

## HOMEOWNER REHABILITATION LOAN PROGRAM

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

### 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
- 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	Deferred until sale of property
<50 median income	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$47,250	\$50,500	\$53,750	\$40/month
<80% median income	\$45,550	\$52,050	\$58,550	\$65,050	\$70,300	\$75,500	\$80,700	\$85,900	\$60/month

Loan Amount: Up to \$25,000 (up to \$35,000 when deteriorated lead paint is found)  
 Payment: See above  
 Interest: 0% interest for contract term  
 Term: Depends on amount of loan

**Improvements include: All code violations; deteriorated lead-based paint\*, weatherization; general re-modeling (ex: kitchen/bath remodel); access for persons with disabilities and incipient items.**

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

**\*As of September 2001, all properties using federal funds must be lead safe under the Rehabilitation Activity.**