

Illinois Housing Development Authority
Home Repair and Accessibility Program (HRAP)
Assistance for Cook, DuPage, & Kane County Homeowners

Administered by
NORTH WEST HOUSING PARTNERSHIP



This program is funded by the Illinois Housing Development Authority to help homeowners address long over-due home repairs that affect the health or safety of their families. Low and Moderate Income Homeowners may qualify for a grant for home repairs to be performed by professional contractors.
***Please contact the agency for grant details.**

Grant is Forgivable after 5 years. Grant funds are limited!

Eligible improvements include basic structural repairs, roof, doors, windows, electrical, plumbing, heating, chairlifts, and walk-in showers, grab bars, and more. Call NWHP for additional items.

Households must meet income and other eligibility guidelines. **Please check the chart below to see if your household qualifies and call the Northwest Housing Partnership for more information.**

Eligibility	FY 2022 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Eligible for assistance	Income Limit	\$58,350	\$66,700	\$75,050	\$83,350	\$90,050	\$96,700	\$103,400	\$110,050

Pre-application on the backside. Call 847-969-0561 for more details



DATE: _____
NAME: _____
ADDRESS: _____ CITY/VILLAGE: _____
ZIP CODE: _____ COUNTY: _____
PHONE #: _____ E-mail: _____

Please check your answers and answer **ALL** questions

Home Repair **OR** **Roof Only**

Is your home within the Cook, DuPage, or Kane County limits? Yes No

If not, please refer to IHDA.org for the agency in your area

Do you own and occupy the property to be repaired? Yes No

If not, you are not eligible for the program

What is the present balance on your home mortgage? Amount \$ _____

Do you have a second mortgage on your home? Yes No Amount, if any \$ _____

Do you have a Home Equity Loan? Yes No Amount, if any \$ _____

If yes, you are not eligible for the program

Are your mortgage payments up to date? (check boxes below)

If not, they must be current before we can process this pre-application.

1st Mortgage) Yes No 2nd Mortgage) Yes No

What is the present estimated market value of your home? Amount \$ _____ (Assessor's Office)

Are your property taxes paid up to date? Yes No

If not, they must be current before we can process this pre-application.

Is your home presently involved in foreclosure proceedings? Yes No

If yes, we can't process your pre-application until this matter has been resolved.

Are you presently involved in bankruptcy proceedings? Yes No

Do you owe IRS any back taxes? Yes No

If so, you must provide a copy of the payment agreement to NWHP.

Are you willing to assume a **no-interest lien** on your home for the total amount of rehab, which must be paid off if your house is sold before the lien expiration date? (**Lien is REQUIRED to proceed**) Yes No

Please indicate the number of **all** people living in the household. **Adult** _____ **Child** _____ [Under 18]

Please list **all** the names that are on the title of the property _____
Contracts for deed or ownership held in trust are NOT eligible for the program

Please indicate the total income of **everyone** living in the household. \$ _____
You must include anyone 18 yrs. and over-living in the household, all parties' information will be verified.

Do you or anyone in your home own a business? Yes No

Are you or anyone in the household self-employed? Yes No

Please list the types of repairs you need to have done on your home:

Please return this form via mail: 1701 E. Woodfield Rd, Suite 203, Schaumburg, IL 60173
via fax: 847.969.0564 or via email: michellehill@nwhp.net
If you have any questions about this pre-application, please call 847.969.0561



For questions contact Program Director Michelle Hill at 847-969-0561, ext. 2003 or via email at michellehill@nwhp.net

What is The Home Repair and Accessibility Program (HRAP)?

The HRAP offers qualified applicants a grant amount up to **\$45,000** for full rehab and up to **\$21,500** for roof repairs to address needed rehabilitation and repairs to their home. The program is designed to help applicants maintain their homes in good condition, while keeping their home costs affordable.

There are no monthly payments and the amount owed is forgiven as listed:

- **HRAP**- \$2,000 to \$45,000 as a (5) five-year forgivable loan forgiven at 1/60th per month over the affordability period.
- **HRAP-R**- \$2,000 to \$21,500 as a (3) three-year forgivable loan forgiven at 1/36th per month over the affordability period.

Payment occurs upon sale of the home, transfer of title, or the property is no longer the primary residence of the applicant prior to the 5 or 3-year anniversary date. **No interest is charged.** To ensure repayment, a lien is placed on the rehabilitated property. The homeowner's credit rating and taxes are not affected.

Trust, Life Estate, Contract of Deed, Agreement of Deed, or a Land Contract are **not** acceptable forms of ownership under our Trust Fund programs. The home must be held in fee simple title ownership.

REVERSE MORTGAGES AND HOME EQUITY LINES OF CREDIT (HELOC) ARE NOT ELIGIBLE!

What Types of Repairs can be made with HRAP?

HRAP & HRAP-R must be used to address any hazardous or life-threatening code violations, and second to eliminate other housing code violations, especially those that threaten the long-term habitability of the house. Eligible improvements may include:

- | | |
|-------------------------------|---|
| -Electrical | -Roofing (including soffits and fascia) |
| -Plumbing | -Drainage (including grading and gutters) |
| -Insulation | -Structural Improvements |
| -Wall and Ceiling | -Stairs |
| -Flooring | -Walk-in showers |
| -Grab bars | -Porches and Steps |
| -Chairlifts | -Siding |
| -Bathrooms | -Ramps |
| -Fire and Smoke Alarm Systems | -Other Improvements as approved by IHDA |
| -Windows and Doors | |
| -HVAC | |
| -Lead and Radon Mitigation | |

Ineligible Items: aesthetic or cosmetic work; work done on accessory buildings (ex: detached garage, sheds); painting, cleaning of carpets; draperies, furnishings or appliances, swimming pools, Jacuzzis, marble/granite countertops.

Waitlist placement does NOT guarantee program participation. Funds are limited.

The Home Repair and Accessibility Program (HRAP)

Who is eligible for The Home Repair and Accessibility Program (HRAP)?

Only single-family properties are eligible. Properties with more than one unit are not eligible for the program. Mobile homes are allowed if it is possible to record a mortgage against the property. Eligible homeowners must be current on their mortgage payments, and the property must be the homeowner's primary residence. **All household occupants' income is verified.** HRAP is an **Owner-Occupied** program: **All owners listed on the title must live in the property.** Non-occupying owners must be removed from the title for program participation; *no exceptions.*

Landlord-tenant-based households are eligible. The tenant & household occupants' income is verified. The landlord's income is not included, however, the landlord must sign the documents for the program and the landlord cannot be an occupant of the household. A lease agreement is required.

Eligible homeowners may receive up to **\$45,000** in assistance for the rehabilitation of their home. Under HRAP, eligible homeowners may elect overall repairs to their homes to include or not include a roof. In addition, a second option is available, under HRAP, eligible homeowners may address only the roof on their home if no other health and safety issues are present.

HRAP-Roof offers up to **\$21,500** to mitigate against further roof damage and deterioration so that the property is insurable. To the extent funds are available, homeowners may transfer from roof repair to full rehabilitation if health and safety issues are discovered. However, these two options may **NOT** be combined. Total funding may not exceed **\$45,000** per household.

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 or they are applying for the program.** 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>VERY LOW 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