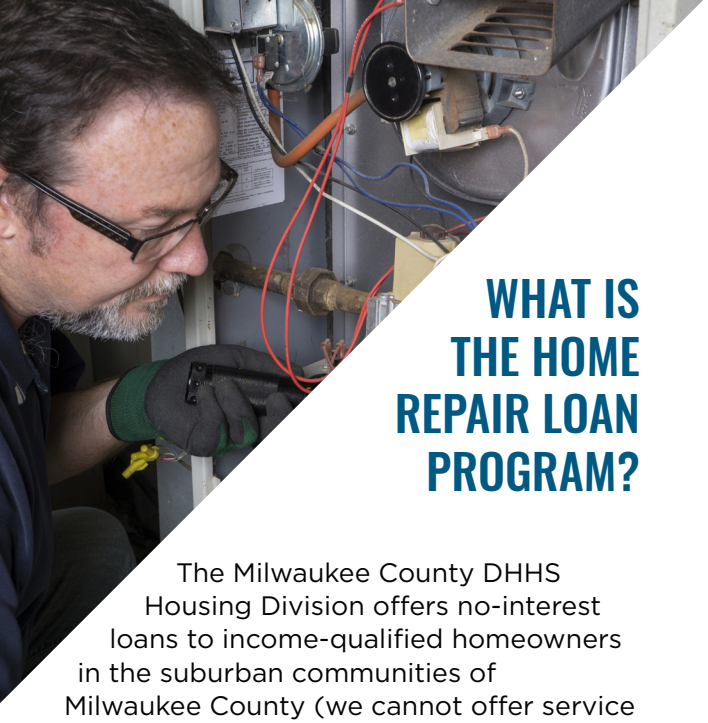


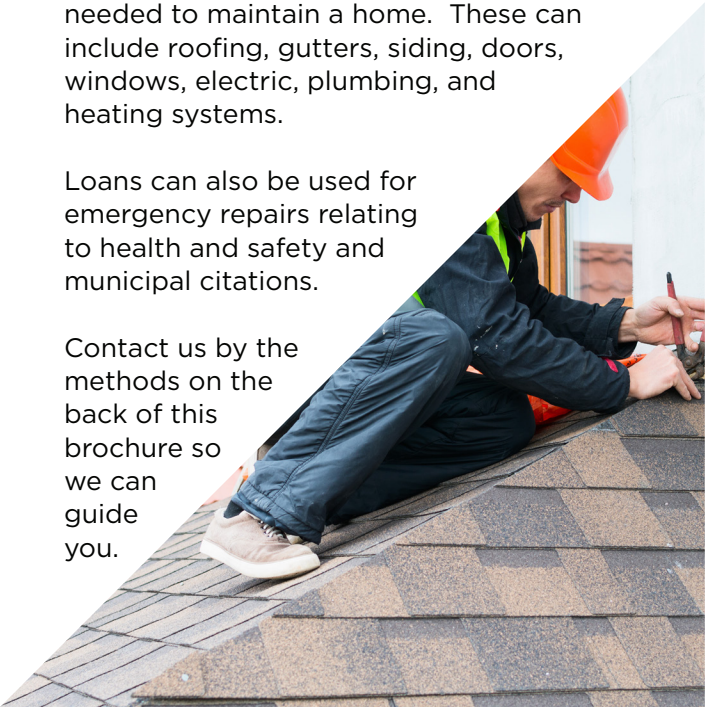
WHAT IS THE HOME REPAIR LOAN PROGRAM?

The Milwaukee County DHHS Housing Division offers no-interest loans to income-qualified homeowners in the suburban communities of Milwaukee County (we cannot offer service to the Cities of Milwaukee, and West Allis, and Village of River Hills). Loans are funded through the U.S. Department of Housing and Urban Development (HUD).

The loans can cover a wide range of repairs needed to maintain a home. These can include roofing, gutters, siding, doors, windows, electric, plumbing, and heating systems.

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

Contact us by the methods on the back of this brochure so we can guide you.



EQUAL HOUSING OPPORTUNITY

Milwaukee County
Home Repair

600 W. Walnut St. Suite 100
Milwaukee, WI 53212

Phone: (414) 278-4917
Fax: (414) 223-1815

homerepair@
milwaukeecountywi.gov

county.milwaukee.gov/**Housing**

DHHS Department of Health & Human Services

Together, creating healthy communities.

MILWAUKEE COUNTY HOME REPAIR

HD Housing Division

A Division of the Department of Health & Human Services

A well-maintained home adds value to your neighborhood.

DO I QUALIFY?

Households must meet the income guidelines (below), including assets, and meet the following criteria:

- Must have the ability to repay the loan.
- Must be current on property taxes and utilities.
- Must have owned the home at least twelve (12) months.
- Must not have had a foreclosure action in the last twelve (12) months.
- Trusts or land contracts do not qualify.
- No foreclosure/active bankruptcy.

Application Information Required:

- Most recent, signed federal tax return.
- Past two months of pay stubs.
- All utility bills (gas, electric, water/sewer).
- Bank statements with activity.
- Social security statement.
- Property tax bill.
- Mortgage statement.
- Proof of homeowner's insurance.
- All other income/debt information as requested.

Income Limits for 2019

1	$46,100
2	$52,700
3	$59,300
4	$65,850
5	$71,150
6	$76,400

DOES MY HOME QUALIFY?

In order to qualify, your home must...

- Be owner-occupied and located in Milwaukee County (except the Cities of Milwaukee and West Allis, and Village of River Hills).
- Be single-family or a duplex.
- Have the equity to cover the cost of repairs. Milwaukee County places a lien on the home to secure the loan.
- A property's fair market value may be a factor in determining eligibility.

HOW MUCH MONEY IS AVAILABLE?

Milwaukee County only receives a certain amount of funds each year that can be used for repairs, rehabilitation, and accessibility projects. The funds available for each project depends on the number of applications and the work completed each year.

Contact us to find out more about what is available.

HOW DOES THE APPLICATION PROCESS WORK?

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

- Applications will be taken over the phone and then mailed or e-mailed to the homeowner.
- All household members over eighteen (18) years of age must sign the application 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 household 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 the homeowner to create a scope of work for what is 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, bonded contractors from an approved bidder list.
- Loans to pay for repairs go in front of a review board for approval. The homeowner then signs papers.