

HOME REPAIR PROGRAM

This program provides a **loan up to \$5,000** to income qualified applicants to improve conditions of their home at **0% interest**.

ELIGIBLE REPAIRS

All repairs subject to inspector approval. Home is inspected and must meet code.

EXTERIOR

- painting, siding, roofing, rebuild existing porch, concrete replacement, windows, tuck-pointing, soffit and fascia repair, gutters, waterproofing and drainage control, foundation repair, electrical repair, window wells, exterior stair repair or replacement.
- **Non-eligible exterior repairs:** detached garages, fences and landscaping.

INTERIOR

- Limited to critical or emergency repairs, health and safety improvements, accessibility or ADA upgrades, insulation and efficiency improvements.
- **Non-eligible interior repairs: No cosmetic improvements or upgrades.**

Program Requirements

- Owner-occupied, single family or duplex home in the City of Dubuque.
- Qualifying households earning no more than 80% of area median income, adjusted for family size (including wages, tips, social security, SSI, child support, rental income, alimony, savings interest, etc.)

Maximum Gross Income	Family Size								Monthly Payment
	1	2	3	4	5	6	7	8	
<30% median income	\$14,150	\$16,200	\$20,160	\$24,300	\$28,440	\$32,580	\$36,730	\$40,890	Deferred until sale of property
<50 median income	\$23,600	\$27,000	\$30,350	\$33,700	\$36,400	\$39,100	\$41,800	\$44,500	\$40/month
Between 51-80% median income	\$37,750	\$43,150	\$48,550	\$53,900	\$58,250	\$62,550	\$66,850	\$71,150	\$60/month

The HOME Workshop Certification is required.

For more information: www.cityofdubuque.org/HOMEWorkshop

- Subject to careful review of credit history.
- Clean title search.

One time use per property per owner.

Cannot be used in conjunction with Rehabilitation Loan Program for Homeowners.

Minimum loan amount \$1,000