



# COUNTY OF KENOSHA

## Kenosha County Housing Authority

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### KENOSHA COUNTY OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM

Kenosha County received Community Development Block Grants (CDBG) from the State of Wisconsin in 1985, 1988, 1990, and 1993 that created a housing rehabilitation loan program. The Kenosha County Housing Authority is administering these grants on behalf of the County. Housing rehabilitation loans are available for property owned or occupied by low- and moderate-income (LMI) residents.

The program area for the housing rehabilitation program includes all property within Kenosha County, excluding properties located within the City of Kenosha. For information on housing rehabilitation and housing-related issues in the City of Kenosha, call 262-653-4030.

#### **Owner-Occupant Rehabilitation Loans**

The Housing Authority provides owner-occupants with 0 percent, deferred payment loans. These loans are to be repaid once the property ceases to be the principal place of residence of the borrower or their surviving spouse. The maximum loan amount is \$24,999 per borrower.

To be eligible for the program, an applicant's gross annual household income must not exceed the following limits (see Attachment A in the loan application form for information on how household income is calculated).

#### **Housing Rehabilitation Loan Program Income Limits - 2016**

Household Size	Income Limits
1	\$ 38,100
2	\$ 43,550
3	\$ 49,000
4	\$ 54,400
5	\$ 58,800
6	\$ 63,150
7	\$ 67,500
8	\$ 71,850

In addition, an applicant must be an owner-occupant of the house to be rehabilitated, or the holder of a land contract, for a period of six months prior to applying for a loan. The applicant must also be current on all property tax payments.

### **Eligible Work Activities**

Eligible rehabilitation activities are those necessary to put the property into a decent, safe and sanitary condition including, but not limited to, the following:

- Correction of electrical and/or plumbing code violations.
- Repair or replacement of foundation, floors, walls and roof.
- Improvements to windows, siding, and steps.
- Replacement of furnace, well, hot water tank, smoke alarms, electrical and sanitary fixtures.
- Adapting residence for use by a handicapped household member.
- Lead-based paint hazard reduction.
- Improvements to mobile homes when the person who owns the mobile home also owns the property on which the mobile home is located, the mobile home is on a permanent foundation, and the mobile home is connected to public or private utilities.

### **Activities Not Eligible for Funding Are:**

- Work that has begun prior to approval of the loan application by the Housing Authority.
- New construction, expansion or finishing of unfinished spaces, except as required to eliminate overcrowding in bedrooms.
- Materials, fixtures, equipment or landscaping that exceeds those customarily used in properties of the same general type as the property to be rehabilitated.
- Appliances, except those required for handicapped accessibility.
- Purchase, repair or installation of furnishings, except those required for handicapped accessibility.
- Refinancing of existing loans.
- Construction of driveways or walkways (unless a member of the household is handicapped).
- Improvements to mobile homes that do not meet the standards under Eligible Work Activities above.

### **Funding Priority**

Each application will be evaluated by the Housing Authority according to the nature and extent of the work to be performed. Priority will be given to property owners in need of work to bring their property to a decent, safe and sanitary condition.

### **Rehabilitation Contractors**

Rehabilitation contracts shall be between the property owner and contractor. The property owner will select the contractor to whom the contract shall be awarded. Property owners are free to select a contractor of their choosing although they must agree to abide by the rules and requirements of the Housing Authority, including the Housing Authority's payment schedule and any Federal, State, County or locally mandated requirements that may arise.

### **Applications**

Property owners interested in obtaining a housing rehabilitation loan may obtain application forms and information concerning the program from Christopher Parisey of the Kenosha County Housing Authority at (262) 857-1843 or (262) 953-3236.

NOTE: The information contained herein is a summary of the "Kenosha County Housing Procedures Manual" and is intended to provide a brief overview of the housing rehabilitation program. It is not a comprehensive statement of all program criteria. Please contact the office of the Kenosha County Housing Authority for additional information.