

City of Kenosha Owner-Occupied Residential Grant and Loan Programs

Grant Program

The City of Kenosha Grant Program assists home owners city-wide to make **one major repair** to their home. Grant amount is limited to \$10,000. Repairs include hazardous, unsanitary and/or dangerous conditions pertaining to the occupant's health, safety and well being. Repair orders or insurance cancellation notices are required, except for elderly or disabled applicants.

Eligible Repairs:

- Leaking roof
- Broken or leaking water/sewer lines (elderly/disabled only)
- Electrical code violations
- Furnace repair/replacement (seasonal only)
- Asbestos insulation abatement (in cooperation with Weatherization Program)
- Water heater replacement
- ADA modifications (family member unable to reside in home without modification)

Repair Grant Qualifications:

- Limit of one grant per 5 years
- Home located in the City of Kenosha, owner occupied, single-family
- Current on mortgage payments
- City taxes are current
- Household income limited to 80% of Kenosha County Median Income

TID Rehab Loan Program

The TID Rehabilitation Loan Program assists owner occupied homes (single and two-family) located in the TID Service area to rehabilitate their home. Homeowners are eligible to borrow up to \$20,000 through the program from State Bank of the Lakes.

Examples of Eligible Repairs:

- Roofs, gutters, soffit and fascia
- Siding
- Chimney and/or foundation repair
- Porch repair or reconstruction
- Garage repair or demolition
- Electrical code violations
- Window and door replacement
- Code repairs/upgrades for electrical, plumbing and heating
- Painting
- ADA modifications

TID Rehab Loan Qualifications

- Home located in the TID service area in the City of Kenosha, Owner-occupied
- No income or equity requirements
- Requires orders to repair from City Inspection Department
- Household income **below 120%** of the County Median Income eligible for 20 year loans, 1.5% interest
- Household income **above 120%** of the County Median Income eligible for 15 year loans, 3.5% interest

Housing Rehab Loan Program

The City of Kenosha Housing Rehabilitation Loan Program assists City home owners to rehabilitate their home through a deferred mortgage loan. Loan amounts are based on home equity, less any existing mortgages on the property.

Examples of eligible repairs:

- Roof, gutters, soffit and fascia
- Chimney and/or foundation repair
- Siding
- Electrical code violations
- Window and door replacement
- Painting
- Code repairs for plumbing and heating
- Painting
- ADA modifications
- Lead paint stabilization/abatement

Loan Qualifications:

- Loan is limited to equity in home
- Home must be located in the City of Kenosha, owner occupied
- Mortgage payments must be current
- City taxes must be current
- Interior and exterior inspections are required
- Household income is limited to 80% of Kenosha County median income at the time of application

Housing Rehabilitation Loan Program Terms:

Loan is deferred with no payments required while the applicant resides in the home. When the applicant sells, leases, rents or no longer resides at the property, the loan is repaid to the City. A 3% servicing fee is added at the time of repayment.

Homeowners are advised that Orders to Repair will be issued through the Department of Community Development and Inspections for any code violations that are not able to be covered through the loan. Orders to Repair will also be issued if you are unable to qualify for funding through the program. Homeowners shall be responsible for correcting any and all code violations whether or not approved for the loan.

H.E.L.P. Loan Program

The H.E.L.P Loan Program assists owner occupied homes (single family) located City wide, to rehabilitate their home. Homeowners are eligible to borrow up to \$10,000 through the program from State Bank of the Lakes.

Program Priority:

- Emergency type repairs affecting the health and safety of household or integrity of home
- Code-complying repairs addressing current or potential violations of City of Kenosha Property Maintenance Code

Loan Qualifications and Terms:

- Home located in City of Kenosha, owner-occupied
- City employees, elected officials of the City, and State Bank of the Lakes employees not eligible
- No income restrictions, except ability to repay loan
- No equity requirements
- 10 year loan, 3.5% interest



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