



Neighborhood Improvement Project (NIP) Guidelines and Terms

Homeowner Eligibility Guidelines

- Must be the owner-occupant of a single family or duplex
- Must have owned and occupied the subject property for a minimum of five (5) years
- Must have a household income at or below 60% of the County median (as determined annually by the U.S. Department of Housing and Urban Development)
- Must reside within one of the 18 Neighborhood Strategic Planning (NSP) areas for the City of Milwaukee (the Community Development Block Grant area) – [see map online at milwaukee.gov/NIP](https://milwaukee.gov/NIP)
- Must be current on all property taxes, mortgage and utility payments
- Must have current homeowners insurance
- Have not received prior NIP (or Home Rehabilitation) assistance from the City of Milwaukee

Property Eligibility Guidelines*

- There is a maximum cost cap for properties that participate in the NIP program. Extremely distressed properties may not qualify.
- There is also a minimum cost for required work. If your home is in relatively good condition and has no critical code violations, your property may not be eligible for this program. * Additional eligibility requirements may apply

NIP Terms

If you are accepted into the NIP program the following terms will apply:

Owners must sign legal documents at the time of application agreeing to remain the owner occupant for a minimum of five (5) years or throughout the period of affordability (per HUD guidelines). All required work as outlined by DNS must be corrected including both maintenance and mechanical items. Properties must be code compliant once NIP work is completed.

All work performed (maintenance, mechanical and lead work) is done as a forgivable loan secured by a Covenant Document. For single family properties, the cost of maintenance work is forgiven 5 years after the Covenant has been signed. For owner-occupied duplexes, the cost of maintenance work is forgiven after the Period of Affordability requirements have been met (details will be provided by your NIP agency).

Frequently Asked Questions

I'm looking for roof repairs on my rental property. It's in the City of Milwaukee. Can you provide assistance with this? NIP is designed for clients who have owned and occupied their single family home or duplex for at least five years, and own no other properties. If clients are not eligible for NIP service, they may be referred to other community based agencies for home repair assistance.

How can I apply and where can I get an application? NIP works with several reputable HUD approved agencies throughout the City of Milwaukee and will refer clients to an agency closest to their home out of convenience. Once approved, these agencies work closely with the homeowner and licensed contractor to coordinate a work schedule.

How much money is received for repairs? The minimum scope of work to qualify is \$5,000.00 with a maximum cap of \$24,500 per home. Exceptions are made to go beyond that maximum cap on a case by case basis and with approval from CDBG.

What repairs qualify for assistance? Home repair assistance projects include abatement of building code violations, maintenance, and mechanical work. Maintenance includes roofing, siding, gutters, lead abatement windows, carpentry and paint. Mechanical work is any plumbing, electrical and construction. Scopes of work may include a new furnace and hot water heater.

Do I have to be of low-income to qualify? Clients must be income eligible. Eligibility is determined by the number of persons in a household, total household income and expenses. Whether a client is elderly, a young adult, a student, or on a fixed income, are NOT factors that are considered when determining a client's request for repairs.

Is my property in the NIP service area? NIP services homes located in the Community Development Block Grant (CDBG) area. Please refer to the Block Grant map to check if a property is eligible. If clients are not eligible for NIP service, they may be referred to other community based agencies for home repair assistance.

Note: *You may participate in the NIP program one time only. If you have received previous service through the NIP program or another federally funded city home repair/home loan program, you may not be eligible.*