

# Targeted Investment Neighborhood Program

The Targeted Investment Neighborhood (TIN) initiative is designed to sustain and increase owner-occupancy, provide high quality affordable rental housing, strengthen property values, and improve the physical appearance and quality of life of neighborhoods.

Through the TIN program, the City of Milwaukee focuses funds and resources in a small area (6-12 blocks) for approximately three years. Homeowners and landlords who use the program can make common household repairs and updates.

## Basic Qualifications *(additional qualifications may apply)*

- You must own a property located within TIN boundaries.
- Mortgage payments and property taxes must be current. If you are on the installment plan, you cannot be delinquent.
- You must maintain property insurance for the length of the loan term.
- The property's debt compared to its value and its cash flow will be considered as part of our loan underwriting.
- The property must be brought up to code and maintained at that level over a five year period.
- A mortgage lien is placed on the house as security for the loan.
- If you have declared bankruptcy, your bankruptcy must be discharged at least 12 months prior to your application. You should have satisfactory credit history since the discharge.
- If you have received previous loans from NIDC or the City of Milwaukee, your application will be reviewed on a case by case basis.
- After you apply for a TIN loan, NIDC staff will review your credit and current debt to determine eligibility.

## Technical Assistance

Experienced rehabilitation specialists perform a thorough inspection of the property, identifying problem areas.

The rehab specialists works with the homeowners to write the scope of work (a list of items that needs to be done) and then helps owners get bids from contractors. Once the work starts, the rehab specialist makes periodic inspections to make sure the work continues to meet program requirements.

## Important owner Information:

### (Home Rehab and Rental Rehab programs)

- Must provide annual re-certification of tenants' income
- Monthly rents are capped for five year term
- Copy of lease is required

## OWNER OCCUPIED GUIDELINES

*subject to change*

| NUMBER OF PEOPLE IN HOUSEHOLD | MAXIMUM INCOME |
|-------------------------------|----------------|
| 1                             | \$46,950       |
| 2                             | \$53,650       |
| 3                             | \$60,350       |
| 4                             | \$67,050       |
| 5                             | \$72,450       |
| 6                             | \$77,800       |
| 7                             | \$83,150       |
| 8                             | \$88,550       |

## TENANT INCOME GUIDELINES

*subject to change*

| NUMBER OF PEOPLE IN HOUSEHOLD | MAXIMUM INCOME |
|-------------------------------|----------------|
| 1                             | \$35,300       |
| 2                             | \$40,300       |
| 3                             | \$45,300       |
| 4                             | \$52,400       |
| 5                             | \$61,630       |
| 6                             | \$70,320       |
| 7                             | \$79,280       |
| 8                             | \$88,240       |

## Maximum Allowable Rents

|            |            |
|------------|------------|
| 1 Bedroom  | \$653.00   |
| 2 Bedrooms | \$792.00   |
| 3 Bedrooms | \$1023.00  |
| 4 Bedrooms | \$1,143.00 |

*Maximum rents assume landlords pay for water and sewer only.*

*Landlords applying for Rental Rehabilitation Loans are not required to fall within these income limits. However, tenants in the project property must fall within the maximum income guidelines.*

## Homeowner Opportunities

### The Home Rehabilitation Program

offers owner-occupants of 1 to 4 unit residential properties a combination of no interest and partially forgivable loans for home improvements. Deferred Payment Loans (DPL) may be available to homeowners who are low-income and elderly or disabled. DPL repayments are made when the property is sold, refinanced or no longer serves as a primary residence.

### Terms & Conditions:

- Project Maximum: \$30,000 per property
- 0% interest
- Up to 15 year maximum to pay loan back
- Own & occupy home as primary residence

## Landlord Opportunities

### The Rental Rehabilitation Program

offers responsible landlords of 1-4 unit residential properties forgivable loans to improve rental properties in TIN neighborhoods. Investor-owners must provide at least 50% of the cost of the rehabilitation.

### Terms & Conditions:

- Up to \$14,999 per unit (forgivable)
- Generally units must have at least two bedrooms to qualify
- Landlords are required to attend Landlord Training Program operated by City of Milwaukee Department of Neighborhood Services  
[www.milwaukee.gov/LandlordTraining](http://www.milwaukee.gov/LandlordTraining)



# 2020 TIN Neighborhoods and Contact Information

## CENTURY CITY:

Capitol to Burleigh/  
27th St to 36th St.

**Contact:** Neighborhood Improvement  
Development Corporation at  
(414) 286-5610  
**Email:** nidc@milwaukee.gov

## HARAMBEE NORTH:

Holton to 2nd St. /  
Burleigh to Concordia

**Partner:** Riverwest Development  
Corporation  
**Contact:** Clarissa Morales at (414) 906-9650  
**Email:** housing@riverworksme.org

## TRI-BLOCK:

N 51st St. to N 56th St. /  
W Burleigh St. to W Center St.

**Partner:** Sherman Park Community Association  
**Contact:** Jermaine Alexander at (414) 444-9803, ext. 100  
**Email:** jermainea@shermanpark.org

## WASHINGTON PARK:

N 32nd St. to N 35th St. /  
Galena St. to Loyd St.

**Partner:** United Methodist Children's Services  
**Contact:** (414) 344-1818

To view maps please visit:  
[www.milwaukee.gov/tinareas](http://www.milwaukee.gov/tinareas)



*The TIN program is a powerful tool that brings City resources together with residents to build stronger neighborhoods. This program helps homeowners fix their roofs and make other repairs, and it encourages residents to connect with their neighbors to mobilize around specific concerns and improvements."*

- Mayor Tom Barrett

## BRODY:

N 55th St. to 60th St /  
W Silver Spring Dr. to Carmen Ave.

**Partner:** Havenwoods Economic  
Development Corporation  
**Contact:** Jessica Noth at (414) 431-2271  
**Email:** jnoth@havenwoods.org

## CLARKE SQUARE:

Cesar Chavez Dr. to 24th St./  
Scott St. to Greenfield Ave

**Partner:** Clarke Square Neighborhood  
Initiative Association  
**Contact:** Dr. Patricia Najera at (414) 647-0548  
**Email:** info@clarkesquare.org

## ROOSEVELT GROVE:

N 36th to N 40th St. /  
W Concordia Ave. to Nash St.

**Partner:** Pilgrim Rest Baptist Church  
**Contact:** Linda Griffin at (414) 873-1045  
**Email:** pilgchurch@sbcglobal.net

## WALKER SQUARE:

S 9th St. to S Cesar Chavez Dr. /  
W Pierce St. to Greenfield St.

**Partner:** Southside Organizing Committee (SOC)  
**Contact:** (414) 672-8090\*  
**Email:** soc@socmilwaukee.org

## WEST BURNHAM PARK/

## SILVER CITY:

35th St. to 41st St. /  
Scott St. to Lapham St.

**Partner:** Layton Boulevard West Neighbors  
**Contact:** (414) 944-6007\*  
**Email:** housing@lbwn.org



# 2020 Targeted Investment Neighborhood (TIN) Program

## Priority Repairs

Code violation repairs

Energy conservation

Lead paint abatement

Weatherization

Exterior appearance

Window replacement

Heating & plumbing upgrades

Electrical upgrades



**Neighborhood Improvement  
Development Corporation**  
In partnership with the City of Milwaukee



**CDBG**  
Milwaukee



The Neighborhood Improvement Development Corporation (NIDC) is an affiliate of the City of Milwaukee Department of City Development. NIDC works with City departments, community agencies, and residents to improve Milwaukee neighborhoods.

For additional info on applying for a TIN loan visit: [www.milwaukee.gov/TIN](http://www.milwaukee.gov/TIN)

\*SPANISH SPEAKING STAFF AVAILABLE