

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.)
- Review of credit and title search
- Safe Work Practices have to be performed if peeling paint is found.
- **RECEIVE HOME WORKSHOP CERTIFICATION**
(For more information go to: www.cityofdubuque.org/HOMEworkshop)

Maximum Gross Income	Family Size								Monthly Payment
	1	2	3	4	5	6	7	8	
<30% median income	\$13,950	\$15,950	\$17,950	\$19,900	\$21,500	\$23,100	\$24,700	\$26,300	3-year forgivable loan
<50 median income	\$23,250	\$26,600	\$29,900	\$33,200	\$35,900	\$38,550	\$41,200	\$43,850	Deferred until sale of property
<80% median income	\$37,200	\$42,500	\$47,800	\$53,100	\$57,350	\$61,600	\$65,850	\$70,100	\$40/month

One time use per property per owner.

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