



Affordable Housing Program Home Repair Grant

What does this program offer?

The Affordable Housing Program (AHP) Home Repair Program provides eligible homeowners with a grant that can be used to repair the owner's home or to improve accessibility for people with disabilities.

Who is eligible for this program?

Eligibility requirements include:

- Household income must be at 80% of the county median or less.
- A household member must have a permanent disability.
- The home must be occupied by the owner as their primary residence.
- Payments must be current on mortgage, property taxes, and homeowner's insurance.

Are there any geographical or property-type restrictions?

Owners of homes located in these 18 counties can apply for a home repair grant: Adams, Columbia, Dane, Dodge, Fond du Lac, Green, Green Lake, Iowa, Jefferson, Juneau, La Fayette, Marquette, Richland, Rock, Sauk, Walworth, Waushara, and Winnebago.

What costs do the funds cover?

Borrowers can use the grant for repairs or changes that make the home safe or more accessible. Repairs or changes can include expenses such as roof replacement or repair, a new furnace, installation of a ramp or handrails, and kitchen or bathroom updates that maximize accessibility.

Who provides the funds for this program?

Funding for this program is provided by the Federal Home Loan Bank of Chicago. A Federal Home Loan Bank member bank offers this assistance in the form of a grant.

What are the repayment terms for this grant?

Assistance will be offered in the form of a grant. The AHP grant can only be used every five years, starting from the date the final inspection is completed.

Can funds from this program be used with other assistance programs?

Yes. The program can be used with a household's personal resource and some other repair assistance programs.

What is the process for obtaining this grant?

Once a homeowner submits an application and required documents, Movin' Out reviews the application for approval and reserves the funds.

- We will send a reservation of funds letter to the homeowner confirming our approval.
- Homeowners must allow a complete professional inspection of the home upon reservation of funds and a final inspection after the rehab work is complete. The cost for the inspections can be paid from the AHP home repair grant.
- Homeowners must obtain two estimates from contractors for the work to be completed. Note: Contractors must be insured professionals. We recommend obtaining references from contractors. The homeowner is responsible for monitoring progress and problem-solving with the contractor.
- Homeowners are responsible for purchasing required building and zoning permits and providing a copy to Movin' Out prior to the start of work.

How are the grant funds paid out?

At the beginning of a project, Movin' Out can pay up to 50% of the costs. After the work is complete, a final inspection is done and the remaining funds are released. The homeowner must sign a verification of completion document and contractors must provide a signed lien waiver upon completion of the job.

Where can I get more information or apply?

Contact a Movin' Out housing counselor for more information at 608-251-4446 x 7 or info@movin-out.org.

