## SoWe Affordable Home Repair Program



SoWe's Affordable Home Repair Program provides grants and low-interest loans to qualified home owners to make critical repairs. This program supports neighbors in maintaining safe, dry, and warm homes through the SoWe neighborhood.

## ELIGIBILITY

**Location:** SoWe Neighborhood

**Building Types:** Principal buildings only; accessory buildings such as garages or sheds are not eligible

Ownership: Homeowners who live in a single family residential building as their primary residence. Must be current on taxes, municipal utility bills, and property insurance

**Income:** Households earning up to 50% of Area Median Income (AMI) are eligible for grants. Households earning 51-80% AMI are eligible for a combination grant & loan. Households earning 81-120% are eligible for loans

## **PROGRAM TERMS**

**Grants:** Up to \$5,000 per household

**Loans:** Up to \$15,000 per household. Borrower must invest minimum of 3% of their own funds. 1.5% interest rate paid back monthly up to 7 years.



Total Household Members	Eligible for full Grant (50% AMI)	Eligible for partial Grant/Loan (80% AMI)	Eligibile for Loan (120% AMI)
1	\$33,450	\$53,500	\$80,280
2	\$38,200	\$61,150	\$91,680
3	\$43,000	\$68,800	\$103,200
4	\$47,750	\$76,400	\$114,600
5	\$51,600	\$82,550	\$123,840

## PRIORITY ACTIVITIES

- Repairs for code compliance
- Structural repairs
- Roof repairs or replacement
- Repairs or replacement of major systems (electrical, plumbing, HVAC, etc.)
- Accessibility improvements
- Energy efficiency improvements (windows, heating conversions, etc.)
- Facade repairs and improvements
- Sidewalk repairs
- Modernization (such as updates to kitchens, bathrooms, etc.)

For more information or to request an application, contact:

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