## - 2016 -

## **Housing Resource Guide**





# 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.







Produced by the City of Milwaukee Department of City Development www.milwaukee.gov/dcd 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. In addition, income limits may change based on updated guidelines from funding sources. Check with program provider for latest program requirements and funding availability.



Cover photo: Dan Adams, Layton Boulevard West Neighbors

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## City of Milwaukee Compliance Loan Program



#### The Program

The Compliance Loan Program, administered by the Department of Neighborhood Services, provides eligible homeowners with a 0% interest, deferred payment loan to correct any outstanding code violations. The loans are secured by a mortgage which will be paid when the property is transferred or sold. CLP is a full-service program and provides approved contractors as well as project oversight with a licensed inspector.

#### **Eligibility Requirements**

- Homeowner must be an owner-occupant of a single family or duplex property
- Homeowners must have open building code orders from the Department of Neighborhood Services
- The total cost of repairs cannot exceed \$15,000
- Property taxes must be paid in full or on an approved payment plan
- Owner cannot be in any chapter of bankruptcy other than Chapter 13
- Property cannot be in foreclosure and all mortgage payments must be current
- Utility payments must be current (WE Energies, water bill, etc.)
- Total Household Income must be no greater than 50% County Median Income (CMI)

#### 2016 Income Guidelines

Family Size	50% of Area Median Income (annual income)
1	\$24,600
2	\$28,100
3	\$31,600
4	\$35,100
5	\$37,950

#### **Area of Availability**

Citywide

#### **Contact Information**

City of Milwaukee Department of Neighborhood Services 841 N. Broadway, Room 105 Milwaukee, WI 53202 (414) 286-2567 rmatte@milwaukee.gov www.milwaukee.gov/CLP

### City of Milwaukee STRONG Homes Loan

#### The Program

Through the Neighborhood Improvement Development Corporation, the STRONG Homes Loan Program offers partially forgivable loans of up to \$20,000 throughout the city of Milwaukee.\* Loans can be used to make emergency and essential home repairs and address building code orders. Loans are repayable, with a deferred payment option available for homeowners who are low income and elderly or disabled. Technical assistance will be provided to homeowners under that program to assist with rehabilitation projects.

\* Forgivable loans may be limited if applicant has received previous forgivable funds from the City of Milwaukee.

## Eligibility/Participation Requirements (additional qualifications apply)

- Property must be owned and occupied by the applicant
- Applicant must be current on property taxes
- Applicant must be current on mortgage and utility payments or on an approved payment plan
- Household income qualifications (see income guidelines below).

#### 2016 Income Guidelines (subject to annual updates)

Family Size	50% of Area Median Income (annual income)	80% of Area Median Income (annual income)	120% of Area Median Income (annual income)
1	\$24,600	\$39,350	\$59,000
2	\$28,100	\$44,950	\$67,400
3	\$31,600	\$50,550	\$75,800
4	\$35,100	\$56,150	\$84,200
5	\$37,950	\$60,650	\$90,950
6	\$40,750	\$65,150	\$97,700
7	\$43,550	\$69,650	\$104,450
8	\$46,350	\$74,150	\$111,200

#### **Income Eligibility for Purpose of Determining Interest Rate**

#### <50% of Area Median Income

0% interest rate, with deferred (no monthly payment) option for elderly or disabled homeowners.

#### 50%-120% of Area Median Income

3% interest rate.

#### **Area of Availability**

Citywide

#### **Contact Information**

Neighborhood Improvement Development Corporation 809 N. Broadway, 3rd Floor, Milwaukee, WI 53202 (414) 286-5610 nidc@milwaukee.gov www.milwaukee.gov/strongloan







## Loans can be used for emergency and essential repairs, including:

- Abate outstanding building code orders
- Repair or replace roofing/flashing/ gutters if there is an active leak affecting habitable rooms, if homeowner's insurance has been cancelled due to the need to repair/ replace roofing, or if the roof has reached the end of its useful life
- Repair or replace a non-functioning furnace / boiler ("no heat")
- Replace a non-functioning water heater
- Repair leaking water piping if there are active leaks into habitable rooms, or if sewer gas is entering the home
- Repair collapsed sewer laterals between house and street tap
- Repair leaking water laterals between house and stop box
- Repair serious electrical hazards
- Repair hazardous structural conditions (including failing porches)
- Repair/replace deteriorating siding, exterior trim or failing exterior paint (on house only)
- Correct a condition that is a threat to health and safety

## City of Milwaukee Targeted Investment Neighborhoods (TINS)



## Area of Availability (see maps on pages 5-7)

The program is available in nine targeted investment neighborhoods:

#### Beerline TIN

Concordia from Holton to 1st / Keefe from Holton to 4th / Beerline Trail from Keefe to Melvina

#### **Century City TIN**

Capitol to Burleigh/27th to 36th

#### Layton Boulevard TIN(New for 2016)

S. 24th St to S. 31st St / W. Pierce St. to W. Scott St.

#### Lighthouse TIN (New for 2016)

N. 67th to N. 70th St. / W. Florist Ave. to W. Silver Spring Dr.

#### Martin Drive TIN

State to Vliet / Highland Blvd. to I-41

#### Mitchell-Koscusszko TIN

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

#### Old North Milwaukee TIN

N. 35th to 40th from Rohr to Silver Spring Drive

#### Pulaski Park TIN

16th to Windlake/20th Becher to Lincoln

#### Sherman Park/St. Joseph's TIN

Locust to Burleigh/Sherman Blvd to 52nd

#### Washington Park TIN(New for 2016)

32nd to 35th/Galena St. to Lloyd St.

#### 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

#### 2016 Income Guidelines

Family Size	80% of Area Median Income (annual income)
1	\$39,350
2	\$44,950
3	\$50,550
4	\$56,150

Family Size	80% of Area Median Income (annual income)
5	\$60,650
6	\$65,150
7	\$69,650
8	\$74,150

#### **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)

#### 2016 Income Guidelines

2010 Income Ouncemies	
Family Size	60% of Area Median Income (annual income)
1	\$29,520
2	\$33,720
3	\$37,920
4	\$42,120
5	\$45,540
6	\$48,900
7	\$52,260
8	\$55,620

**Rent Limits** 

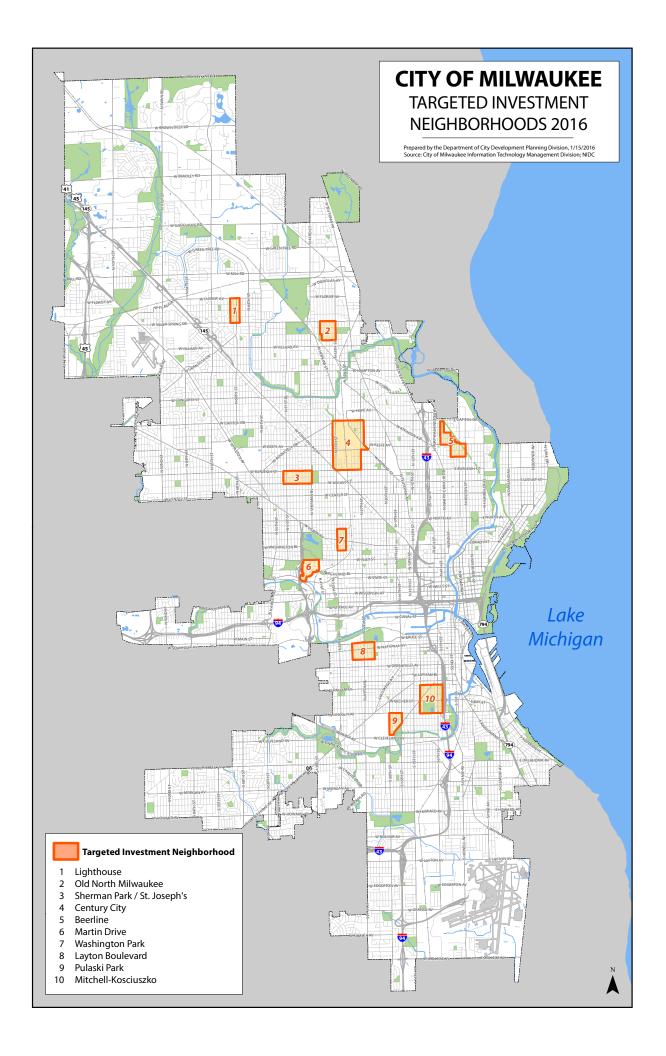
(assume landlords pay water and sewer only)

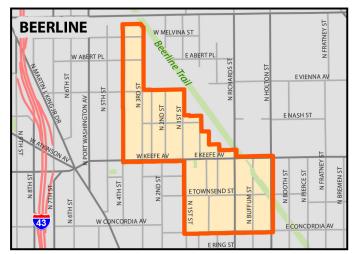
Unit Size	Maximum Monthly Rent
2 bedroom	\$623
3 bedroom	\$782
4 bedroom	\$1,004
5 bedroom	\$1,107

#### **Contact Information**

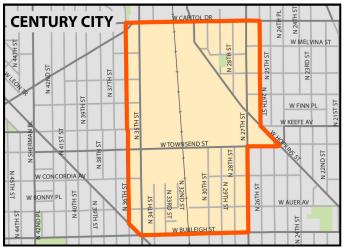
Neighborhood Improvement Development Corporation 809 N. Broadway, Milwaukee, WI 53202 (414) 286-5608

www.milwaukee.gov/tins





**Riverworks Development Corporation** (414) 906-9650 x114 housing@riverworksmke.org



**Northwest Side Community Development Corporation** (414) 944-6007, chyoung@nwscdc.org (414) 444-9803 x 107, wendywas@shermanpark.org



**Layton Boulevard West Neighbors** (414) 944-6007 housing@lbwn.org



**Havenwoods Economic Development Corporation** (414) 431-2276 ehammer@havenwoods.org



Martin Drive Neighborhood Association (414) 933-5589 pmueller4502@gmail.com



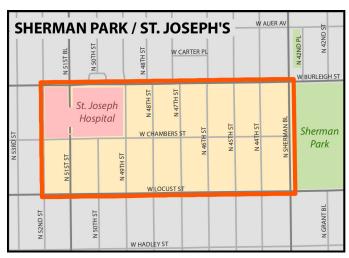
**Southside Organizing Commieee (SOC)** (414) 672-8090 SOC@SOCMilwaukee.org



**Agape Community Center** (414) 465-5807 lschaffer@agape-center.org



Sixteenth Street Community Health Center (414) 385-3572 carmen.reinmund@sschc.org



**Sherman Park Community Association** (414) 444-9803 wendywas@shermanpark.org



Washington Park Partners (414) 344-1818 phoua.vang@umcs-wi.org

## City of Milwaukee Neighborhood Improvement Project (NIP)



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

#### **Community First**

3940 W. Lisbon Ave. Milwaukee, WI 53218 (414) 409-7195

#### **Dominican Center for Women**

2470 W. Locust St. 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.

2500 W. Capitol Dr. Milwaukee, WI 53206 (414) 449-0705

#### Milwaukee Christian Center

807 S. 14th St. Milwaukee, WI 53204 (414) 643-7704

#### **Sherman Park Community Association**

3526 W. Fond du Lac Ave. Milwaukee, WI 53216 (414) 444-9803

#### Social Development Commission (SDC)

1730 W. North Ave. Milwaukee, WI 53205 (414) 906-2815

#### WestCare WI - Harambee Community Involvement Center

335 W. Wright St. Milwaukee,WI 53212 (414) 239-9359

#### The Program

The program assists eligible owner occupants in repairing their homes. The minumum scope of work to qualify for the program is \$5,000, with a maximum of \$24,500 per home. 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 60% of Area Median Income (see chart below)
- Must not have received prior NIP or other City home repair assistance

#### 2016 Income Guidelines

Family Size	60% of Area Median Income (annual income)
1	\$29,520
2	\$33,720
3	\$37,920
4	\$42,120
5	\$45,540
6	\$48,900
7	\$52,260
8	\$55,620

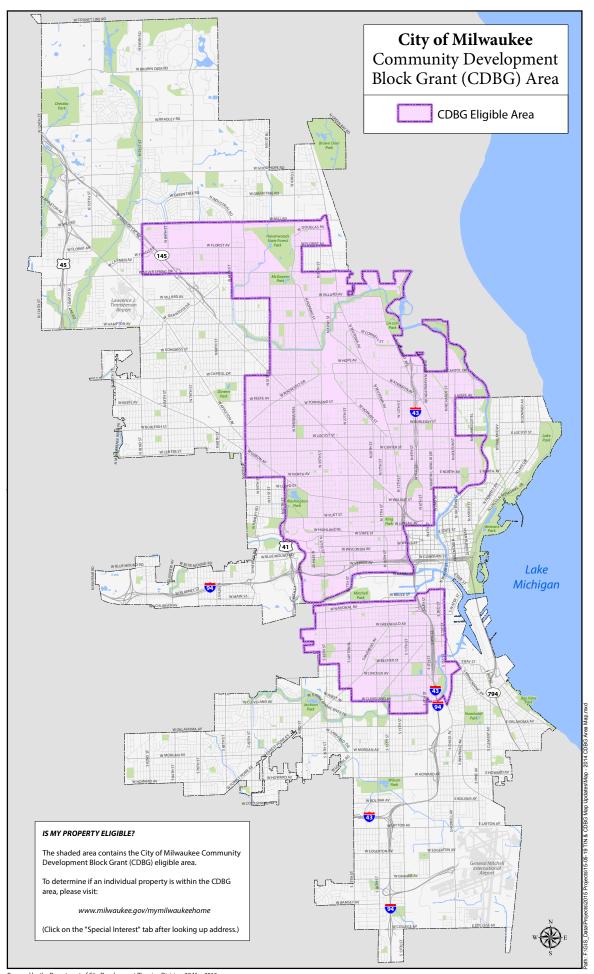
#### **Area of Availability**

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) 286-2163 www.milwaukee.gov/nip



## 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), ENERGY STAR® rated windows, 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) 286-3475 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.milwaukeeshines.com





### **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



## 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**

- SDC no long handles the Energy Assistance Program. However, individuals must apply and qualify for Energy Assistance (414) 270-4653 or go online to www.energyassistancemke.org in order to receive weatherization services.
- 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
- Interested applicants cannot exceed the following income limits:

#### 2017 Income Guidelines

Family Size	1 Month	3 Months	Annual Income
1	\$2,181	\$6,544	\$26,174
2	\$2,852	\$8,557	\$34,228
3	\$3,524	\$10,571	\$42,282
4	\$4,195	\$12,584	\$50,336
5	\$4,866	\$14,597	\$58,389
6	\$5,537	\$16,611	\$66,443
7	\$5,663	\$16,988	\$67,953
8	\$5,789	\$17,366	\$69,463

#### **Area of Availability**

Citywide

#### **Contact Information**

SDC Weatherization Program 1730 W. North Avenue, Milwaukee, WI 53205 (414) 906-2700

www.cr-sdc.org/SDC/Programs/Residential-Services/Weatherization.htm

## 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 below)

#### **Contact Information**

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







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

#### Revitalize Milwaukee



Our services assist Milwaukee and Waukesha area residents by providing professional-quality repairs through the following services:

**Emergency Repairs** - Repairs to address urgent threats to life, health, safety, and housing.

- Serious plumbing issues
- Nonfunctioning furnaces, particularly in cold weather months
- Nonfunctioning water heaters
- Broken windows, particularly in cold weather months or if it presents a security issue
- Electric and other fire hazards

**Accessibility Modifications** - Changes to increase the accessibility and ease of use of a home for a person with limited mobility.

- Grab bars
- Handrails on stairways
- Lever handles on doors and sink faucets
- Widened doorways to accommodate wheelchairs
- Improved lighting

**Critical Repairs** - Less urgent than emergency repairs, but still important to enable homeowners to remain in their homes.

- Carpentry
- Plumbing repairs
- \*Above are examples only and not inclusive of all services, please contact RTGM if you have any questions.
- Wheelchair ramps
- Repair of exterior and interior steps
- Non-skid, contrast strips for stairs
- Handheld showers
- Updating electrical items
- Installation of smoke detectors and carbon monoxide detectors

#### The Program

Revitalize Milwaukee preserves affordable housing and revitalizes vulnerable neighborhoods throughout the Milwaukee and Waukesha counties. The program provides FREE, professional home restoration, vital safety repairs and life-changing accessibility modifications for low-income homeowners who are senior citizens, veterans and/or persons with disabilities.

#### **Eligibility/Participation Requirements**

- Homeowner must be 60 years of age or older and low-income OR a person living with a disability and low-income OR a veteran who is low-income
- Homeowner of a single family home or jointly owned duplex home where both owners live and qualify in Milwaukee or Waukesha County (no condos, apartments, rental property, partly rented duplexes or mobile homes)
- Homeowner must have resided in and owned home for at least 5 years
- Homeowner must be current on property taxes or property tax installment payment plan
- Homeowner's property must not be held in trust or a life estate property
- Homeowner has not received repairs from Revitalize Milwaukee/RTGM in the past 2 years. (this does not include emergency visits)
- Homeowner must not own any other property
- Homeowner cannot have a daycare or any other home-based business operating in the residence
- Home must not be in foreclosure
- Household income must fall within low–income guidelines based on 50% County Mean Income Limits (see chart below)

#### **Area of Availability**

Citywide

#### 2015 Income Guidelines

Family Size	50% of County Mean Income (monthly income)	50% of County Mean Income (annual income)
1	\$2,054	\$24,650
2	\$2,346	\$28,150
3	\$2,638	\$31,650
4	\$2,930	\$35,150
5	\$3,167	\$38,000
6	\$3,400	\$40,800

#### **Contact Information**

Revitalize Milwaukee (formerly Rebuilding Together Greater Milwaukee) 700 W. Virginia Street, Suite 306, Milwaukee, WI 53204 (414) 312-7531

www.freehomerepairs.org

## Housing Resources, Inc. Minor Home Repair

#### The Program

Maintaining your home is an important responsibility of being a homeowner. This program is intended to provide home repair grants to assist low and moderate income homeowners who experienced financial distress and deferred maintenance on their residential single and two unit owner occupied properties.

#### **Eligibility/Participation Requirements**

- A rebate match may be received for 50% of allowable expenses, up to a max rebate of \$1,000. Homeowners allowed one rebate per calendar year.
- Household income must be below 80% of the County Median Income based on household size and county.
- Property taxes must be current, or you must be working with a rescue fund which will bring them current contingent upon repairs being made.



Citywide

#### **Contact Information**

7830 W. Burleigh Street Milwaukee, WI 53222 (414) 461-6330 www.hri-wi.org/home-owners



See wesbite for a list of eligible home improvements, additional requirements and application process information.

## Housing Resources, Inc. Property Tax Rescue Assistance

#### The Program

The purpose of this program is to provide education, support and resources to assist low and moderate income City of Milwaukee homeowners who are facing tax delinquency or tax foreclosure due to involuntary financial hardships. It provides up to a \$3,000 match to qualified homeowners to assist in paying property taxes.

#### **Eligibility/Participation Requirements**

- Household income must be at or below 80% of the county median income based on the family size and county. Rental income will be included.
- Homeowner applicants must have a documentable trigger event that led to tax delinquency and be at least delinquent on their previous year's property taxes.
- Funds are 0% interest forgivable over a three-year period and will be recorded at closing as a lien. Owner occupancy is required during this period.

#### **Area of Availability**

Citywide

#### **Contact Information**

7830 W. Burleigh Street Milwaukee, WI 53222 (414) 461-6330 www.hri-wi.org/home-owners



All homeowners must complete a homeowner education workshop provided by Housing Resources, Inc. prior to receiving funds. Homeowners must also complete post purchase counseling session(s) for budget and credit counseling. See wesbite for additional requirements.

## Washington Park Neighborhood Improvement District (NID)



#### The Program

The program provides grants to homeowners for up to \$7,500 for home repairs and covers a number of eligible activities including the following:

- **Structural Repairs**: Including roof, porch, foundation and other structural repairs
- **Energy Efficiency Improvements:** Including window replacement, HVAC upgrades, insulation, and alternative energy improvements
- Water Efficiency Improvements: Including replacement of water laterals, old piping, low-flow fixtures and other water efficiency improvements
- **Curb Appeal:** Including painting, tuck-pointing, lighting and other curb appeal projects
- Code Compliance: Including all repairs necessary to remedy an existing code violation
- Safety Improvements: Including lighting, fencing, garages and other safety projects Exclusions: appliances, building additions other than garages, landscaping, interior decorative improvements (i.e. new carpets, countertops, etc.)

#### **Eligibility/Participation Requirements**

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

#### **Area of Availability**

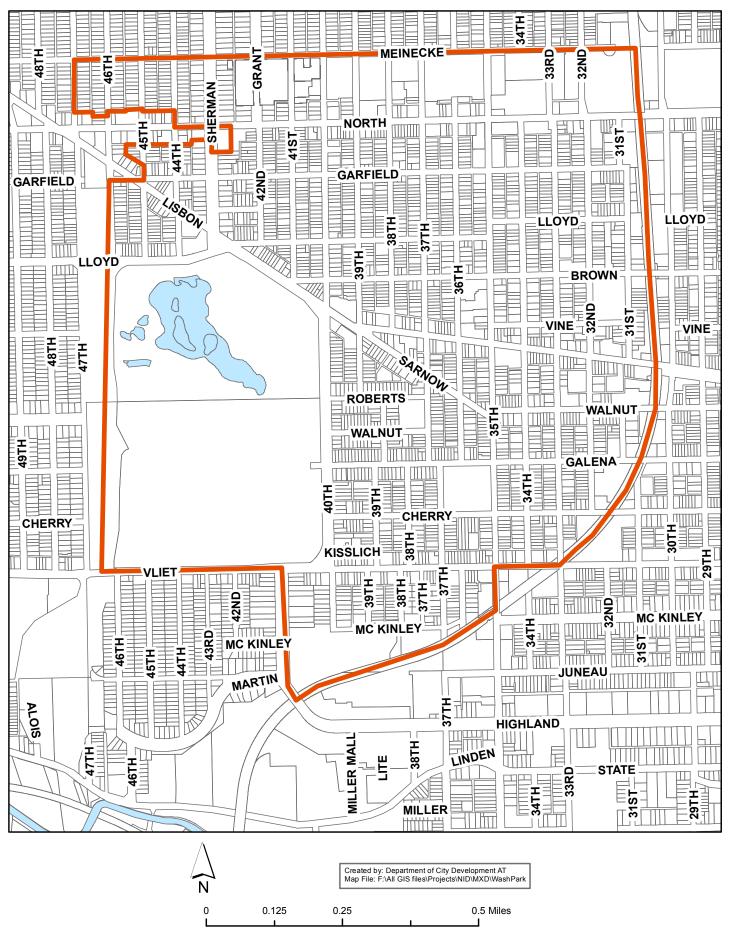
Washington Park neighborhood (see map on page 19)

#### **Contact Information**

United Methodist Children's Services 3940 W. Lisbon Avenue, Milwaukee, WI 53208 (414) 344-1818 www.washingtonparkpartners.org

## **Washington Park**

## **Neighborhood Improvement District (NID)**



## 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. *Terms are subject to change annually in October.* 

#### **Eligibility/Participation Requirements**

- Must be an owner occupant
- Must be 65 years of age or older or a qualified veteran
- Total household income cannot exceed \$20,000
- Check with WHEDA for application deadlines

#### **Area of Availability**

Citywide

#### **Contact Information**

WHEDA 1-800-755-7835 www.wheda.com

## City of Milwaukee Health Department Childhood Lead Poisoning Prevention Program (CLPPP)

#### The Program

The program provides \*\$350 per window to replace original windows that have lead-based paint. Typical grant for a duplex averages \$9,600.

**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.



- Property must have been built before 1950
- Properties must be assessed at/under \$150,000
- 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
- Owner is willing to pay up to 9% of costs plus \$57 permit fee
- Owner must be available for inspection with lead inspector
- 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.

#### 2016 Income Guidelines

Family Size	80% of State Median Income (annual income)
1	\$39,350
2	\$44,950
3	\$50,550
4	\$56,150
5	\$60,650
6	\$65,150
7	\$69,650
8	\$74,150

#### **Area of Availability**

Must be located in target area. This program provides resources for properties in zip codes: 53204, 53205, 53206, 53208, 53209, 53210, 53212, 53215 and 53216.

#### **Contact Information**

Milwaukee Health Department 841 N. Broadway, Room 118, Milwaukee, WI 53202 (414) 225-5987 or (414) 286-2115 www.milwaukee.gov/health/lead-Poisoning/health/primary-Prevention-Program





\*NOTE: The City of Milwaukee Healthy Homes Program also provides up to \$5,000 per unit to address asthma triggers if anyone 2-40 years old is diagnosed with asthma.

### **Community Warehouse**



#### The Program

The program operates a store in the City of Milwaukee that offers new and unused, name brand home improvement materials at very affordable, discounted prices.

#### **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. 9th Street, Milwaukee, WI 53204 (414) 383-7792 www.thecommunitywarehouse.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. Our constantly changing inventory and frequent markdowns provide great deals every day for bargain shoppers, do-it-yourselfers and treasure hunters.

#### **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.milwaukeerestore.org (414) 257-9078

420 S. 1<sup>st</sup> Street 3015 N. 114<sup>th</sup> Street

### Repurpose

#### The Program

The program is a not for profit resale shop managed by St. Charles Youth and Family Services, Inc. The shop offers an array of high-quality donated and repurposed items including small household furnishings and furniture. Repurpose welcomes donations of household items directly to the store, during store hours, and offers a free pick up service of larger donations.

#### **Eligibility/Participation Requirements**

- The store is open to the public
- There are no income requirements

#### **Area of Availability**

Citywide

#### **Contact Information and Store Location**

REPURPOSE 8211 W. Brown Deer Rd. Milwaukee, WI 53214 (414) 977-4250 www.repurposemke.com



REPURPOSE operates under a unique business model specifically designed to make a positive difference in the Milwaukee area. The store serves as a training ground for youth and young adults participating in the Youth Employment Services program, giving them the opportunity to gain "real world" job experience. The program, a 4-month paid internship, provides on-the-job training and teaches critical employment skills along with specific training for retail/customer service industry jobs — providing at-risk youth with the experience necessary to build their independence and lasting success.

## WasteCap Resource Solutions

#### The Program

When you shop at our Salvage Warehouse, you're not only finding architectural, building materials, and vintage items; you're also helping to secure resources needed to continue our sustainability initiatives, create jobs and save Milwaukee's history from ending up in landfills. You are transforming not only your home, but waste into resources.

#### **Eligibility/Participation Requirements**

- The salvage warehouse is open to the public
- There are no income requirements

#### **Area of Availability**

Citywide

#### **Contact Information and Store Location**

WasteCap Resource Solutions 2123 W Michigan Street, Milwaukee, WI 53233 (414) 961-1100 www.wastecap.org



WasteCap Resource Solutions is a 501(c)(3) Nonprofit in Milwaukee, WI. Established in 1998, WasteCap's mission is to provide waste reduction and recycling assistance for the benefit of business and the environment. Our vision is to transform waste into resources. In 2014, WasteCap expanded efforts to provide deconstruction and salvage services, working in and around the City of Milwaukee, with both private and public entities, to save materials from foreclosed homes and buildings. Upon opening our Salvage Warehouse, we quickly found our community was just as passionate about reusing materials as we are.

## 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
- Advanced registration is required

#### **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 lltp@milwaukee.gov 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

## Housing Resources, Inc. Tool Loan Center

#### The Program

The program lends tools to homeowners and community organizations.

#### **Eligibility/Participation Requirements**

- \$25 annual membership fee (\$20 for homeowners 62 years of age or older)
- \$40 annual membership fee for community organizations
- No income limits

#### **Area of Availability**

Citywide

#### **Contact Information and Tool Loan Location**

Milwaukee Tool Loan Center 2500 W. Capitol Drive, Milwaukee, WI 53206 (414) 449-0705 www.hri-wi.org/home-owners



### 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 of Home Improvement Contractors licensed by the City of Milwaukee may be found at:

www.milwaukee.gov/cityclerk/license/LicenseSearch (scroll down to "Home Improvement Contractor Licenses"")

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





## Help for Homeowners Having Trouble Making Mortgage or Tax 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

#### Housing Resources Inc.

7830 W. Burleigh Avenue, Milwaukee, WI 53222 (414) 461-6330 www.hri-wi.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 to 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

## 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 upfront 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 or 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



### City of Milwaukee Homes and Property 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)
- Home sales to owner-occupants qualify for the \$500 Roots Landscaping Program Incentive for purchase of flowers, sod, grass seed, bushes, fencing, rain barrels, misc. or purchase of lawn care tools including lawnmowers, snowblowers, trimmers, tillers, shovels, rakes, etc. with priority given to the front yard. Learn more at: www.milwaukee.gov/roots

#### **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

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

www.milwaukee.gov/enotify

#### Interested in a commercial property or vacant lot?

City Real Estate also has retail stores, mixed-use buildings, multi-family properties and industrial facilities for sale and renovation. Vacant lots owned by the City may be sold for new home construction or to adjoining homeowners to expand their side lot. Additionally, the City of Milwaukee, along with partner Milwaukee Urban Gardens, offers seasonal garden permits for residents who would like to garden on a vacant lot next or work with their neighbors to create a community green space.

## 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 34 for a list of agencies)
- Forgivable loan must be matched on a dollar for dollar basis with buyers own funds or a bank loan
- Buyers 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

Due to program demand, NIDC is no longer accepting applications for the Homebuyer Assistance (HBA) Program for 2016.

#### **Contact information**

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







### **Turn-key Homes For Sale**

#### The Program

Area organizations offer fully rehabilitated homes for sale to income eligible buyers:

Milwaukee Christian Center (414) 645-5350 or www.mccwi.org

Layton Boulevard West Neighbors (414) 383-9038 or www.lbwn.org

Neighborhood Improvement Development Corporation (NIDC)

(414) 286-5608 or www.milwaukee.gov/rehabilitatedhomes

Housing Authority of the City of Milwaukee (HACM)

(414) 286-55473 or

www.hacm.org/programs/homeownership-program/homes-for-sale







Neighborhood Improvement
Development Corporation
In partnership with the City of Milwaukee



## City of Milwaukee Strong Neighborhoods Plan Rental Rehabilitation Program







#### The Program

The program provides forgivable loans of up to \$14,999 per unit to help fund rehabilitation costs to responsible rental property owners. 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 affordable and rented 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	\$782
3 bedroom	\$1,004
4 bedroom	\$1,107

(Note that rent limits are lower for 20% of units in a project of 5 or more units.)

#### 2016 Income Guidelines

Tenant Family Size	60% of Area Median Income (annual income)
1	\$29,250
2	\$33,720
3	\$37,920
4	\$42,120
5	\$45,540
6	\$48,900
7	\$43,550
8	\$46,350

#### **Area of Availability**

Citywide

Due to program demand, NIDC is no longer accepting applications for the Rental Rehab Program for 2016.

#### **Contact Information**

Neighborhood Improvement Development Corporation 809 N. Broadway, Milwaukee, WI 53202 (414) 286-5610

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 Silver Spring and Sherman Boulevard to Green Bay Avenue/I-43
- ACTS South Side Oklahoma to I-94 and S. 1st Street to W. Oklahoma

#### **Contact information**

2414 W. Vliet Street, Milwaukee, WI 53205 (414) 933-2215 www.actshousing.org



## Habitat for Humanity Homeownership Program



#### The Program

The Program helps families achieve affordable homeownership with zero percent interest loans and flexible mortgage terms. MHFH offers brand new, fully rehabbed and moderately rehabbed homes for those with a need for housing, the ability to pay and willingness to partner. Partnering with residents and other organizations helps ensure that Habitat's work – from rehabs to community gardens, from new homes to financial literacy classes – contributes to the fabric of the neighborhood and makes it an inviting place to call home.

#### **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 (Monthly mortgage payments are between \$475-\$650)
- Income must be between 25% and 80% of Area Median Income (see chart below)
- Must be willing to perform sweat equity and complete financial education requirements

#### **Area of Availability**

Program is available in the Washington Park Neighborhood. (see map on page 19) Moderately rehabbed homes may be available in other neighborhoods.

#### 2016 Income Guidelines

Family Size	25% of Area Median Income (annual income)	80% of Area Median Income (annual income)
1	\$14,750	\$39,350
2	\$16,850	\$44,950
3	\$20,160	\$50,550
4	\$24,300	\$56,150
5	\$28,440	\$60,650
6	\$32,580	\$65,150
7	\$26,730	\$69,650

#### **Contact Information**

Habitat for Humanity 3726 N. Booth Street, Milwaukee, WI 53212 (414) 562-6100 or (414) 316-5644 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)



Citywide

#### **Contact Information**

WHEDA 1-800-755-7835 www.wheda.com



### **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

#### Housing Resources Inc.

7830 W. Burleigh Avenue, Milwaukee, WI 53222 (414) 461-6330 www.hri-wi.org

#### **United Community Center**

1028 S. 9th Street, Milwaukee, WI 53204 (414) 384-3100 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 exploring 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



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



#### The Program

The Metropolitan Milwaukee Fair Housing Council (MMFHC) helps people who 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

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

### **Click for Action**

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.

### **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 made online via Click for Action 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

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

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

#### **Assessor's Office**

(414) 286-3651 | www.milwaukee.gov/assessor

#### **Code Violations**

(414) 286-2268 | www.milwaukee.gov/dns

#### Milwaukee Water Works

(414) 286-2830 | www.milwaukee.gov/water

Treasurer's Office (City Real Estate Taxes)
(414) 286-2240 | www.milwaukee.gov/treasurer



## **Housing Resource Guide**

www.milwaukee.gov/strong