Grant Program
The City of Kenosha Grant Program assists home owners citywide to make repairs 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
• 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
• Current on mortgage payments
• City taxes are current
• Household income limited to 80% of Kenosha County Median Income

TID Rehab Loan Program
Contact State Bank of the Lakes- 262.925.7203
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
• Inspections required
• Household income below 120% of the County Median Income eligible for 20 year loans, deferred for 5 years, 0.5% interest for years 6-20
• Household income above 120% of the County Median Income eligible for 15 year loans, 3.5% interest

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.

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:
Contact State Bank of the Lakes- 262.925.7203
The Housing Rehabilitation Loan Program assists owner occupied homes (single family) located city wide, to rehabilitate their home. Homeowners are eligible to borrow up to $7,500 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
• Neither emergency-type or code-complying repair

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, payments deferred first 2 years, 3.5% interest years 3-10
<table>
<thead>
<tr>
<th>Number in Household</th>
<th>80% Limit</th>
<th>120% Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$45,750</td>
<td>$68,550</td>
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<tr>
<td>2</td>
<td>$52,250</td>
<td>$78,350</td>
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<tr>
<td>3</td>
<td>$58,800</td>
<td>$88,150</td>
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<tr>
<td>4</td>
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<tr>
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<td>$121,400</td>
</tr>
<tr>
<td>8</td>
<td>$86,200</td>
<td>$129,250</td>
</tr>
</tbody>
</table>

Median Income = $81,600 (Effective 6/28/19)