FREQUENTLY ASKED QUESTIONS?

WHO IS ELIGIBLE:

Owner occupants of single-family dwellings whose family income falls within the low- to moderate-income guidelines are shown below:

2015 Income Limits

Effective 12/18/2014
FY 2015 Median Family Income: 80% LIMITS

1 Person – $45,450	5 Person – $70,100
2 Person – $51,950	6 Person – $75,300
3 Person – $58,450	7 Person – $80,500
4 Person – $64,900	8 Person – $85,700

Owners must have owned their properties for a minimum of twelve (12) months.

WHAT'S ELIGIBLE:

Heating, roofing, plumbing, electrical, handicapped facilities where needed, and any condition where an emergency need exists to provide safe and decent living quarters.

LOAN TERMS:

Loan terms are tailored to the financial status of the borrower. All loans are secured with a mortgage against the borrower's property.

AMOUNT OF LOAN:

Loan amounts will be based on the cost of rehabilitation work necessary to bring an emergency repair need up to code.

HOW DO I APPLY?

Applications are being taken by:

City of Wilmington
Department of Real Estate and Housing
Louis L. Redding City/County Building
800 N. French Street, 7th Floor
Wilmington, Delaware 19801-3537
Telephone: (302) 576-3000

CITY OF WILMINGTON
DEPARTMENT OF REAL ESTATE AND HOUSING
Louis L. Redding City/County Building
800 N. French Street, 7th Floor
Wilmington, DE 19801-3537

MISSION STATEMENT

Helping Wilmington residents meet basic social and economic needs through the creation of suitable living environments, the provision of decent housing, and the creation of economic opportunities.

EQUAL HOUSING OPPORTUNITY

CITY OF WILMINGTON
DEPARTMENT of REAL ESTATE and HOUSING

HOME REPAIR LOAN PROGRAM

Information and Application

APPLICATION

CITY OF WILMINGTON HOME REPAIR LOAN PROGRAM

1. Applicant: Co-Applicant:
2. Address: City: State: Zip:
3. Telephone Number:
4. Race: ❒White ❒Black ❒Hispanic ❒Other Gender: ❒Male ❒Female
5. Social Security Number: Applicant: Co-Applicant:
6. Date of Birth: Applicant: Co-Applicant:
7. Number of years in residence at above property:
8. Have you ever had any work done under this program? ❒Yes ❒No
9. Number of people in family unit (include husband, wife, children, etc.):
10. **EMPLOYMENT DATA**

    Applicant's Employer:

    Address: City: State: Zip:

    Annual Income:

    Position:

    Years Employed: Telephone Number:

    Co-Applicant Employer:

    Address: City: State: Zip:

    Annual Income:

    Position:

    Years Employed: Telephone Number:
11. Other Source of Income: Amount: $
12. **MORTGAGE DATA**

    Mortgage Company: Account Number:

    Mortgage Amount: $
13. **SCOPE OF WORK:** Very briefly, please describe the type of repairs you wish to make to your home:

I certify that the above information is true and accurate and do authorize the City of Wilmington to obtain and review my credit report.

Signature of Applicant: Signature of Co-Applicant:

NOTICE TO LOAN PROGRAM APPLICANTS

You have expressed a desire to make repairs to your home under the federally-assisted City of Wilmington Home Repair Loan Program. Please read the application carefully, **fill it out completely,** and return it to us. This will initiate our process.

You must live in and hold the deed to the property you wish to have repaired in order to be eligible for assistance under this program. City and County property taxes and water and sewer bills must be in good standing.

Once processing has started, you will be contacted regarding the status of your financial interview. If you are contacted to schedule a financial interview, the following items will be reviewed and discussed with you at the time of your financial interview. You must bring these documents with you to your interview appointment:

- Deed to property
- Fire/Homeowner's insurance policy
- Your most recent Federal 1040 tax form
- Any documents pertaining to unemployment, welfare, social security, and/or pension benefits
- Any records of installment and credit card accounts (e.g. car payment book)
- Property tax bill
- Gas, electric, water, telephone, and cable TV bills
- Proof of income of anyone living in your property (i.e. recent pay stubs or social security statement)
- Any other information you feel may be helpful in processing your application

We look forward to working with you to improve your home and your neighborhood.

For further information please contact:
CITY OF WILMINGTON
DEPT. OF REAL ESTATE AND HOUSING
Louis L. Redding City/County Building
800 N. French Street, 7th Floor
Wilmington, Delaware 19801-3537
(302) 576-3000 (302) 573-5588 FAX
www.WilmingtonDE.gov