

- 2014 -

# Housing Resource Guide

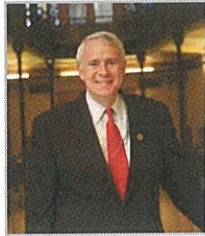


CITY OF MILWAUKEE

**STRONG**  
NEIGHBORHOODS PLAN

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# Building opportunities in Milwaukee neighborhoods



Milwaukee's housing stock is one of its most valuable assets. From duplexes to bungalows, old Victorians to new single family construction, there is a house in Milwaukee to fit every preference and price range.

Whether you are looking for help in repairing your Milwaukee house, or are interested in purchasing a home of your own, I hope this guide will help you in your work. We welcome and appreciate your investment in the City and your neighborhood.

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*Information in this guide is current as of the publishing date, but is subject to change. Some programs may have limited funding and clients are served on a first come/first served basis. Check with program provider for latest program requirements and funding availability.*

Produced by the City of Milwaukee  
Department of City Development  
[www.milwaukee.gov/dcd](http://www.milwaukee.gov/dcd)

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Cover photo: Dan Adams, Layton Boulevard West Neighbors

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# City of Milwaukee Targeted Investment Neighborhoods (TINS)



## Area of Availability (see maps on pages 5-8)

The program is available in nine targeted investment neighborhoods:

### Borchert Field TIN

Ring to Burleigh/8th to 14th

### Burnham-Layton TIN

Layton Blvd. (27th St.) to 30th/Burnham to Lincoln

### Century City TIN

Capitol to Burleigh/27th to 36th

### Martin Drive TIN

State to Vliet/Highland Blvd. to I-41

### Merrill Park TIN

Wisconsin Ave. to Park Hill/St. Paul to 27th/35th

### Mitchell-Koscusszko TIN

6th to 11th/Lincoln to Maple  
5th to 6th/Becher to Maple

### Pulaski Park TIN

16th to Windlake/20th  
Becher to Lincoln

### St. Joseph's TIN

Locust to Burleigh/Sherman Blvd to 52nd

### Woodlands TIN

For Woodlands owner occupied condo units only  
Swan Blvd to 95th/Brown Deer to Allyn

## The Program

The program provides no interest and forgivable loans for property improvements in targeted geographic areas. Assistance is available to both homeowners and responsible rental property owners. Technical assistance is also provided to help create a scope of work, obtain bids for the work and manage the construction process.

## Eligibility/Participation Requirements for Homeowners:

- Must own and occupy the home
- Household income must be less than 80% of Area Median Income (see chart below)
- Must be current on mortgage and property taxes
- Flexible underwriting guidelines, but must have history of paying bills on time

## 2014 Income Guidelines

Family Size	80% of Area Median Income (annual income)
1	\$39,400
2	\$44,950
3	\$50,650
4	\$56,250

Family Size	80% of Area Median Income (annual income)
5	\$60,750
6	\$65,250
7	\$69,750
8	\$74,250

## Eligibility Requirements for Rental Property Owners:

- Must have a responsible track record of owning and managing rental property in the City
- Must have attended City of Milwaukee Landlord Training Class
- Rental Property owners must match the amount of assistance they are receiving on a dollar for dollar basis and show proof of matching funds
- Units must generally have two or more bedrooms
- Units must be rented to, and affordable to families earning under 60% of Area Median income for five years after closing (see chart below)

## 2014 Income Guidelines

Family Size	60% of Area Median Income (annual income)
1	\$29,600
2	\$33,800
3	\$38,000
4	\$42,200
5	\$45,600
6	\$49,000
7	\$52,300
8	\$55,700

## Rent Limits

(assume landlords pay water and sewer only)

Unit Size	Maximum Monthly Rent
2 bedroom	\$732
3 bedroom	\$940
4 bedroom	\$986
5 bedroom	\$1,140

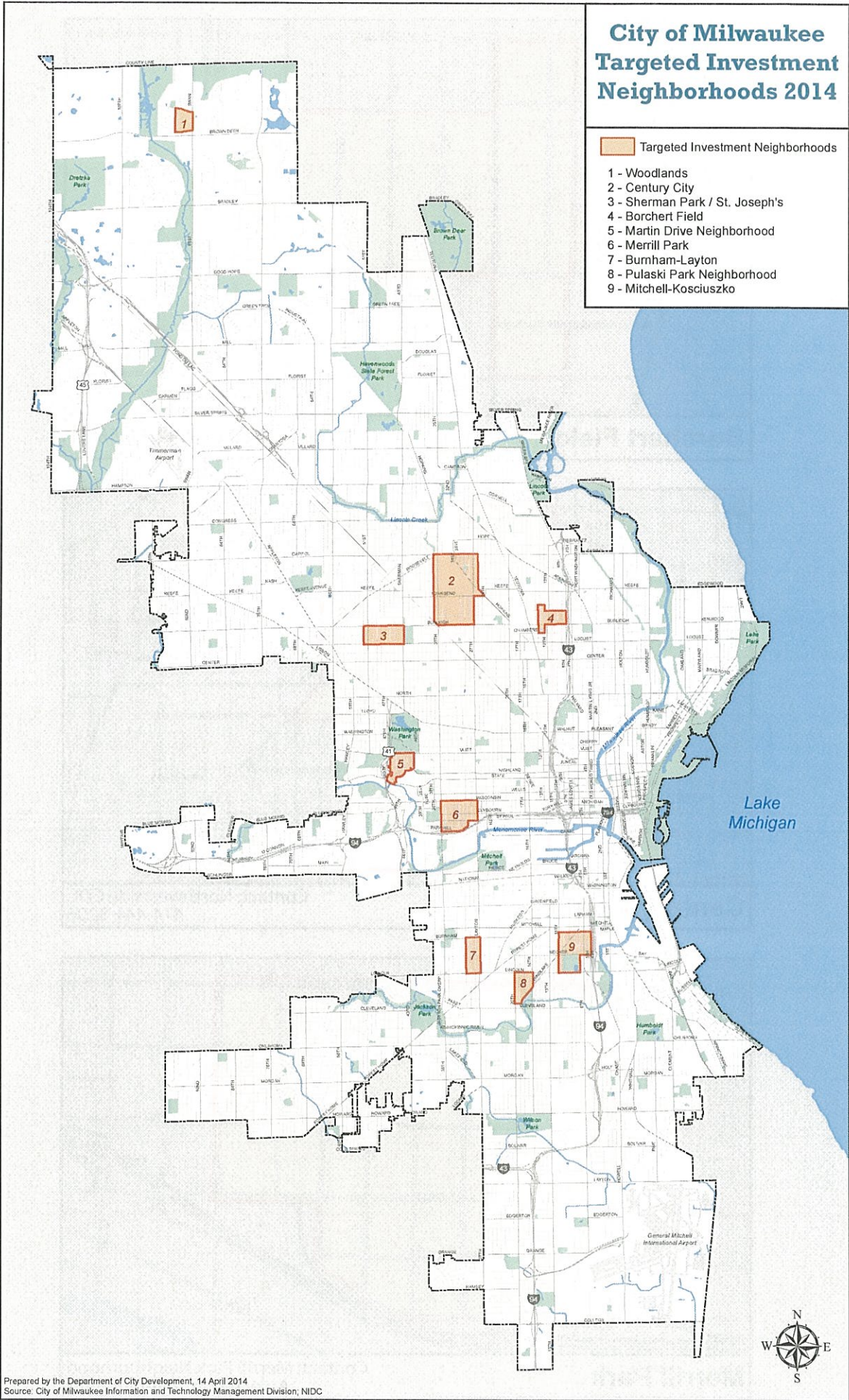
## Contact Information

Neighborhood Improvement Development Corporation  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5608  
[www.milwaukee.gov/tins](http://www.milwaukee.gov/tins)

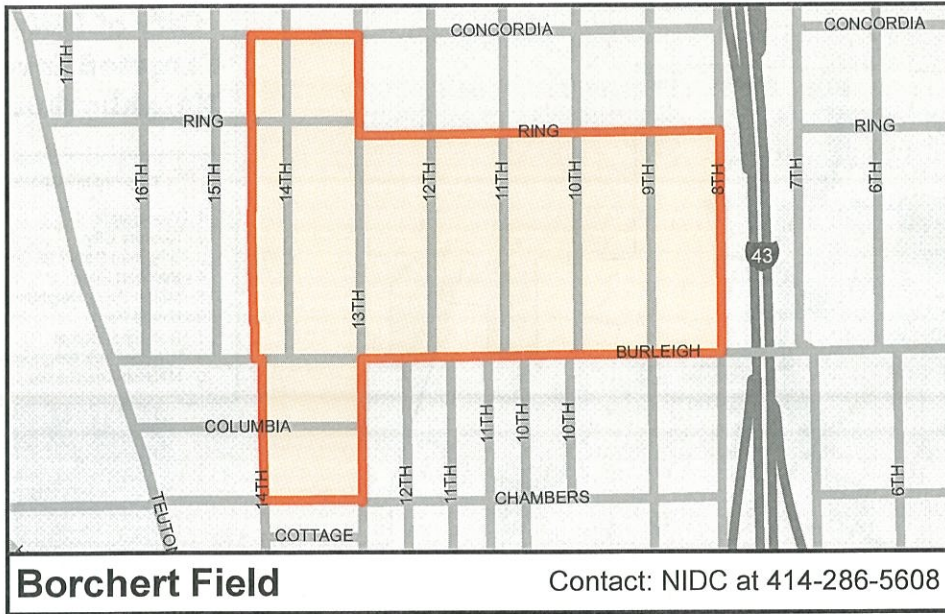
# City of Milwaukee Targeted Investment Neighborhoods 2014

 Targeted Investment Neighborhoods

- 1 - Woodlands
- 2 - Century City
- 3 - Sherman Park / St. Joseph's
- 4 - Borchert Field
- 5 - Martin Drive Neighborhood
- 6 - Merrill Park
- 7 - Burnham-Layton
- 8 - Pulaski Park Neighborhood
- 9 - Mitchell-Kosciuszko



Prepared by the Department of City Development, 14 April 2014  
Source: City of Milwaukee Information and Technology Management Division; NIDC



**Borchert Field**

Contact: NIDC at 414-286-5608



**Century City**

Contact: Northwestside CDC  
414-444-8206



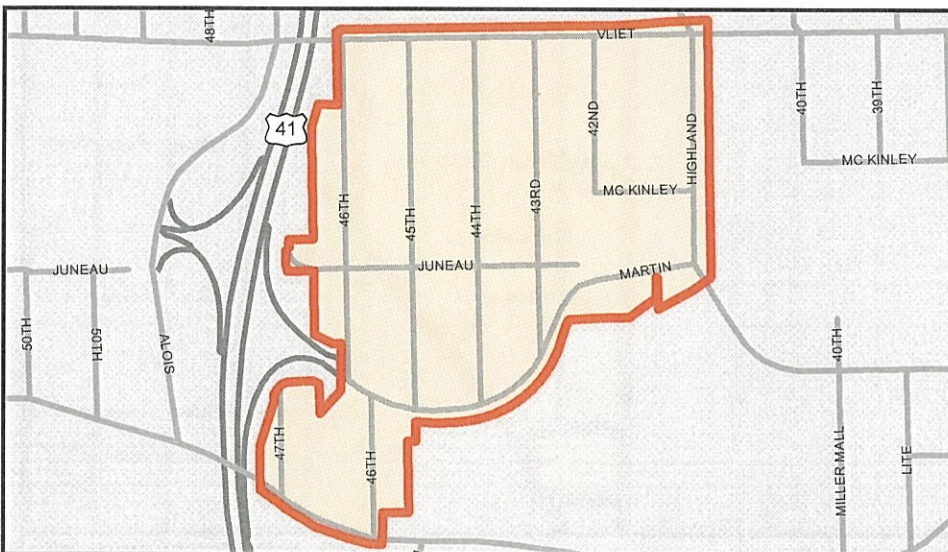
**Merrill Park**

Contact: Merrill Park Neighborhood  
Association 414-933-7577



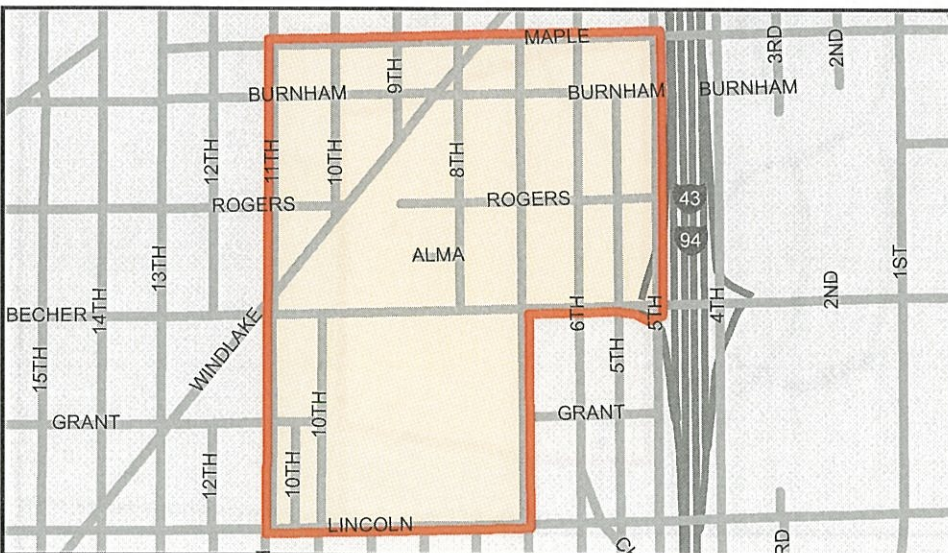
**Burnham-Layton**

Contact: Layton Boulevard West  
Neighbors 414-944-6007



**Martin Drive**

Contact: Martin Drive Neighborhood  
Association 414-933-5589



**Mitchell-Kosciuszko**

Contact: Southside Organizing  
Committee 414-672-8090

**Sherman Park / St. Josephs** Contact: Sherman Park Community Association 414-444-9803

**Pulaski Park** Contact: Sixteenth Street Community Health Center 414-385-3746

**Woodlands** Contact: NIDC 414-286-5626



# City of Milwaukee Homeowners Emergency Loan Program (HELP)

## The Program

The program provides repayable low interest loans of up to \$7,500 to homeowners for emergency home repairs (up to \$15,000 for projects involving roof replacement). Emergency repairs are those that if not corrected, would make the home uninhabitable – e.g., leaking roof, no heat, no hot water. Technical assistance is also provided to help obtain bids for the work and manage the construction process.

## Eligibility/Participation Requirements

- Must own and occupy the home
- Household income must be less than 100% of Area Median Income (*see chart below*)
- Must be current on mortgage and property taxes
- Flexible underwriting guidelines, but must have a history of paying your bills and show the ability to repay the loan

## 2014 Income Guidelines

Family Size	100% of Area Median Income (annual income)
1	\$49,300
2	\$56,300
3	\$63,300
4	\$70,300
5	\$76,000
6	\$81,600
7	\$87,200
8	\$92,800

## Area of Availability

Citywide

## Contact Information

Neighborhood Improvement Development Corporation  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5608  
[www.milwaukee.gov/help](http://www.milwaukee.gov/help)



# City of Milwaukee Neighborhood Improvement Program (NIP)



To Apply for the Program, contact the NIP Service Agency nearest you:

**Community First**  
3940 W. Lisbon Avenue  
Milwaukee, WI 53218  
(414) 409-7195

**Dominican Center for Women**  
2470 W. Locust Street  
Milwaukee, WI 53206  
(414) 444-9930

**Gibraltar Development of Milwaukee Corporation**  
3229 N. Dr. Martin Luther King Jr. Dr.  
Milwaukee, WI 53212  
(414) 372-1550 Ext. 126

**Housing Resources Inc. NIP**  
2500 W. Capitol Drive  
Milwaukee, WI 53206  
(414) 449-0705

**Milwaukee Christian Center NIP**  
1223 S. 23rd Street  
Milwaukee, WI 53204  
(414) 643-7704

**Sherman Park Community Association NIP**  
3526 W. Fond du Lac Avenue  
Milwaukee, WI 53216  
(414) 444-9803

**Social Development Commission (SDC) NIP**  
2460 W. Clybourn Street  
Milwaukee, WI 53233  
(414) 344-9010

## The Program

The program provides forgivable and deferred payment loans of up to \$24,500 for home repairs. Eligible work includes code violations, maintenance and mechanical work. Assistance is provided through local NIP service agencies (listed at left) working with local contractors.

## Eligibility/Participation Requirements

- Must have owned and occupied the property for at least five years
- Must be current on mortgage, property taxes and utility payments
- Must have current homeowners insurance
- Household income must be at or below 50% of Area Median Income (see chart below)
- Must not have received prior NIP or other City home repair assistance

## 2014 Income Guidelines

Family Size	50% of Area Median Income (annual income)
1	\$24,650
2	\$28,150
3	\$31,650
4	\$35,150
5	\$38,000
6	\$40,800
7	\$43,600
8	\$46,400

## Area of Availability

Community Development Block Grant (CDBG) Area (see map on page 11)

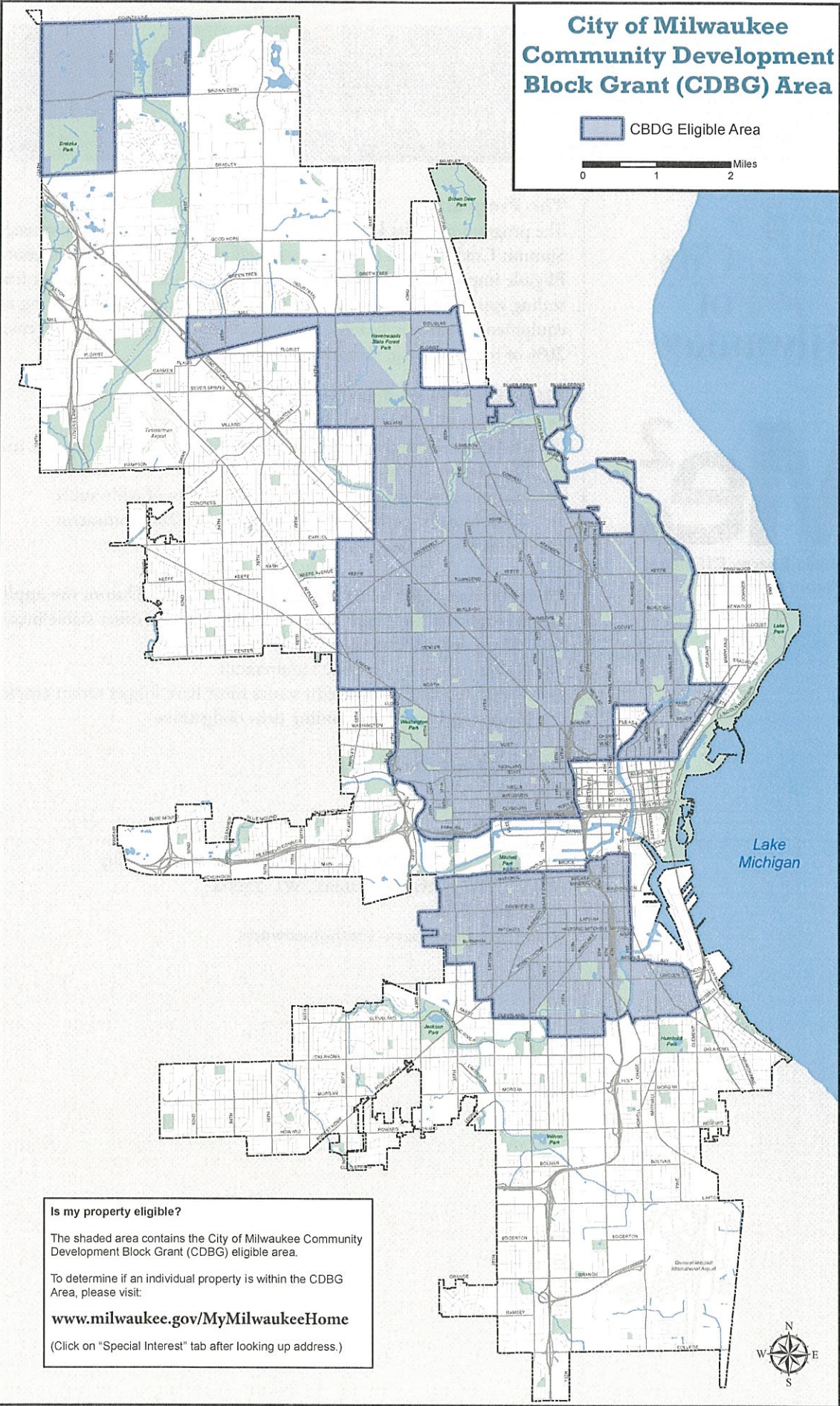
## Contact Information

### General Program Information:

City of Milwaukee Department of Neighborhood Services  
841 N. Broadway, 10th floor, Milwaukee, WI 53202  
(414) 286-3868  
[www.milwaukee.gov/nip](http://www.milwaukee.gov/nip)

# City of Milwaukee Community Development Block Grant (CDBG) Area

 CDBG Eligible Area



**Is my property eligible?**

The shaded area contains the City of Milwaukee Community Development Block Grant (CDBG) eligible area.

To determine if an individual property is within the CDBG Area, please visit:

**[www.milwaukee.gov/MyMilwaukeeHome](http://www.milwaukee.gov/MyMilwaukeeHome)**

(Click on "Special Interest" tab after looking up address.)

## City of Milwaukee Me<sup>2</sup> Milwaukee Energy Efficiency Program



### The Program

The program provides low interest loans of up to \$15,000 in partnership with Summit Credit Union to make energy efficient improvements to your home. Eligible improvements include attic and wall insulation, air sealing (caulking and sealing gaps that let in outside air), Focus on Energy eligible heating and cooling equipment, hot water heaters, heat pumps and supporting improvements (up to 20% of total loan, e.g. minor electrical upgrades).

### Eligibility/Participation Requirements

- Single-family home, duplex or triplex (3 units or less)
- Owner of building must be listed as an individual and not as a trust, LLC or form of business
- No delinquent property taxes due to the City of Milwaukee
- Work must be performed by a participating Me<sup>2</sup> contractor
- No maximum income limits

### To qualify for a Me<sup>2</sup> loan through Summit Credit Union, the applicant must:

- Be employed for the past 12-24 months or have other stable income
- Have a debt to income ratio less than 45%
- No minimum credit score requirement
- Applicants with lower credit scores must have longer recent employment history and lower outstanding debt obligations

### Area of Availability

Citywide

### Contact Information

City of Milwaukee Office of Environmental Sustainability  
200 E. Wells Street, Milwaukee, WI 53202  
(414) 286-8556  
[www.smartenergypays.com/homeowners](http://www.smartenergypays.com/homeowners)

## City of Milwaukee Milwaukee Shines Program

### The Program

The program provides low interest loans of up to \$20,000 in partnership with Summit Credit Union to make solar energy improvements to your home. Milwaukee Shines also helps residents learn about solar technologies, find qualified installers and connect with financial incentives.

### Eligibility/Participation Requirements

- Must own and occupy your home (1-3 unit residence)
- Must be current on your property taxes
- No maximum income limits
- Must meet loan underwriting guidelines for Summit Credit Union
- Work must be performed by a Focus on Energy Residential Ally solar installer

### Area of Availability

Citywide

### Contact Information

City of Milwaukee Office of Environmental Sustainability  
200 E. Wells Street, Milwaukee, WI 53202  
(414) 286-5593  
[www.milwaukee shines.com](http://www.milwaukee shines.com)



Milwaukee  
**SHINES**

FOR A SUSTAINABLE SOLAR FUTURE

## Focus on Energy

### The Program

A number of programs are offered that provide free energy products, energy assessments, rebates and energy improvements to residential property owners in the City of Milwaukee.

### Eligibility/Participation Requirements

- Programs available to both owner occupants and rental property owners
- No income limits

### Area of Availability

Citywide

### Contact Information

Focus on Energy  
1-800-762-7077  
[www.focusonenergy.com/residential](http://www.focusonenergy.com/residential)



Partnering with Wisconsin utilities

# Social Development Commission Weatherization Program



## The Program

The program provides weatherization improvements to tenants and homeowners, including insulation, installation of energy efficient lighting, furnace repair and replacement and testing and replacing refrigerators.

## Eligibility/Participation Requirements

- Must apply to SDC for Energy Assistance before applying to program (call 906-2800)
- The house or apartment unit may not have been previously weatherized
- For rental properties, at least 50% of the buildings tenants must qualify for energy assistance
- Applicants must have incomes below 60% of State Median Income

## 2014 Income Guidelines

Family Size	60% of State Median Income (annual income)
1	\$24,692
2	\$32,290
3	\$39,887
4	\$47,485
5	\$55,083
6	\$62,680
7	\$64,105
8	\$65,529

## Area of Availability

Citywide

## Contact Information

SDC Weatherization Program  
4041 N. Richards Street, Milwaukee, WI 53210  
(414) 344-9010  
[www.crs.cdc.org](http://www.crs.cdc.org)  
*(click on programs)*

# Social Development Commission Lead Hazard Reduction Assistance Program

## The Program

The program provides financial and technical assistance for lead abatement work to residential properties to reduce the risk of lead poisoning caused by lead based paint hazards. Work is completed by certified lead abatement contractors and testing is done to ensure the properties are safe for residents.

## Eligibility/Participation Requirements

- Property must have been built before 1950
- Children under the age of 6 must be present in the house
- Must be current on property taxes or property tax installments
- Must have current homeowners insurance
- Owner occupied properties – households must have incomes below 80% of Area Median Income (*see below*) and homeowners must contribute 10% of the cost of the work
- Rental property owners – tenants must have incomes below 80% of Area Median Income (*see below*), must agree to rent to income eligible families for at least three years, and must contribute 20% of the cost of the work

## 2014 Income Guidelines

Family Size	80% of State Median Income (annual income)
1	\$39,400
2	\$44,950
3	\$50,650
4	\$56,250
5	\$60,750
6	\$65,250
7	\$69,750
8	\$74,250

## Area of Availability

Northside: 1st Street - 60th Street, I-94 - Mill Road

Southside: 1st Street - 38th Street, I-94 - Oklahoma Avenue

## Contact Information

SDC Residential Services

401 N. Richards Street, Milwaukee, WI 53210

(414) 344-9010

[www.crs.cdc.org](http://www.crs.cdc.org)

(click on programs)



# Habitat for Humanity Home Preservation Program



## The Program

The program provides 0% interest loans of up to \$15,000 for home repairs. Priority is given to seniors, persons with disabilities, military veterans, single parents and large families (five or more residents).

## Eligibility/Participation Requirements

- Property must be owner occupied
- 25% match required from homeowner
- Must have a stable source of income and a reasonable credit history
- Must be willing to perform sweat equity and complete a financial education program
- Applicants must have household income less than 80% of Area Median Income (*see chart below*)

## Area of Availability

Washington Park neighborhood (*see map on page 18*)

## 2014 Income Guidelines

Family Size	80% of Area Median Income (annual income)
1	\$39,400
2	\$44,950
3	\$50,650
4	\$56,250
5	\$60,750
6	\$65,250
7	\$69,750
8	\$74,250

## Contact Information

Habitat for Humanity  
3726 N. Booth Street, Milwaukee, WI 53212  
(414) 255-3565  
[www.milwaukeehabitat.org/partner/repair-your-home](http://www.milwaukeehabitat.org/partner/repair-your-home)



## Washington Park Neighborhood Improvement District (NID)

### **The Program**

The program provides grants of up to homeowners for up to \$7,500 for home repairs.

### **Eligibility/Participation Requirements**

- Property must be owner occupied
- 25% match required from homeowner
- No income limits

### **Area of Availability**

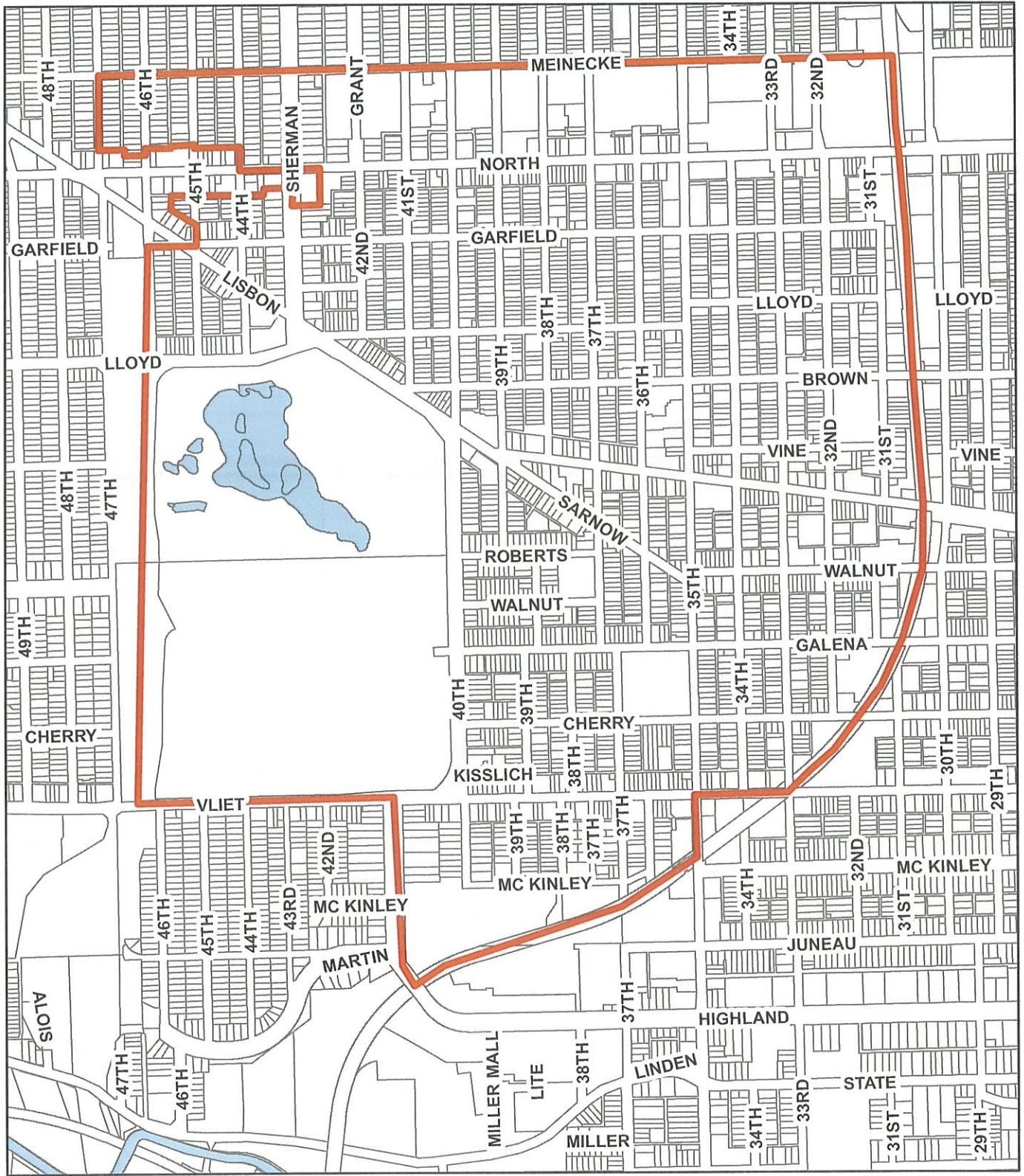
Washington Park neighborhood (*see map on page 18*)

### **Contact Information**

United Methodist Children's Services  
3940 W. Lisbon Avenue, Milwaukee, WI 53208  
(414) 344-1818  
[www.washingtonparkpartners.com](http://www.washingtonparkpartners.com)



# Washington Park Neighborhood Improvement District (NID)



Created by: Department of City Development AT  
Map File: F:\All GIS files\Projects\NID\IMXD\WashPark



# Rebuilding Together Greater Milwaukee

## The Program

The program provides free essential and emergency home repairs for veterans, the elderly, disabled.

## Eligibility/Participation Requirements

- Property must be owner occupied and homeowner must have lived in home for at least five years
- Homeowner must be 60 years of age or older or low income and disabled or low income veteran
- Must be current on property taxes or property tax installment payments
- Household Income must be below 150% of the Federal Poverty Rate  
*(see chart below)*
- Homeowners property must not be held in trust or life estate
- May not have received assistance from Rebuilding Together Milwaukee in the last two years

## Area of Availability

Citywide

## 2014 Income Guidelines

Family Size	150% of federal poverty guideline (annual income)
1	\$16,335
2	\$22,065
3	\$27,795
4	\$33,535
5	\$39,255
6	\$44,985
7	\$50,715

## Contact Information

Rebuilding Together Greater Milwaukee  
700 W. Virginia Street, Suite 221, Milwaukee, WI 53204  
(414) 319-9828  
[www.rtmilwaukee.org](http://www.rtmilwaukee.org)  
*(click on "Apply Online")*



## Sherman Park Neighborhood Improvement District (NID)



### **The Program**

The program provides grants of up to \$5,000 for basic home repairs, energy conservation improvements, code violations, safety improvements and work that improves the exterior appearance of the home.

### **Eligibility/Participation Requirements**

- Property must be owner occupied
- Property taxes must be current and the property may not be in litigation or subject to a condemnation action
- No income limits, but the program has different matching fund requirements depending on income

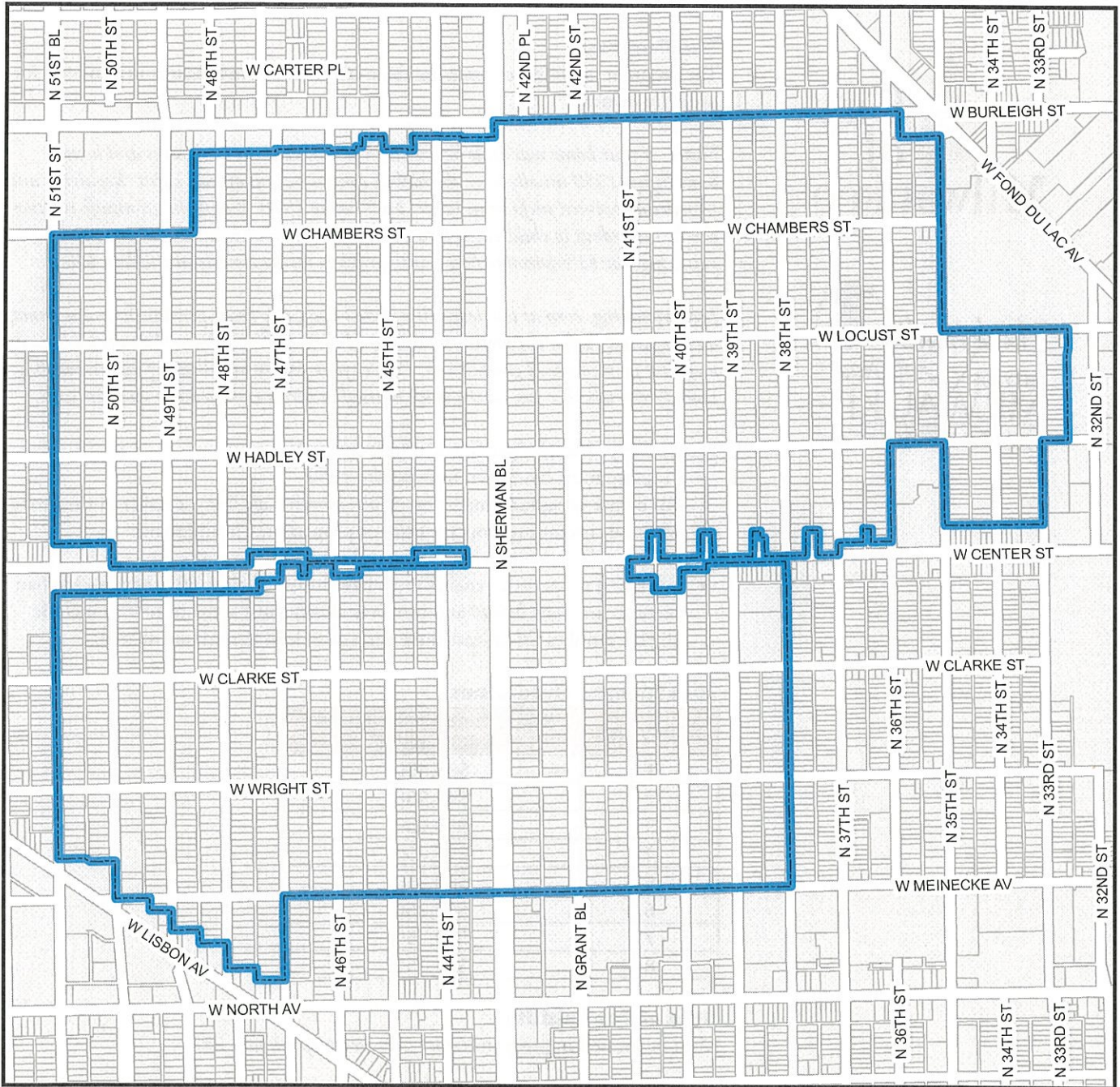
### **Area of Availability**

Sherman Park neighborhood  
*(see map on page 21)*

### **Contact Information**

Sherman Park Community Association  
3526 W. Fond du Lac Avenue, Milwaukee, WI 53216  
(414) 444-9803 Ext. 100  
[www.shermanpark.info](http://www.shermanpark.info)

# Sherman Park NID Target Area



Prepared by the Department of City Development  
23 July 2013  
Source: City of Milwaukee Information and  
Technology Management Division

# City of Milwaukee Health Department Lead Hazard Reduction Program



## The Program

The program provides resources to abate lead based paint hazards in windows for property owners.

**Note:** *If your home was built before 1978 it may contain lead paint and homes built before 1950 usually have the highest concentrations of lead paint. Repairing and remodeling painted surfaces in homes built before 1978, if done in an unsafe manner, can be hazardous to children. If lead dust is swallowed or breathed, it can cause lead poisoning, the #1 environmental health problem facing American children today.*

*Lead poisoning, even at low levels in a child's body, can cause permanent brain damage and negatively affect children's behaviors and their ability to learn. Young children and pregnant women are at greatest risk. Protect your family by following safe remodeling procedures - whether you do the work yourself or hire a contractor to do it for you.*

## Eligibility/Participation Requirements

- Property must have been built before 1950
- For owner occupied properties, children under age 4 must reside in the property
- Must be current on property taxes or property tax installments
- Must not have any open building code violations
- For rental properties, tenants must have income below 80% of Area Median Income (*see chart below*) and property owner must agree to rent to income eligible families for at least three years after lead hazards are abated.

## 2014 Income Guidelines

Family Size	80% of State Median Income (annual income)
1	\$39,400
2	\$44,950
3	\$50,650
4	\$56,250
5	\$60,750
6	\$65,250
7	\$69,750
8	\$74,250

## Area of Availability

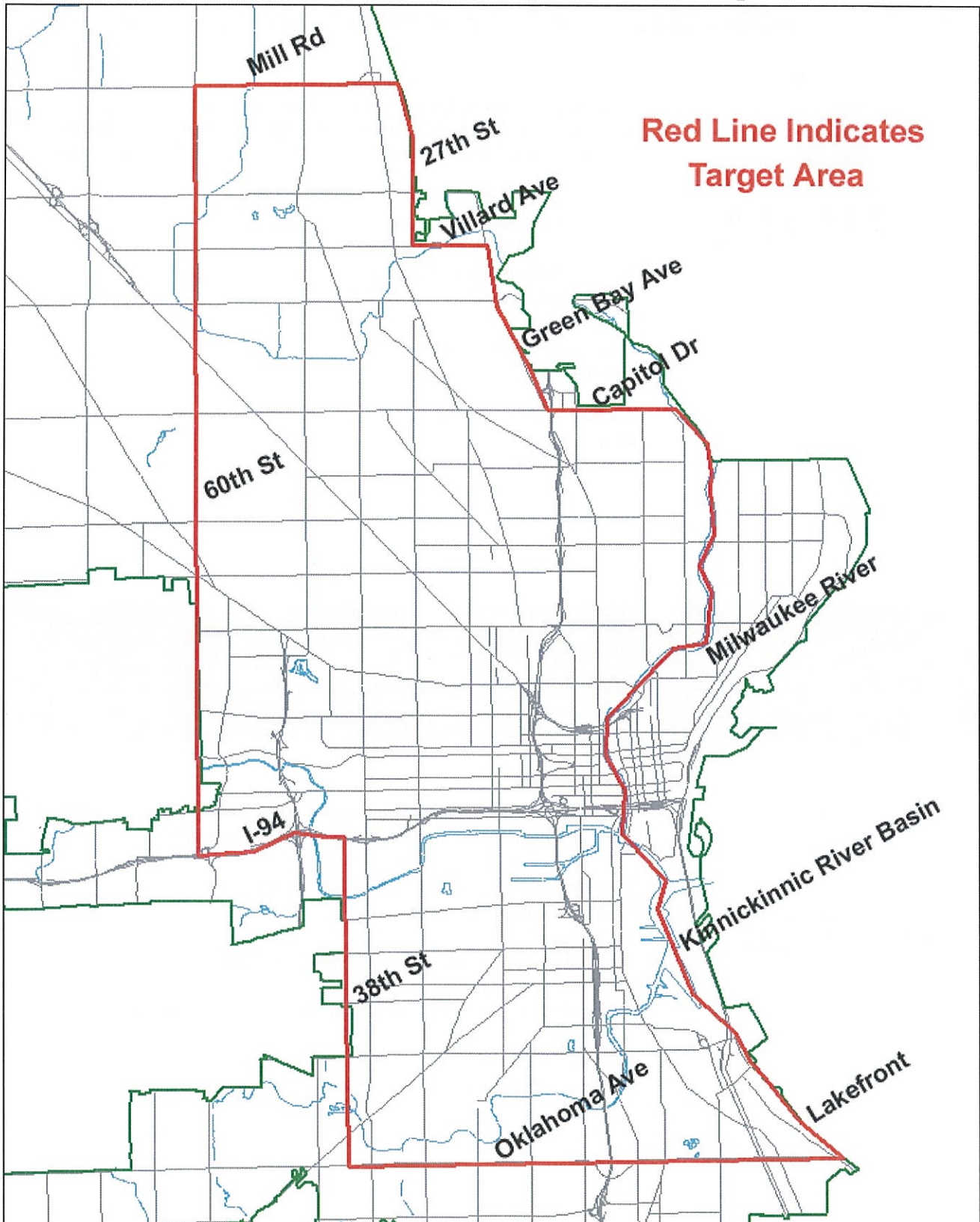
Must be located in program target area (*see map on page 23*)

## Contact Information

Milwaukee Health Department  
841 N. Broadway, Room 118, Milwaukee, WI 53202  
(414) 225-5987  
[www.milwaukee.gov/lead-poisoning](http://www.milwaukee.gov/lead-poisoning)

# Target Area

## Childhood Lead Poisoning Prevention Program



Milwaukee Health Department, March 2011

## Wisconsin Housing and Economic Development Authority (WHEDA) Property Tax Deferral Loan Program



### **The Program**

The program provides deferred payment loans of up to \$3,525 to pay current year's real estate taxes. The loans do not require regular payments, but principal and interest are repaid when you transfer ownership or move from your home.

### **Eligibility/Participation Requirements**

- Must be an owner occupant
- Must be 65 years of age or older
- Total household income cannot exceed \$20,000
- Application deadline is June 2014

### **Area of Availability**

Citywide

### **Contact Information**

WHEDA  
1-800-755-7835

## Wisconsin Housing and Economic Development Authority (“WHEDA”) Home Improvement Loan Program



### **The Program**

The program provides affordable first and second lien loans of up to \$50,000 for minor and major home repairs. Loans are fixed rate and have a 15 year term.

### **Eligibility/Participation Requirements**

- Must be an owner occupant
- 1-2 unit residence
- Total household income cannot exceed \$73,200
- Underwriting guidelines apply
- Repairs must be completed within 180 days of loan closing

### **Area of Availability**

Transform Milwaukee Initiative Area (*see map on page 31*)

### **Contact Information**

WHEDA  
1-800-755-7835



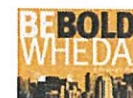
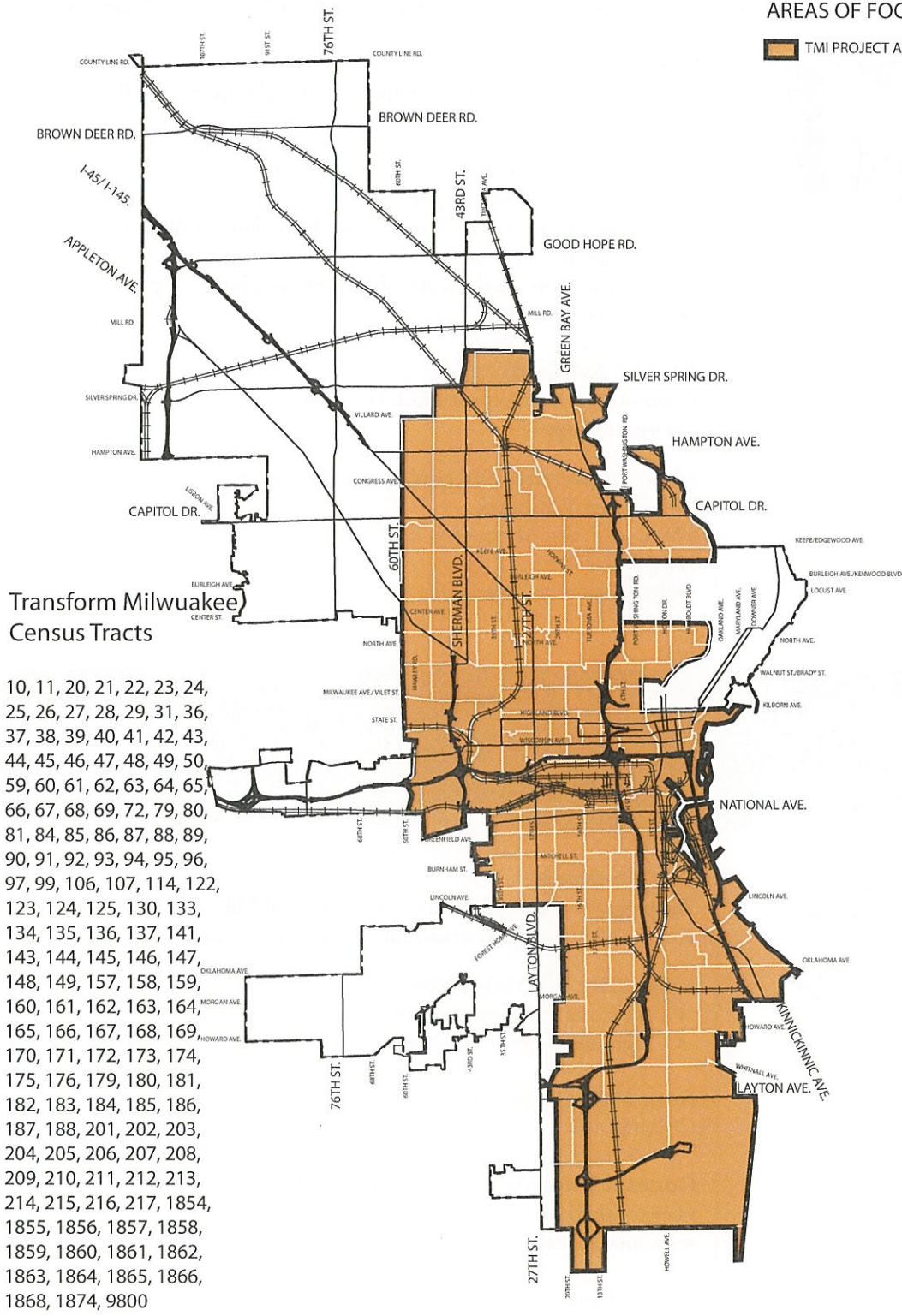
# TRANSFORM MILWAUKEE INITIATIVE

## BOUNDARIES - CITYWIDE

### TMI Home Improvement Advantage Pilot

#### AREAS OF FOCUS

 TMI PROJECT AREA



## Community Warehouse



### The Program

The program operates a store in the City of Milwaukee that offers discounted home improvement materials.

### Eligibility/Participation Requirements

- \$25 annual membership fee
- Property owners in the Community Development Block Grant Area are eligible for membership
- Must agree to use the materials in your own house or property
- No income limits

### Area of Availability

Community Development Block Grant Area  
(see map on page 11)

### Contact Information and Store Location

Community Warehouse  
521 S. 9<sup>th</sup> Street, Milwaukee, WI 53204  
(414) 383-7792  
[www.communitywarehouse.org](http://www.communitywarehouse.org)

## Habitat for Humanity Restore Program



### The Program

The program operates two stores in the City of Milwaukee that provide discounted building materials, supplies and home furnishings.

### Eligibility/Participation Requirements

- The stores are open to the public
- There are no income requirements

### Area of Availability

Citywide

### Contact Information and Store Locations

Habitat for Humanity  
[www.milwaukeehabitat.org/shop](http://www.milwaukeehabitat.org/shop)

420 S. 1<sup>st</sup> Street  
(414) 257-9078

3015 N. 114<sup>th</sup> Street  
(414) 562-9078

## City of Milwaukee Tool Loan Center (Administered by Housing Resources, Inc.)

### The Program

The program lends tools to City of Milwaukee property owners.

### Eligibility/Participation Requirements

- \$25 annual membership fee (\$20 for homeowners 62 years of age or older)
- Must be a City of Milwaukee property owner
- No income limits

### Area of Availability

Open to City of Milwaukee property owners

### Contact Information and Tool Loan Location

Milwaukee Tool Loan Center  
2500 W. Capitol Drive, Milwaukee, WI 53206  
(414) 449-0705  
[www.hri-wi.org/toolloan.php](http://www.hri-wi.org/toolloan.php)



## Selecting a Contractor for your Home Improvement Project

Making repairs to your home can be a big investment. Hiring the right contractor is key to the success of your project. It is important to take the time to do your homework before hiring someone to work on your home. Obtaining multiple written bids, checking references, talking to your friends and neighbors, using a clear and detailed contract and not paying for the job upfront are all important.

### A list Home Improvement contractors licensed by the City of Milwaukee may be found at:

[www.milwaukee.gov/license](http://www.milwaukee.gov/license)

(scroll down to "Lists of Licenses and Permits Issued")

### The Federal Trade Commission publishes this consumer guide offering advice and tips for selecting and hiring a contractor:

[www.consumer.ftc.gov/articles/0242-hiring-contractor](http://www.consumer.ftc.gov/articles/0242-hiring-contractor)



## City of Milwaukee Landlord Training Program



### **The Program**

The program provides training and education on keeping illegal activity out of rental property.

### **Eligibility/Participation Requirements**

- Free to the public

### **Area of Availability**

Citywide – classes are held at locations throughout the City of Milwaukee

### **Contact Information**

City of Milwaukee Department of Neighborhood Services  
841 N. Broadway, Room 105, Milwaukee, WI 53202  
(414) 286-2954  
[www.milwaukee.gov/landlordtraining](http://www.milwaukee.gov/landlordtraining)

## Milwaukee Community Insurance Information Center



### **The Program**

The program provides information and assistance to individuals in finding homeowners and renters insurance.

### **Eligibility/Participation Requirements**

- Free to the public

### **Area of Availability**

Citywide

### **Contact Information**

Milwaukee Community Insurance Information Center  
600 W. Virginia St., Suite 101, Milwaukee, WI 53204  
(414) 291-5360  
[www.insuranceinfo-ciic.org](http://www.insuranceinfo-ciic.org)

## Help for Homeowners Having Trouble Making Mortgage Payments or Facing Foreclosure - Foreclosure Assistance

### **The Program**

Local City of Milwaukee non-profit housing agencies provide counseling and advocacy services to assist homeowners facing foreclosure on their homes. Information remains confidential and agencies can help identify resources and options as well as help communicate with the homeowner's lender to achieve a successful outcome for the homeowner.

### **Eligibility/Participation Requirements**

- Open to the public and services are provided free of charge

### **Area of Availability**

Citywide

### **Agency Contact Information if you are facing foreclosure**

#### **Greenpath Debt Solutions**

10101 W. Greenfield Avenue, Suite 101, West Allis, WI 53214  
1-877-290-6974  
[www.greenpath.com](http://www.greenpath.com)

#### **Housing Resources Inc.**

7830 W. Burleigh Avenue, Milwaukee, WI 53222  
(414) 461-6330  
[www.hri-wi.org](http://www.hri-wi.org)

#### **Select Milwaukee**

3215 W. State Street, Suite 200, Milwaukee, WI 53208  
(414) 562-5070  
[www.selectmilwaukee.org](http://www.selectmilwaukee.org)



## Wisconsin Foreclosure Mediation Program



### **The Program**

The program helps property owners who are in foreclosure by providing third party mediation between the lender and the homeowner to help them save their home from foreclosure. The mediator is a professional who is trained to improve communication between the homeowner and the lender and help them explore options which would allow the homeowner to either stay in their home or negotiate a respectable exit.

### **Eligibility/Participation Requirements**

- Must be a homeowner or property owner (individuals owning four or fewer rental properties) and have received a foreclosure summons to appear in court
- Cannot be in bankruptcy
- Must pay \$150 participation fee (\$125 is refundable if your lender does not agree to participate in mediation)

### **Area of Availability**

Citywide

### **Contact Information**

Wisconsin Foreclosure Mediation Network  
(414) 933-8800  
[www.mediatewisconsin.com](http://www.mediatewisconsin.com)

# Metropolitan Milwaukee Fair Housing Council Assistance for Victims of Mortgage Rescue Scams/Predatory Loans

## The Program

The Metropolitan Milwaukee Fair Housing Council (MMFHC) provides free assistance to victims of mortgage rescue scams – homeowners who have paid up-front for loan modification or other foreclosure prevention assistance. MMFHC helps victims of these scams to file complaints with the Wisconsin Department of Financial Institutions, which enforces Wisconsin’s law against rescue scams, the Better Business Bureau, the National Loan Scam Prevention Network, and state and local law enforcement agencies around the country. With MMFHC’s help, some victims of mortgage rescue scams have had their money refunded.

MMFHC also helps borrowers who believe that their loan may be an illegal, discriminatory predatory loan. Depending on the circumstances, uncovering fair lending violations may lead to a complainant’s ability to rescind a loan, obtain damages and attorneys’ fees, or defend against foreclosure.

## Eligibility/Participation Requirements

- No income requirements
- Services are provided at no cost

## Area of Availability

Citywide

## Contact Information

Metropolitan Milwaukee Fair Housing Council  
600 E. Mason Street, #401, Milwaukee, WI 53202  
(414) 278-1240  
[www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com)



## City of Milwaukee Homes For Sale



### **The Program**

The City of Milwaukee provides homes for sale that were acquired by the City through the tax foreclosure process. The houses are located in a number of different neighborhoods and are offered across a range of prices. A scope of work is provided for each house to help the buyer determine the repairs that are necessary to bring the property to a code compliant condition. Incentives are also available for property rehabilitation and landscaping work.

### **Eligibility/Participation Requirements**

- Properties are sold for both owner occupancy and rental property ownership
- Owner occupancy sales require the homebuyer to live in the property for two years (homebuyers receiving City financial assistance must live in the property for five years)
- Investor owner sales require the investor to hold the property for two years before selling (investor owners receiving City financial assistance must hold the property for five years)
- Offers should be submitted through a licensed real estate agent
- Purchaser must meet City's general buyer policies (cannot have delinquent taxes, outstanding city judgments, unabated code or Health Department violations, have lost a property to tax foreclosure in the past five years or have been convicted of a felony that could cause a neighborhood or community concern)

### **Area of Availability**

Citywide

### **Contact Information**

Department of City Development Real Estate  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5805  
[www.milwaukee.gov/cityrealestate](http://www.milwaukee.gov/cityrealestate)

### **To receive New Property Sale Listings via email, sign up at:**

[www.milwaukee.gov/enotify](http://www.milwaukee.gov/enotify)

### **Interested in a commercial property?**

The City also has retail stores, mixed-use buildings, multi-family properties and industrial facilities for sale and renovation.

### **Contact Information**

Department of City Development Real Estate  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5736  
[www.milwaukee.gov/cre](http://www.milwaukee.gov/cre)



## City of Milwaukee Strong Neighborhoods Plan Homebuyer Assistance Program

### The Program

The program provides forgivable loans of up to \$20,000 to assist eligible homebuyers with rehabilitation costs when they purchase a City owned home. Assistance is limited to no more than one half of the total cost of the purchase and rehabilitation of the property. Technical assistance is also provided to help buyers prepare a scope of work, obtain bids for the work and manage the construction process.

### Eligibility/Participation Requirements

- Must agree to live in the property for five years
- No maximum income limits
- Must complete 8 hours of homebuyer counseling from a HUD-approved Homebuying Counseling Agency (*see page 39 for a list of agencies*)
- Forgivable loan must be matched on a \$1 for \$1 basis with buyers own funds or a bank loan.
- Matching funds may be used for both purchase and rehabilitation of the property (The City can help you find lenders who can provide financing to meet your match requirement, but you must have at least \$1,000 of your own funds toward the purchase and rehabilitation of the property).

### Area of availability

Citywide

### Contact information

Neighborhood Improvement Development Corporation  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5610  
[www.milwaukee.gov/hba](http://www.milwaukee.gov/hba)



Neighborhood Improvement  
Development Corporation  
*In partnership with the City of Milwaukee*

# City of Milwaukee Strong Neighborhoods Plan Rental Rehabilitation Program



Neighborhood Improvement  
Development Corporation  
*In partnership with the City of Milwaukee*

## The Program

The program provides forgivable loans of up to \$14,999/unit to help fund rehabilitation costs to responsible rental property owners who are purchasing a City owned home. Assistance is limited to no more than one half of the total cost of rehabilitation of the property. Technical assistance is also provided to help buyers prepare a scope of work, obtain bids for the work and manage the construction process.

## Eligibility/Participation Requirements for Rental Property Owners:

- Must have a responsible track record of owning and managing rental property in the city
- Must have attended City of Milwaukee Landlord Training
- Must match the amount of assistance they are receiving on a dollar for dollar basis and must show proof of matching funds
- Units must generally have two or more bedrooms
- Units must be rented to, and affordable to families earning under 60% of AMI for five years (*see chart below*)

## Rent Limits (assume landlords pay water and sewer only)

Unit Size	Maximum Rent
2 bedroom	\$732
3 bedroom	\$940
4 bedroom	\$986
5 bedroom	\$1,140

## 2014 Income Guidelines

Tenant Family Size	60% of Area Median Income (annual income)
1	\$29,600
2	\$33,800
3	\$38,000
4	\$42,200
5	\$45,600
6	\$49,000
7	\$52,300
8	\$55,700

## Area of Availability

Citywide

## Contact Information

Neighborhood Improvement Development Corporation  
809 N. Broadway, Milwaukee, WI 53202  
(414) 286-5610  
[www.milwaukee.gov/rentalrehabloan](http://www.milwaukee.gov/rentalrehabloan)

## ACTS Housing Homeownership Program

### **The Program**

ACTS works with families to help them purchase and rehabilitate properties (primarily vacant properties) and provide affordable homeownership opportunities. ACTS services include identifying properties, financial and homebuyer counseling, technical assistance in preparing a scope of work and completing the required rehabilitation work, providing small loans for repair work and post purchase counseling to insure a successful transition to homeownership.

### **Eligibility/Participation Requirements**

- For some opportunities, buyers must agree to live in the property for at least five years
- No income requirements, but must show the ability to purchase, rehabilitate and maintain a home

### **Area of availability**

ACTS helps homebuyers throughout the City, but concentrates its efforts in three main target areas:

- ACTS Central – I-94 West to North Avenue and Highway 41 to I-43 North
- ACTS North Side – North Avenue to Capitol Drive and 30th Street to Holton
- ACTS South Side – Oklahoma to I-94 West and Miller Parkway to I-94 South

### **Contact information**

2414 W. Vliet Street, Milwaukee, WI 53205  
(414) 933-2215  
[www.actshousing.org](http://www.actshousing.org)



## Habitat for Humanity Homeownership Program



### The Program

The program helps families achieve affordable homeownership. Families receive financial counseling and home maintenance training to prepare for homeownership. Families must agree to contribute significant hours of work in the construction/rehabilitation of their home and the homes of their neighbors.

### Eligibility/Participation Requirements

- Must be a first time homebuyer with inadequate housing (housing that is unsafe, too expensive, too crowded or has structural problems)
- Must demonstrate the ability to make a mortgage payment (generally between \$550-\$650 per month)
- Income must be between 30% and 80% of Area Median Income (*see chart below*)
- Must be willing to perform sweat equity and complete a financial education program

### 2014 Income Guidelines

Family Size	Minimum Annual Income	Maximum Annual Income
1	\$14,800	\$39,400
2	\$16,900	\$45,000
3	\$19,000	\$50,650
4	\$21,100	\$56,250
5	\$22,800	\$60,750
6	\$24,500	\$65,250
7	\$26,200	\$69,750

### Area of Availability

The program is available in the Washington Park neighborhood (*see map on page 18*)

### Contact Information

Habitat for Humanity  
3726 N. Booth Street, Milwaukee, WI 53212  
(414) 255-3565  
[www.milwaukeehabitat.org/partner/become-a-habitat-homeowner](http://www.milwaukeehabitat.org/partner/become-a-habitat-homeowner)

## Wisconsin Housing and Economic Development Authority (WHEDA) Tax Advantage Program

### The Program

The program provides annual federal tax credits for home purchasers. Up to 40% of your annual mortgage interest may be claimed as a tax credit on your federal income tax return.

### Eligibility/Participation Requirements

- Must be an owner occupant purchaser of 1-2 family residence or condominium
- House must cost less than \$250,000 (\$350,000 in target areas – refer to website)
- Total household income cannot exceed \$78,267 for a 1-2 person household, \$90,007 for a 3+ person household (\$84,360 for a 1-2 person household and \$98,420 for a 3+ person household if the property is located in a target area)

### Area of Availability

Citywide

### Contact Information

WHEDA

1-800-755-7835

[www.wheda.com](http://www.wheda.com)

*(click on homebuyer and homebuying resources)*



**WHEDA**

## Homebuyer Counseling



### **The Program**

Local City of Milwaukee HUD certified non-profit counseling agencies provide counseling on all aspects of home purchase, as well as resources (e.g., down payment assistance) for buying a home.

### **Eligibility/Participation Requirements**

- Services available to owner occupant purchasers
- Services are provided for nominal costs or free of charge

### **Area of Availability**

Citywide

### **Agencies and Contact Information**

#### **ACTS Housing**

2414 W. Vliet Street, Milwaukee, WI 53205  
(414) 933-2215  
[www.actshousing.org](http://www.actshousing.org)

#### **Career Youth Development**

2601 N. Dr. Martin Luther King Jr. Drive, Milwaukee, WI 53212  
(414) 264-6888 Ext. 231  
[www.careeryouthdevelopment.org](http://www.careeryouthdevelopment.org)

#### **Housing Resources Inc.**

7830 W. Burleigh Avenue, Milwaukee, WI 53222  
(414) 461-6330  
[www.hri-wi.org](http://www.hri-wi.org)

#### **Select Milwaukee**

3215 W. State Street, Suite 200, Milwaukee, WI 53208  
(414) 562-5070  
[www.selectmilwaukee.org](http://www.selectmilwaukee.org)

#### **United Community Center**

1028 S. 9th Street, Milwaukee, WI 53204  
(414) 384-3100  
[www.unitedcc.org](http://www.unitedcc.org)

## Take Root Milwaukee

### **The Program**

Take Root Milwaukee is a consortium of local lenders, community based organizations, non-profit homeownership specialists, government, realtors and community partners that works to connect people with homeownership resources and improve Milwaukee neighborhoods. Through its members, Take Root provides information and resources on buying a home, keeping your home and housing opportunities in Milwaukee neighborhoods.

### **Eligibility/Participation Requirements**

- Information is offered free of charge
- Services by Take Root members are offered for free or very low cost

### **Area of Availability**

Citywide

### **Contact Information**

Take Root Milwaukee  
(414) 921-4149  
[www.takerootmilwaukee.com](http://www.takerootmilwaukee.com)



## Metropolitan Milwaukee Fair Housing Council Help with Fair Housing Concerns or Discrimination



### **The Program**

The Metropolitan Milwaukee Fair Housing Council (“MMFHC”) helps people with who they may have experienced illegal housing discrimination during the process of buying a home. MMFHC staff members conduct intake of fair housing and fair lending complaints from the general public and counsel individuals on their options for administrative or judicial remedy, provide investigative services for persons who allege discrimination, and conduct investigations of institutional discrimination.

MMFHC also helps homebuyers who would like help with evaluating the home loan that they are being offered. MMFHC helps these homebuyers ensure that they are not getting involved with an illegal, discriminatory, predatory loan – or a loan that is not suitable for the borrower’s circumstances.

### **Eligibility/Participation Requirements**

- No income requirements
- Services are provided at no cost

### **Area of Availability**

Citywide

### **Contact Information**

Metropolitan Milwaukee Fair Housing Council  
600 E. Mason Street, #401, Milwaukee, WI 53202  
(414) 278-1240  
[www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com)



# Let's work together to build a stronger Milwaukee!

Your assistance will increase the effectiveness of our collective efforts to minimize the negative effects of foreclosed properties in your neighborhood.

## Click for Action

[www.milwaukee.gov/ClickForService](http://www.milwaukee.gov/ClickForService)

It's quick and it's easy to report any concerns via our Online Service Request system. This site provides a convenient web service request and reporting process. You can enter your service needs and check the status of previous requests.

## Call for Action

**(414) 286-CITY**  
**(414) 286-2489**

**One Call, That's All...** One number can connect you with 21 departments, 8,800 employees and 100s of city services, ranging from building permits to street lighting to property concerns to garbage pickups.

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## Additional Resources and Information

### Graffiti Hotline

**(414) 286-8715**

The City of Milwaukee asks residents and business owners to be proactive when it comes to cleaning up graffiti. If you see someone in the act...call 911! This is the only time the emergency number can be used for graffiti crimes. All other reports can be made online via Click For Service or by calling the hotline number.

### Illegal Dumping

**1-800-78-CRIME**

If you see dumping in your neighborhood, you could be eligible for a reward up to \$1,000 if your tip leads to a conviction. Get a detailed description of the cars or people involved and call the WeTip line.

### Need A Smoke Detector?

**(414) 286-8980**

If you do not have a working smoke detector in your home, call the Smoke Detector Hotline to see if you might be eligible for a free detector.

### Property Recording

[www.milwaukee.gov/PropertyRecording](http://www.milwaukee.gov/PropertyRecording)

City ordinances require that owners of non-owner occupied properties, including foreclosed homes, record a local contact agent with the Department of Neighborhood Services (DNS).

### My Milwaukee Home

[www.milwaukee.gov/MyMilwaukeeHome](http://www.milwaukee.gov/MyMilwaukeeHome)

Ownership, property details, Community Development Block Grant Areas and local contact information for properties is available.



## **Housing Resource Guide**

[www.milwaukee.gov/strong](http://www.milwaukee.gov/strong)