



COUNTY OF KENOSHA

Kenosha County Housing Authority

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KENOSHA COUNTY RENTAL-UNIT 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 262-653-4120.

Rental-Unit Rehabilitation Loans

Rental-unit rehabilitation loans are provided at an interest rate of 0 percent to be repaid over a term not to exceed 10 years. The term of the loan will be set at the time of loan approval and will be based on the property owner's ability to pay. The maximum loan amount is \$24,999 per borrower.

Investor-owners will be required to rent to low- and moderate-income persons for five years or the term of the loan, whichever is less. Income limits for tenants are as follows:

Rental-Unit 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

For existing rental units, annual rent increases will be limited for five years or the term of the loan, whichever is less, to the actual increased cost for utilities and property taxes.

For units that are converted to rental housing, the monthly rent will be limited for five years or the term of the loan, whichever is less, to the rent limits shown below. These rent limits will be adjusted annually.

Rent Limits for Rental Conversion Units - 2016

Type of Rental Unit	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
	\$ 756	\$ 970	\$ 1,409	\$ 1,476

Eligible Applicants

To be eligible for a Housing Rehabilitation Loan, an applicant must be an investor-owner 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 agree to rent to low- and moderate-income persons for five years or the term of the loan, whichever is less, at fair market rents as described above. If the unit is occupied, the tenant must also agree in writing to the rehabilitation activities. Housing occupied by renters who are not low and moderate income will not be eligible for the program.

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.

Activities not eligible for funding are:

- 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).

Applications

Investor-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 rental-unit housing rehabilitation program. It is not a comprehensive statement of all program criteria. Please contact the Kenosha County Housing Authority for further information.