HOME PROGRAM

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The City of Kenosha’s HOME Investment Partnership Program is funded through the U.S. Department of Housing and Urban Development (HUD). The City receives a HOME Program allocation of approximately $350,000 annually from HUD. Ten percent of the HOME allocation may be used for administrative expenses and a minimum of fifteen percent is restricted for use by eligible Community Housing Development Organizations (CHDO's). The remaining 75% of funds may be used for eligible HOME activities.

The purpose of the HOME Program is to:

- Provide decent, affordable housing to low and moderate income households, up to 80% of the area median income of Kenosha County;
- Expand the capacity of non-profit housing providers;
- Strengthen the ability of state and local governments to provide housing; and
- Leverage private sector participation through public, private and non-profit partnerships to address affordable housing.

HOME funds have been used by the City to construct affordable new single family homes in the City of Kenosha. The City is able to provide down payment assistance for income-eligible applicants both for homes constructed by the City, and other homes for sale within the City of Kenosha. Applicants are required to be pre-approved for a mortgage by a private lender for at least 80% of the Offer price. The City is able to provide gap financing, up to 17% of the purchase price, through a second mortgage. Closing cost assistance is also available.

The City of Kenosha partners with Habitat for Humanity of Kenosha, Inc. to provide Community Housing Development Organization (CHDO) funds to acquire property, construct new single-family homes and/or rehabilitate existing housing units. It is expected that 2 homes will be constructed and/or rehabilitated with HOME CHDO funds each year. Applicants work directly with Habitat for Humanity of Kenosha to qualify for these homes. More information on Habitat for Humanity qualification can be found at: http://habitatkenosha.org/.

The City has also partnered with the Kenosha Housing Authority to assist up to 50 Elderly households each year through tenant-based rental assistance. Applicants are required to be on the existing Section 8 Waiting list or are required to apply during an open enrollment period. Applicants must have an adjusted household income below 50% of the Kenosha County median income. Rental assistance is the difference between 30% of the household's monthly income and the unit rent, up to the Housing Authority's rent limit.

HOME funds have also been used to finance the development of 56 affordable senior rental housing units at Glenwood Apartments, Celebre Place and Villa Ciera Apartments located in Lou Demarco Village and Casa del Mare on Kenosha’s north side. Rents in home-assisted units in these developments
are limited to a maximum of Low HOME rent limits, established by HUD each year.

HOME funds also fund homeowner rehabilitation loans for owner-occupied homes within the City of Kenosha, as well as rehabilitation loans for rental units.