



Who is eligible for the home rehabilitation programs?

Because the home rehabilitation programs are a federal programs and funds are limited, only homeowners who meet certain requirements can participate. The basic requirements are:

1. HOMEOWNERSHIP and OCCUPANCY

The applicant must **own** and **occupy** a single-family detached house, a townhouse, a duplex, two-flat, condominium unit in **incorporated** Des Plaines. The applicant must have owned and occupied the home for **at least one year** and should have **at least 0% equity in the home at the time of application**. These requirements may be waived under certain circumstances, as determined by the CDBG Coordinator and North West Housing Partnership.

2. INCOME LIMITS

The applicants' total annual household income must fall within the limits specified by the federal government. To determine whether or not your income qualifies, first calculate **the total annual Adjusted Gross Income for all working adults (18 years old and over) living in your household, whether or not their name is listed on the deed to the property**. Adjusted Gross Income for the previous tax year is found on Line 31 of Form 1040, Federal Income Tax Return. Next, find the line that shows the total number of people living in your house in the left hand column of the chart below. Then look at the corresponding number in the right hand column. If your family's total annual Adjusted Gross Income is the same or less than this number, you are probably eligible for the program.

TOTAL NUMBER OF PEOPLE IN HOUSEHOLD:	<u>MODERATE INCOME:</u> TOTAL HOUSEHOLD INCOME CANNOT EXCEED:
ONE	\$58,350
TWO	\$66,700
THREE	\$75,050
FOUR	\$83,350
FIVE	\$90,050
SIX	\$96,700
SEVEN	\$103,400
EIGHT	\$110,050

After reading these instructions, fill out the attached pre-application and send it to the:

**North West Housing Partnership
1701 E. Woodfield Rd., Suite 203
Schaumburg, IL 60173**

If you have any questions, or would like help in filling out the application, please contact the North West Housing Partnership at **847.969.0561** or CDBG Administrator (Ryan Johnson) at **847.391.5381**.

Fact Sheet Minor Repair Program

What is the Minor Repair Program?

The Minor Repair Program (MRP) offers Des Plaines homeowners **0% interest, deferred payment loans** to address minor repair issues in the home that do not cause immediate public safety concerns and therefore would not qualify for the Emergency Repair Program. In addition, this program will be marketed towards the low income elderly population as well as low income disabled populations of Des Plaines in order to perform accessibility modifications in these households to support 'aging in place.'

Qualified lower income homeowners may receive up to \$8,000 for eligible home repairs. **There are no monthly payments and the amount owed is forgiven after 3 (three) years if the homeowner still owns the home.** If the homeowner sells the home or otherwise transfers title before the 3 year period is over, the principal borrowed is repaid at that time. **In either case, no interest is charged.** To ensure repayment during the 3 year period, a lien is placed on the rehabilitated property. The lien expires at the end of the 3 year period. The homeowner's credit rating is not affected and the City may subordinate the lien if the homeowner refinances the mortgage.

If the homeowner is age 65 or over at the time the loan is approved: the lien will lapse and all claims to the property by the City of Des Plaines will terminate **ONLY IF** the homeowner passes away, moves to a nursing home or assisted living facility due to mental or physical disability during the 3 year period.

What Types of Repairs can be made with the MRP?

The MRP will be used to address minor repair issues in the home that do not cause immediate public safety concerns and therefore would not qualify for the Emergency Repair Program. An emphasis will be placed on accessibility modifications, such as ramps and grab bars.

- **Roof Repairs/Replacement**
- **Furnace/Boiler Repair or Replacement**
- **Siding, Gutters, Fascia and Soffit**
- **Tuck-pointing**
- **Porch/Step Repairs**
- **Electrical Repairs/Service Upgrades**
- **Plumbing Repairs**
- **Drywall/Plastering**
- **Foundation and Structural Repairs**
- **Flood Control/Drainage**
- **Architectural Barrier Removal and Ramping (for the Handicapped/Disabled)**
- **Lead Paint Abatement**

MRP funds may not be used for aesthetic or cosmetic work; work done on accessory buildings (except repair or demolition of unsafe garages); or cleaning or replacement of carpets, draperies, furnishings or **appliances**.

