

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.

NO work can be started prior to loan approval and all documents signed.

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 and a mortgage will be recorded on the property.
- 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 Effective 7/2020	Family Size								Monthly Payment
	1	2	3	4	5	6	7	8	
<30% median income	\$16,600	\$18,950	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660	3-year forgivable loan
<50 median income	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$52,050	Deferred until sale of property
<80% median income	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250	\$40/month

One time use per property per owner. Cannot be used in conjunction with Homeowner Rehabilitation Loan Program.

City reserves the right to deny applications submitted by OWNERS that are not in good standing with the City.