

LIVE/WORK DUPLEX PROGRAM – A NEW USE FOR THE MILWAUKEE DUPLEX!

The Live/Work Duplex Program provides assistance to individuals who are buying a City owned duplex property and using it for both their their work and living spaces. Combining your housing and your business provides an affordable opportunity for both home ownership and operating your home occupation.

The program provides the following:

- A forgivable loan of up to \$25,000 to help with renovation needs for the property
- Technical Assistance to help develop a scope of work for the property, obtain bids and select a contractor

HOW TO APPLY:

The Live/Work Duplex Program follows the same application procedures as the City's Homebuyer Assistance Program. Visit city.milwaukee.gov/hba to view the application process. The only differences for the Live/Work Duplex Program are the following:

- *Additional funding* - If you are buying a duplex for the purpose of combining your living space and your home occupation, you are eligible for a forgivable loan of up to \$25,000 instead of the \$20,000 currently offered under the Homebuyer Assistance Program.
- *Addendum to your application* - When you submit you HBA program application, you should attach the one page Live/Work Duplex Addendum to your application.

INFORMATION ABOUT USING A DUPLEX FOR YOUR HOME AND BUSINESS:

BUSINESS TYPES

Since you will be operating a business in a residential neighborhood, zoning restrictions apply regarding the type of business that can be operated. Generally:

- The home occupation shall be subordinate and incidental to the residential use of the building
- Only residents living in the structure may be employed by the business
- No signage is permitted in residential zoning districts
- You cannot alter the exterior of the property to accommodate the home occupation
- The home occupation shall create no additional traffic and require no additional parking other than that normally required for a residential dwelling unit
- Up to 50% of private residential garage space may be used for the storage of related equipment or supplies provided any parking requirements for the dwelling are met

Examples of allowable home based occupations include office space (e.g., space for architect, attorney, accountant, etc.), interior designer, etc., dressmaker/seamstress, music or dance instruction, computer services, drafting and graphic design services. *Note: Daycare uses are not eligible for the program.* If you have any questions on allowable home based occupation uses, contact the Department of Neighborhood Services Development Center at (414) 286-8210.

BUILDING CODE

If you want to use the second unit in a duplex to operate a business, certain building code requirements apply. In general, the area used for a home occupation is limited to 25% of your dwelling unit, including the basement. In order to dedicate the space in second unit in the property to your home based business, you will need to convert the duplex to a “single family” property. This would allow you to use a much larger proportion of the duplex for your home occupation (up to 25% of the total square footage of the building, including the basement). This can be accomplished by applying to the Department of Neighborhood Services for an “Alteration – Units Lost” building permit.

You must also apply to the Department of Neighborhood Services for a “Home Occupation Certificate” prior to occupying the property with your business use. The application is available at:

milwaukee.gov/DNS/planning/eAppHomeOccBus.pdf

In addition, certain business uses for your property may require additional code updates to your property. For questions regarding building code requirements, call the Development Center at (414) 286-8210.