

## Fact Sheet Single Family Repair Program

### 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** either a single family home, condominium, or townhome within the incorporated area of Schaumburg. The applicant must have owned and occupied the home for **at least one year**.

#### 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 usually 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.

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

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

**Michelle S. Hill-Program Director  
North West Housing Partnership  
1701 E. Woodfield Rd., Suite 203  
Schaumburg, IL 60173  
michellehill@nwHP.net**

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 Village of Hoffman Estates **847.781.2665**.

## **What is the Single Family Repair Program?**

The Single Family Repair Program (SFR) offers Hoffman Estates homeowners a **0% interest, deferred loan** to pay for needed large home repairs and maintenance. The program is designed to help homeowners maintain their homes in safe, good condition, while keeping their homeownership costs affordable. Funding is provided by the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG).

Qualified lower income homeowners may receive up to \$25,000 for eligible home repairs. **There are no monthly payments and the amount owed is paid upon sale of the home, transfer of title, or the property is no longer the primary residence of the homeowner.** If the homeowner sells the home or otherwise transfers the title the principal borrowed is repaid at that time. **No interest is charged.** To ensure repayment, a lien is placed on the rehabilitated property. The homeowner's credit rating is not affected and the Village may subordinate the lien if the homeowner refinances the mortgage.

## **What Types of Repairs can be made with the SFR Program?**

The SFR program must first be used to eliminate immediate safety violations that are life-threatening or immediately hazardous, and second to eliminate housing code violations that pose long-term threats to the habitability of the house.

### **Eligible repairs may include:**

- 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
- Lead Paint Abatement

**SFR funds may NOT be used for aesthetic or cosmetic work; work done on accessory buildings; carpets; draperies, furnishings or appliances.**

North West Housing Partnership has professional affiliations with the Village of Hoffman Estates, County of Cook, HUD, and Illinois Housing Development Authority (IHDA). As a program participant, you are not obligated to use the products and services of North West Housing Partnership or our industry partners. NWHP does not discriminate based race, gender, religion or any protected class.

Please inform North West Housing Partnership if you are experiencing difficulty due to a disability or language barrier, NWHP will seek alternative arrangements of services to accommodate your needs.

The information you give will be held in the strictest of confidence. NWHP does not share your information with third party vendors.

