CITY OF WILMINGTON NORTH CAROLINA

OWNER OCCUPIED REHABILITATION

EQUAL HOUSING OPPORTUNITY

Is your home in need of repairs? Have you owned and lived in the home for at least 1 year? We may be able to help!



MINOR HOUSING REPAIR FORGIVABLE LOAN

For minor repairs, such as a new roof, heating and air, and paint.

Maximum Loan Amount:
$10,000

Income limits apply.



MAJOR HOUSING REHABILITATION FORGIVABLE LOAN

For repairs needed to improve the dwelling and/or remove health and safety hazards.

Maximum Loan Amount:
$90,000

0% interest rate
Income limits apply



FULLY AMORTIZED HOUSING REHABILITATION LOAN

For homes in need of serious repairs; sometimes includes demolition and rebuild.

Maximum Loan Amount:
Existing construction:
$100,000
Demolition and reconstruction: $150,000

Fixed 2% interest rate
Credit score: 620
Income limits apply

Wilmington, NC HUD Metro FMR Area 2026 Adjusted HOME Income Limits	Persons in Household							
	1	2	3	4	5	6	7	8
100%	$76,500.00	$87,400.00	$98,300.00	$109,200.00	$118,000.00	$126,700.00	$135,500.00	$144,200.00
80%	$61,150.00	$69,900.00	$78,650.00	$87,350.00	$94,350.00	$101,350.00	$108,350.00	$115,350.00
50%	$38,250.00	$43,700.00	$49,150.00	$54,600.00	$59,000.00	$63,350.00	$67,750.00	$72,100.00

FOR MORE INFORMATION: (910) 341-7836 www.wilmingtonnc.gov