



## POTENTIAL PROJECTS LIST

Properties meeting basic 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 orders. 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.

## ELIGIBLE REPAIRS

DNS Inspectors will create a detailed Scope of Work for each project. This will include all work necessary to bring a property up to code. Repairs that do not qualify as building code violations will not be completed through this program.

## CLP CONTRACTORS



The Compliance Loan Program functions as a full-service program and maintains several professional construction companies under contract. All contractors carry appropriate insurance and licenses. DNS Inspectors will monitor the work throughout the project to ensure contractors meet high standards of quality and that the violations have been appropriately repaired.

## DON'T MEET THE REQUIREMENTS?

If you don't meet the requirements, please call staff to discuss your situation. Staff can direct homeowners to other resources available throughout the City of Milwaukee.

## FOR MORE INFORMATION

Contact:

**Steph O'Connor**  
Compliance Programs Coordinator  
Department of Neighborhood Services

Telephone: (414) 286-2567  
Email: [clp@milwaukee.gov](mailto:clp@milwaukee.gov)



Department of Neighborhood Services  
841 North Broadway, Room 105

# CITY OF MILWAUKEE COMPLIANCE LOAN PROGRAM



*The City of Milwaukee's Department of Neighborhood Services offers qualified homeowners interest-free, deferred payment loans to repair building code violations on their property.*



**DEPARTMENT OF  
NEIGHBORHOOD SERVICES**  
Telephone: (414) 286-2567  
Email: [clp@milwaukee.gov](mailto:clp@milwaukee.gov)  
Website: [www.milwaukee.gov/dns](http://www.milwaukee.gov/dns)



## LOAN INFORMATION

### LOAN TYPE

The Compliance Loan Program (CLP) makes deferred payment loans. This means homeowners do not need to make monthly payments. Instead, the loan is paid back when the property is transferred or sold. The loan will be secured by a secondary mortgage document.

### INTEREST RATE:

There is no interest on this loan.

### 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. Instead, the loan would only become due when the child or grandchild sold the property.

### FEE:

There is no fee to apply. If a loan is made, a \$125 administrative fee is required to cover the cost of credit checks, recording fees, etc. This amount can be added to the loan. This means homeowners may choose to pay \$0 in up-front charges for their project.

## ELIGIBILITY REQUIREMENTS

- 1) The property must be an owner occupied single-family or duplex.
- 2) There exists an observable code violation under s. 200-12, 200-12.5 or ch. 275.
- 3) Total Household Income must be no greater than 60% of Area Median Income as determined by HUD:

Income Limits	
Household Size	Income Limit
1	\$32,520
2	\$37,140
3	\$41,760
4	\$46,380
5	\$50,100
6	\$53,820

- 4) Property taxes on all property owned by the applicant must be paid in full or on an approved payment plan.

- 5) The total loan amount cannot exceed \$15,000.
- 6) Owners cannot be in most forms of bankruptcy. An application may be considered if the owner is on a current Chapter 13 payment plan and the trustee provides written approval.
- 7) The property cannot be in foreclosure, and outstanding mortgage payments must be current.
- 8) Utility payments must be current (WE Energies, water bill, etc.).
- 9) Applicants must sign an application form authorizing DNS staff to access their credit history and agree to provide all required documentation necessary to determine program eligibility.
- 10) Program funding is limited, not all eligible applicants will be served.

*Please note, all requirements are subject to change. Contact program staff to discuss the program further.*

## APPLICATION PROCESS

### Contact Program Staff

-Contact a member of the CLP staff or ask your neighborhood inspector for more information.

### Fill Out Application

-Fill out the application COMPLETELY. Incomplete applications may be rejected. Write "NA" for any items that do not apply to your situation.

### Include Income Documentation

-Include documents for all forms of income for all owners. This can include tax forms, paystubs, Social Security letters, or other official documents. Bank statements will not be accepted.

### Application Review

-Program staff will review the application to determine eligibility.

### Potential Project List

-Properties meeting minimum requirements will be placed on a list of potential projects. Work will take place on as many projects as possible depending upon the availability of funds.

### Staff Coordination

-While on the potential project list, properties will avoid reinspection fees and court referrals from DNS. Staff will work to help owners pursue every avenue possible to complete their project.

### Loan Closing

-Projects selected for service will have a loan closing and owners will sign a mortgage document.

### Project Completion

-A CLP provided contractor will complete the project as soon as possible following the loan closing.