

## HOME REPAIR PROGRAM

This program provides a **loan up to \$5,000** to income qualified applicants to improve conditions of their home at **0% interest**.

### **ELIGIBLE REPAIRS**

*All repairs subject to inspector approval. Home is inspected and must meet code.*

### **EXTERIOR**

- painting, siding, roofing, rebuild existing porch, concrete replacement, windows, tuck-pointing, soffit and fascia repair, gutters, waterproofing and drainage control, foundation repair, electrical repair, window wells, exterior stair repair or replacement.
- **Non-eligible exterior repairs:** detached garages, fences and landscaping.

### **INTERIOR**

- Limited to critical or emergency repairs, health and safety improvements, accessibility or ADA upgrades, insulation and efficiency improvements.
- **Non-eligible interior repairs: No cosmetic improvements or upgrades.**

### **Program Requirements**

- Owner-occupied, single family or duplex home in the City of Dubuque.
- Qualifying households earning no more than 80% of area median income, adjusted for family size (including wages, tips, social security, SSI, child support, rental income, alimony, savings interest, etc.)
- Review of credit and title search
- Safe Work Practices have to be performed if peeling paint is found.
- **RECEIVE HOME WORKSHOP CERTIFICATION**  
(For more information go to: [www.cityofdubuque.org/HOMEworkshop](http://www.cityofdubuque.org/HOMEworkshop))

Maximum Gross Income	Family Size								Monthly Payment
	1	2	3	4	5	6	7	8	
<30% median income	\$15,550	\$17,800	\$20,000	\$22,200	\$24,000	\$25,800	\$27,550	\$29,350	3-year forgivable loan
<50 median income	\$25,900	\$29,600	\$33,300	\$37,000	\$40,000	\$42,950	\$45,900	\$48,850	Deferred until sale of property
<80% median income	\$41,450	\$47,350	\$53,250	\$59,150	\$63,900	\$68,650	\$73,350	\$78,100	\$40/month

One time use per property per owner.

Cannot be used in conjunction with Rehabilitation Loan Program for Homeowners.