

## 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](http://www.cityofdubuque.org/HOMEworkshop))

Maximum Gross Income	Family Size								Monthly Payment
	1	2	3	4	5	6	7	8	
<30% median income	\$17,100	\$19,550	\$22,000	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430	3-year forgivable loan
<50 median income	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$47,250	\$50,500	\$53,750	Deferred until sale of property
<80% median income	\$45,550	\$52,050	\$58,550	\$65,050	\$70,300	\$75,500	\$80,700	\$85,900	\$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.**