WASHINGTON NEIGHBORHOOD HOMEOWNER REHABILITATION LOAN PROGRAM

This program provides low-interest, long-term loans, up to $25,000, to homeowners to rehabilitate their properties.

Requirements

1. **Location**
   - Any owner-occupied single-family or duplex home, anywhere in The Washington Neighborhood (11th Street to 22nd; Elm to Central).
   - Improvements: All code violations; deteriorated lead-based paint; weatherization; general re-modeling; access for persons with disabilities.

2. **Income**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Very Low Income (less than 30% of area median)</th>
<th>Lower Income (less than 50% of area median)</th>
<th>Moderate Income (51-80% of area median)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$20,520</td>
<td>$34,200</td>
<td>$54,720</td>
</tr>
<tr>
<td>2</td>
<td>$20,520</td>
<td>$34,200</td>
<td>$54,720</td>
</tr>
<tr>
<td>3</td>
<td>$23,598</td>
<td>$39,330</td>
<td>$62,928</td>
</tr>
<tr>
<td>4</td>
<td>$23,598</td>
<td>$39,330</td>
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<tr>
<td>6</td>
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<td>$39,687</td>
<td>$63,500</td>
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<td>$25,443</td>
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<td>8</td>
<td>$27,093</td>
<td>$45,15</td>
<td>$72,250</td>
</tr>
</tbody>
</table>

**Loan Amount:** Up to $25,000 (up to $35,000 when deteriorated lead paint is found)

**Payment:**
- <30% Median Income = 0% Interest 40 year term $52.08 per month
- 31–50% Median Income = 1% Interest 40 year term $63.21 per month
- 51-80% Median Income = 2% Interest 40 year term $75.21 per month

MANDATORY REQUIREMENT: RECEIVE HOME WORKSHOP CERTIFICATION
(For more information go to: www.cityofdubuque.org/HOMEworkshop)

*As of September 2001, all properties using federal funds must be lead safe under the Rehabilitation Activity.
Washington Neighborhood: Revitalize!

HOMEBUYER LOAN PROGRAM
< 30% MI: $25,000, 0% Interest; $60/mo; 35-year term
(Citywide opportunity for < 30% MI)
< 50% MI: $20,000, 0% Interest; $60/mo; 28-year term
< 80% MI: $15,000, 0% Interest; $60/mo; 21-year term
> 80% MI: $10,000, 0% Interest; $60/mo; 14-year term

HOMEOWNER REHABILITATION
Up to $25,000, 0% - 2% interest loans depending on income

For additional information call
563-589-4239

Housing and Community Development Department
350 W 6th Street, Suite 312
Dubuque, IA 52001

Changes effective January 1, 2017. Subject to change without notice.