income eligible, a staff member will contact the homeowner to inspect the property.
- 5) Staff will write scope(s) of work and have repairs bid out to contractors. Owners will review and select bids and calculate the amount of loan needed.
- 6) Loans go before a committee for approval. If approved, a loan closing is scheduled, contracts are signed and work begins!



A well-maintained home adds value to the neighborhood.



**Milwaukee County
Home Repair
2711 West Wells Street
Room 102
Milwaukee, WI 53208**

Phone: 414-278-4917

Fax: 414-223-1815

HomeRepair@milwaukeecountywi.gov



HOME REPAIR PROGRAM

*Connecting residents
to housing resources.*



Contact:

414-278-4917

HomeRepair@MilwaukeeCountyWI.gov

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

Emergency Home Repair – Loans are made to restore basic functions to home including:

Water Hot Water
Heat Municipal Order Compliance

Standard Loan Programs – Cover a wide range of repairs including:

Roofing Siding
Trim Windows
Porches Foundation repair
Heating Plumbing
Electrical Other necessary repairs

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.



Milwaukee County is dedicated to making housing accessible to residents.

What homes qualify?

Homes must owner-occupied and located in Milwaukee County. **Homes in the City of Milwaukee and the City of West Allis are EXCLUDED.**

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 be made on homes with an after-rehab fair market value of \$171,000*.



Work is done by local licensed contractors on an approved bidder list. Owners select

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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, not have had a foreclosure action or bankruptcy in the past 12 months, be current on taxes and utilities, and have owned the home for at least 12 months. Applicants must **own** the home, no trusts or land contracts.

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

- Must have 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 (2014) |
|----------------|---------------------|
| 1 | \$39,400 |
| 2 | \$45,000 |
| 3 | \$50,650 |
| 4 | \$56,250 |
| 5 | \$60,750 |
| 6 | \$65,250 |

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