

COMPLIANCE LOAN PROGRAM



Fix building code violations on your home with a no interest, deferred payment loan.

Eligibility Requirements

- Property must be an owner-occupied single family or duplex. Typical repairs include roofs, porches, siding, painting, etc.
- An observable code violation exists under Milwaukee Code of Ordinances MCO s. 200-12, 200-12.5 or ch. 275
- Total household income must be less than 60% of Area Median Income (set by HUD):

Household Size / Income Limit for 2020

1 / \$35,220	2 / \$40,260	3 / \$45,300
4 / \$50,280	5 / \$54,360	6 / \$58,380

- Total loan amount must be less than \$15,000
- Property taxes on all property owned by the applicant must be paid in full or on an approved payment plan
- Property cannot be in foreclosure and mortgage payments must be current
- Applications may be considered if owner is on a current Chapter 13 payment plan and the trustee provides written approval
- Utility payments must be current (gas/electric, water bill, etc.)
- Applicants must sign application form to allow DNS staff to access their credit history



DEPARTMENT OF
**NEIGHBORHOOD
SERVICES**



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Fees & Loan

No fee to apply. This is a 0% interest rate loan. Loan is paid back when property is transferred or sold. A \$125 fee is applied after loan is approved.

Descendant Note

If a homeowner passes away before selling the property, and the property is inherited by a direct descendent (child or grandchild) the loan IS NOT DUE at this time. The loan would only become due when the child or grandchild sold the property.

Potential Projects List

Properties meeting program requirements may be eligible for the Potential Projects List. While on this list, homeowners will not face any fees or court referrals for their violations. While on the list, staff will assist homeowners in applying to other programs or developing other repair strategies. This allows homeowners the benefit of extra time, even if the program cannot guarantee funding.

Contractors

All contractors carry appropriate insurance and licenses. DNS inspectors will determine repairs to be made, solicit bids, assign contractors and monitor the work throughout the project to ensure contractors meet high standards of quality and that the violations have been appropriately repaired.



DNS - Compliance Loan Program
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Fill out an application online today!