




Need assistance with your home repairs?

<p>Renter-occupied property? Not eligible for programs listed on the right? PLEASE SEE REVERSE</p>			
<p>Property Type</p>	<p>Owner-Occupied</p>	<p>Owner-Occupied Single Family</p>	<p>Owner-Occupied Single Family</p>
<p>Eligible Locations</p>	<p>City of Sheboygan</p>	<p>Sheboygan County</p>	<p>Sheboygan, Manitowoc, Calumet, Kewaunee, and Door Counties</p>
<p>Income Limits</p>	<p>Gross income less than 80% of your county's median income.*</p>		
<p>*For updated County income limits visit: www.huduser.gov/portal/datasets/il.html</p>			
<p>Loan Terms</p>	<p>0-4% interest loans, may be deferred; income determines loan terms.</p>	<p>0% interest loan; may be deferred, based on ability to afford monthly payments.</p>	<p>All loans are 0% interest and deferred.</p>
<p>Insurance Requirements</p>	<p>Homeowners' insurance is required</p>		
<p>Debt Limitations</p>	<p>Total debt on property cannot exceed 90% of after-rehabilitation market value.</p>	<p>Total debt on property cannot exceed 100% of after-rehabilitation market value.</p>	<p>Total debt on property cannot exceed 120% of after-rehabilitation market value.</p>
<p>Maximum Loan Amount</p>	<p>\$24,999.99**</p>	<p>\$15,000**</p>	<p>Typically \$40,000 but may be higher with permission.**</p>
<p>** Funded amount dependent on equity in the home</p>			
<p>Application Process</p>	<p>Inspector confirms needed repairs, applicant information is verified, staff meets with homeowner, bids are gathered, committee approves project.</p>	<p>Informational meeting with Director of Homeowner Services, 1-3 month process to approve repair budget and timeline.</p>	<p>Call Partners to apply. Household eligibility is verified, inspector determines repair, staff approves projects.</p>
<p>Contact</p>	<p>Apply online: portal.neighborlysoftware.com/SHEBOYGANWI/Participant (920) 459-3378</p>	<p>(920) 458-3399 www.habitatlakeside.com</p>	<p>1 (800) 584-8172 www.partners4cd.com</p>

Following initial contact, the selected agency will reach out to discuss next steps and any further requirements.

See other side for organizations that may be able to assist with projects that do not fit these requirements.

Love INC of Sheboygan County
(920)783-6701, option 2
www.loveincsheboygancounty.org

Our Purpose: To mobilize local Christian churches to transform lives and communities through relationships, In the Name of Christ



Love INC
Love In the Name of Christ

Our Commitment

Love INC of Sheboygan County is committed to preserving and enhancing the dignity and well-being of all residents of Sheboygan County by providing a vital assortment of services that enrich personal relationships, encourage spiritual growth, and promote self-reliance.

Home Repair Ministry: Our Home Repair Ministry provides a wide range of services to homeowners located in Sheboygan County. We work alongside each individual by determining the exact needs through a home assessment, creating a shopping list of supplies, supporting the shopping experience, and providing the labor for the repairs. The homeowner is responsible for the cost of the supplies and is given the opportunity to work with the volunteers during the repair process. We believe in building relationships based on the example of Christ in order to empower others to break the cycle of chronic need.

To begin the process with our intake application, call (920) 783-6701 and select option 2. **Hours:** 10am-2pm Tu-Th

Rebuilding Together - Sheboygan County
(833)729-3330 | info@rtsheboygan.org
www.rtsheboygan.org/apply

We believe in revitalizing communities with a simple mission of making homes and homeowners warm, safe and dry.



We provide **FREE** home repair to eligible homeowners living in Sheboygan County.

- Repairs total approximately \$3,000/single-family home.
- Projects done by skilled tradespeople and volunteers.
- Examples of repairs include masonry, gutters, bathroom and kitchen plumbing fixtures, landscaping, painting, window replacement, door repair, flooring, porch/deck repair, and wheelchair ramp build and repair.



REHAB LOAN PROGRAM FOR RENTER-OCCUPIED PROPERTIES

(920) 459-3378
development@sheboyganwi.gov
www.sheboyganwi.gov/departments/planning-development

- For property owners renting to tenants at or below 80% of Sheboygan County Median income.
- Supporting documents are required for tenants of each unit.
- City will provide up to 75% of project cost at 4% interest, repayable over 15 years.
- To apply online, visit <http://portal.neighborlysoftware.com/SHEBOYGANWI/Participant>

Gellings Roofing On The House
(920)465-2444
marketing@gellingsroofing.net
gellingsroofing.net

The Gellings Roofing On The House program aims to provide relief for families or individuals in our community who are unable to afford health and safety regulated homes.



There are specifications to whom may qualify for our program, but we hope to make it accessible to those most in need and then some.

Some of the qualifying candidates may include:

- Veterans
- Persons with physical disabilities
- Seniors
- Low income households