



SFR QUALIFYING PRE-APPLICATION HOME REPAIR PROGRAM

DATE: _____

NAME: _____

ADDRESS: _____ ZIP CODE: _____

PHONE #: _____ E-mail: _____

CELL #: _____

Please check your answers

Is your home within the ***incorporated boundaries*** of your city Yes No

Have you owned and lived in your home for at least 1 year? Yes No

Do you now have Veterans Administration loan on your home? Yes No

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 \$ _____

Are your mortgage payments up to date?

| |
|-------------------------------|
| Mortgage/HE Totals = \$ |
|-------------------------------|

1st Mortgage) Yes No **2nd Mortgage)** Yes No **Home Equity)** Yes No

If no, they must be current before we can process this pre- application.

What is the present estimated market value of your home? Amount \$ _____

Are your property taxes paid up to date? Yes No

If no, 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.

Have you ever participated in the Home Repair Program before? Yes No

Are you presently involved in bankruptcy proceedings? Yes No

Do you owe IRS any back taxes? Yes No

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

Do you have physical assets (excluding your home) exceeding \$150,000.00 Yes No

Are you willing to assume a **no interest lien** on your property for the total amount of rehab, which must be paid off when your house is sold? Yes No

Please indicate the number of people living in the household. _____

Please indicate the total income of **every one** 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
via email: michellehill@nwbp.net

If you have any questions about this pre-application, please call 847.969.0561

Fact Sheet Home Repair Program



What is the Home Repair Program?

The Home Repair Program (HRP) offers Des Plaines homeowners **0% interest, deferred payment loans** to pay for needed home repairs and maintenance. The program is designed to help homeowners maintain their homes in 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 \$20,000 for eligible home repairs and moderate-income homeowners may receive up to \$12,000. **There are no monthly payments and the amount owed is forgiven after 10 years if the homeowner still owns the home.** If the homeowner sells the home or otherwise transfers title before the 10 year period is over, the principal borrowed is repaid at that time. **In either case, no interest is charged.** To ensure repayment during the 10 year period, a lien is placed on the rehabilitated property. The lien expires at the end of the 10 year period. The homeowner's credit rating is not affected and the City may subordinate the lien if the homeowner refinances the mortgage.

What Types of Repairs can be made with the HRP?

The HRP must first be used to eliminate 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 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
- Foundation and Structural Repairs
- Flood Control/Drainage
- Architectural Barrier Removal and Ramping (for the Handicapped/Disabled)
- Lead Paint Abatement

HRP 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.

Who is eligible for the HRP?

Because the HRP is a federal program 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 or mobile home in incorporated Des Plaines. The applicant must have owned and occupied the home for **at least one year** and should have **at least 10% equity in the home**. These

requirements may be waived under certain circumstances, as determined by the CDBG Coordinator and North West Housing Partnership.

2. **INCOME LIMITS PY2015 (October 1, 2015 to September 30, 2016)**

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>LOWER INCOME:</u> TOTAL HOUSEHOLD INCOME CANNOT EXCEED: | <u>MODERATE INCOME:</u> TOTAL HOUSEHOLD INCOME CANNOT EXCEED: |
|---|---|--|
| ONE | \$26,600 | \$42,600 |
| TWO | \$30,400 | \$48,650 |
| THREE | \$34,200 | \$54,750 |
| FOUR | \$38,000 | \$60,800 |
| FIVE | \$41,050 | \$65,700 |
| SIX | \$44,100 | \$70,550 |
| SEVEN | \$47,150 | \$75,400 |
| EIGHT | \$50,200 | \$80,300 |

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 at **847.391.5381**.