

PRELIMINARY DRAFT LIST

Housing Resources in Milwaukee
HOUSING REHABILITATION/PROGRAMS FOR EXISTING PROPERTY OWNERS

Program	Sponsor/Contact	Description	Qualifications	Income Qualifications?	Neighborhood	Website
Sherman Park Neighborhood Improvement District	Sherman Park Community Association	Grants of up to \$5,000 for home repairs	Owner occupied properties Taxes must be current and property may not be in litigation or condemnation	No income limits, but different matching funds requirement depending on income	Sherman Park NID Target Area (Refer to map)	Program not yet available
Rebuilding Together Milwaukee	Rebuilding Together Milwaukee 312-7531	Free home repairs for elderly and disabled residents	60 years of age or older or disabled	<150% of Federal Poverty rate (see attached chart)	Citywide	http://www.rtmilwaukee.org/Section/Apply_Online/Requirements/index.html
Restore Program	Habitat for Humanity 257-9078 (1st Street location) 562-9078 (114th Street location)	Discounted Home and building supplies	Open to the public	No income limits	Store Locations: 420 South 1st St. 3015 North 114th	http://milwaukeehabitat.org/shop/
Community Warehouse	Community Warehouse 383-7792	Discounted building materials	City of Milwaukee CDBG area property owner \$25 annual fee	No income limits	Store Location: 521 South 9th	http://www.thecommunitywarehouse.org/
Tool Loan Center	City of Milwaukee 449-0705	Tool lending program	City of Milwaukee property owner \$25 annual fee (\$20 for homeowners 62 years of age or older)	No income limits	Location: 2500 West Capitol	http://www.hri-wi.org/toolloan.php
Milwaukee Health Department	City of Milwaukee 225-5323	Education on lead based paint hazards	Information free to public	No income limits	Citywide	http://city.milwaukee.gov/Lead-Safe-Procedures
Milwaukee Community Insurance Information Center	Milwaukee Community Information Center 291-5360	Information and assistance in finding homeowner insurance	Information free to public	No income limits	Citywide	http://www.insuranceinfo-clic.org/
Landlord Training Program	City of Milwaukee Department of Neighborhood Services 286-2954	Training and education on keeping illegal activity out of rental property	Classes free to public	No income limits	Citywide	http://city.milwaukee.gov/Landlordtraining
Property Tax Deferral Loan Program	WHEDA 1-800-7557835	Deferred payment loans of up to \$3,525 to pay 2013 real estate property taxes.	Owner occupants Must be 65 or over Application deadline June 30, 2014	Maximum Income of \$20,000	Citywide	
Foreclosure Assistance	Agencies listed below: Greenpath Debt Solutions 4811 South 76th, Suite 410 (877) 290-6974 Housing Resources Inc. 7830 West Burleigh 461-6330 Select Milwaukee 3215 West State, Suite 200 562-5070	Counseling and advocacy services to assist homeowners facing foreclosure	Open to public	No income limits	Citywide	www.GreenPath.com www.hri-wi.org www.selectmilwaukee.org
Wisconsin Foreclosure Mediation Program	Wisconsin Foreclosure Mediation Network 939-8800	Third party mediation between homeowner and lender to avoid foreclosure	Homeowners who have received a foreclosure summons \$150 fee	No income limits	Citywide	www.legalhelpmilwaukee.org

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City of Milwaukee Neighborhood Improvement Project (NIP) Program	City of Milwaukee Department of Neighborhood Services	Forgivable loans of up to \$24,500 for home repairs	Owner occupied for at least 5 years Current on mortgage, taxes and utility payments	< 50% of AMI	Community Development Block Grant Area (Refer to map)	http://city.milwaukee.gov/NIP
City of Milwaukee Targeted Investment Neighborhood (TIN) Program	City of Milwaukee NIDC 286-5608	Forgivable and repayable low interest loans up to \$30,000 for home repairs and improvements	<i>Owner Occupants:</i> Current on mortgage and taxes Flexible underwriting guidelines <i>Rental Property Owners:</i> Satisfactory History of owning and managing rental properties Funds must be matched on a dollar for dollar basis	Owner occupants < 80% of AMI (see attached chart) Rental Properties - tenants <60% AMI (see attached chart)	Targeted Investment Neighborhoods (Refer to map)	http://city.milwaukee.gov/TargetedInvestmentNeighborhoodsTINs.htm
City of Milwaukee Neighborhood Tax Incremental Districts	City of Milwaukee NIDC 286-5608	Forgivable loans of up to \$10,000 for exterior home repairs	Owner Occupants Current on mortgage and taxes	No Income restrictions	Tax Incremental District Neighborhoods (Refer to map)	http://city.milwaukee.gov/HousingResources.htm
City of Milwaukee Homeowners Emergency Loan Program (HELP)	City of Milwaukee NIDC 286-5608	Repayable low interest loans of up to \$7,500 for emergency home repairs (e.g., roof, heating, plumbing) 3%-6% interest Up to 10 year term	Owner occupied properties Flexible underwriting guidelines but must show ability to repay	<100% AMI (see attached chart)	Citywide	http://city.milwaukee.gov/EmergencyLoanProgram.htm
City of Milwaukee ME 2 Program	City of Milwaukee Office of Environmental Sustainability 286-8556	Low interest loans in partnership with Summit Credit Union to make energy efficiency improvements	Owner occupied Meet loan underwriting guidelines	No income limits	Citywide	http://city.milwaukee.gov/Me2/Homeowners
City of Milwaukee Milwaukee Shines	City of Milwaukee Office of Environmental Sustainability 286-5593	Education and low interest loans in partnership with Summit Credit Union improvements to make solar energy	Owner occupied Meet loan underwriting guidelines	No income limits	Citywide	http://city.milwaukee.gov/milwaukeeeshines
Focus On Energy	State of Wisconsin 1-800-762-7077	Free Energy products, energy assessments and energy improvements	Owner occupied and rental properties	No income limits, but different levels of assistance depending on income	Citywide	http://focusonenergy.com/residential
WHEDA Home Improvement Loan Program	WHEDA Available through Pyramax Bank 235-5107	Repayable low interest loans of up to \$50,000 for home improvements	Owner occupied properties Underwriting guidelines apply	Maximum income of \$73,200	Transform Milwaukee Area (Refer to map)	
SDC Lead Hazard Reduction Program	Social Development Commission 344-9010	Financial and Technical Assistance to reduce lead based paint hazards in homes	For both owner occupied and rental properties Homes must have been built before 1950 Must have at least one child under the age of 6	Owner occupants < 80% of AMI Tenants <60% of AMI (see attached chart)	Target Area (Refer to map)	http://www.cr-sdc.org
SDC Weatherization Program	Social Development Commission 344-9010	Weatherization assistance including insulation, lighting, furnace, water heaters	For both owner occupied and rental properties House may not have been previously weatherized	Tenants/homeowners must qualify for energy assistance (contact SDC at 344-9010 to determine eligibility.)	Target Area (Refer to map)	http://www.cr-sdc.org
Washington Park Neighborhood Improvement District	UMCS	Grants of up to \$ 7,500 for home repairs	Owner occupied properties 25% match from homeowner	No income restrictions	Washington Park Vliet- Meinecke 31st - 47th (Refer to map)	http://www.washingtonparkpartners.org/NID.html
Habitat Home Preservation Program	Habitat for Humanity 255-3565	0% interest repayable loans for home repairs	Owner occupied properties Ability to repay loan Participate in volunteer work and sweat equity	<80% AMI (see attached chart)	Washington Park (Refer to map)	http://milwaukeehabitat.org/partner/repair-your-home/

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Housing Resources in Milwaukee

HOME PURCHASE

Program	Sponsor/Contact	Description	Qualifications	Income Qualifications?	Neighborhood	Website
Homebuying Counseling (Several agencies offer this service)	Agencies listed below: ACTS Housing 1445 North 24th 933-2215 Career Youth Development 2601 North Dr. Martin Luther King Jr. Drive 264-6888 Ext. 231 Hmong American Friendship Association 3824 West Vliet Street 344-6575 Housing Resources Inc. 7830 West Burleigh 461-6330 Select Milwaukee 3215 West State, Suite 200 562-5070 United Community Center 1028 South 9th 384-3100	Homebuying counseling and downpayment assistance for home purchase	Owner occupant purchasers	None	Citywide	www.actshousing.org loweryshirley@yahoo.com hafa1983@gmail.com www.hri-wi.org www.selectmilwaukee.org www.unitedcc.org
Strong Neighborhoods Investment Plan Homebuyer Assistance	City of Milwaukee NIDC 286-5608	Forgivable loans of up to \$20,000 for the rehabilitation of City owned tax foreclosed properties	Owner occupant purchasers Must match funds Homebuyer counseling required	None	Citywide for tax foreclosed properties	http://city.milwaukee.gov/DCD
Strong Neighborhoods Investment Rental Rehabilitation	City of Milwaukee NIDC 286-5608	Forgivable loans of up to \$12,500/ unit for the rehabilitation of City owned tax foreclosed properties properties	Investor owner purchasers Must match funds Landlord training required	None	Citywide for tax foreclosed properties	http://city.milwaukee.gov/DCD
Habitat for Humanity Homeownership	Habitat for Humanity 255-3565	Home for affordable homeownership	Owner occupants Must be able to afford housing payment of at least \$500/month Must contribute sweat equity for home you are purchasing and other Habitat homeowners	< 80% of AMI	Homes available in Washington Park neighborhood (Refer to map)	http://milwaukeehabitat.org/partner/become-a-habitat-homeowner/
WHEDA Tax Advantage	WHEDA Apply directly through local lenders	Annual federal tax credits for home purchasers	Owner occupant purchasers Home must cost less than \$250,000	\$83,940 - 1-2 person family \$96,014 - 3+ person family	Citywide	http://www.wheda.com/root/HomeBuyers/WHEDAMortgages/Dynamic.aspx?id=2248