



## MAJOR HOME REHABILITATION PROGRAMS

The Major Home Repair Rehabilitation Program is a non-interest bearing, deferred-payment loan program available through Project Home. A mortgage will be signed and filed to secure the re-payment of the loan when your home is sold or is no longer your primary residence.

Major Home Repairs may include roofing, siding, HVAC, plumbing, electrical, safety concerns, and accessibility modifications. The home must be brought up to code at the completion of the rehabilitation work. Condominiums, Land contracts and Mobile Homes are not eligible.

Charge to Customers: Services are provided through a 0% interest, deferred payment loan, which is to be repaid upon the sale of the home. There will also be collateral costs for an appraisal, title search, and direct activity fees rolled into the loan. The loan maximum will be \$24,999 except with approved waiver.

### Eligibility Requirements

Area Served: City of Madison and Dane County (Participating Municipalities)

Home Assessment at or below: SINGLE FAMILY HOME: \$397,000 DUPLEX: \$508,000 (effective 12/1/2025)

Income Requirements: 80% of County Median Income effective 6/1/2026

Household Size	Maximum Annual Gross Income
1	\$ 74,800
2	\$ 85,450
3	\$ 96,150
4	\$ 106,800
5	\$ 115,350
6	\$ 123,900
7	\$ 132,450
8	\$ 141,000

### Other Eligibility Requirements:

- Must reside in one of the participating municipalities in Dane County or in the City of Madison.
- Participants must be in good standing with all other mortgage holders.
- Homes must need between \$5,001 and \$24,999 worth of repair work.
- Your loan to value ratio cannot be over 95%. In other words, homeowners must have some equity in their home.

Project Home; 3841 Kipp St. Madison, WI 53718  
(608) 246-3737 Fax: (608) 246-3722

