

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 land under 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.*

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 only 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 <u>CANNOT</u> EXCEED:
ONE	\$61,800
TWO	\$70,600
THREE	\$79,450
FOUR	\$88,250
FIVE	\$95,350
SIX	\$102,400
SEVEN	\$109,450
EIGHT	\$116,500

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

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

The HRAP offers qualified applicants a grant amounts 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. If program terms are fulfilled during the affordability period, lien is released and grant is 100% forgiven.

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, HOME EQUITY LINES OF CREDIT, AND HOME EQUITY LOANS ARE NOT ELIGIBLE!

Property value cannot exceed \$276,000 (Cook), \$320,000 (DuPage), \$271,000 (Kane). Check your county's assessor's website for property value.

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:

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| -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.