Village of Arlington Heights
Housing Commission
Commissions Room, 2nd Floor
Arlington Heights Village Hall, 33 S. Arlington Heights Rd
Arlington Heights, IL 60005
June 21, 2023
7:00 PM

I. CALL TO ORDER

II. ROLL CALL

III. APPROVAL OF MINUTES

A. Minutes of the April 19, 2023 Housing Commission Meeting

IV. REPORTS

A. Regular Status Update in Inclusion/Affordable Housing Projects

V. OLD BUSINESS

A. Single Family Rehab Program Report
B. Rental Registry Recommendation Update

VI. NEW BUSINESS

A. Single-Family Rehabilitation Loan Program Review
B. Draft 2023 Annual Action Plan/Draft CDBG Budget

VII. OTHER BUSINESS

A. Agenda Items for July Meeting
B. Public Comment

VIII. ADJOURNMENT

Persons with disabilities requiring auxiliary aids or services, such as an American Sign Language interpreter or written materials in accessible formats, should contact Erin Mercado, at 33 S. Arlington Heights Road, Arlington Heights, Illinois 60005, emercado@vah.com or (847)368-5793.

Housing Commission
6/21/2023

Item: Minutes of the April 19, 2023 Housing Commission Meeting

Department: Planning & Community Development

ATTACHMENTS:

Description	**Type**
Minutes 4/19/23	Minutes

<u>DRAFT</u>

MINUTES OF A MEETING OF
THE ARLINGTON HEIGHTS HOUSING COMMISSION
VILLAGE OF ARLINGTON HEIGHTS, ILLINOIS
APRIL 19, 2023

IN ATTENDANCE:

Commissioners Present:	John Eggum	Ken Kiefer	David Miller
	William Delea	Janice Krinsky	
Commissioners Absent:	Andre Arrington		
Staff Present:	Nora Boyer, Housing Planner/Staff Liaison		
Others Present:	Fred Vogt, Senior Citizens Commission Pat Cinquini, Shelter, Inc. Tom Gaynor, HANA Board President, 208 N. Fremont Keith Moens, Resident John Asa, Resident Karen Asa, Resident Don Frick, Clearbrook Joe Taylor, Compasspoint Development Bernie Citron, Thompson Coburn LLP		

I. CALL TO ORDER

The meeting was called to order at 7:00 pm by Chairman Eggum.

II. ROLL CALL

Present: J. Eggum, W. Delea, K. Kiefer, J. Krinsky, & D. Miler
Absent: A. Arrington

III. NEW BUSINESS

Chairman Eggum amended the agenda to move up the 2022-2023 CDBG Group Home Grant Request Review followed by 116-120 W Eastman Affordable Housing Plan on the order of business.

A. 2022-2023 CDBG Group Home Grant Request Reviews

Ms. Boyer reported initially three Group Home Grant applications were received and one has recently been withdrawn. Two requests being considered tonight are from Clearbrook and Shelter, Inc. The total amount budgeted for the Group Home Grant Program is $68,240. Clearbrook's request is for $25,770 for renovation to a kitchen. Shelter, Inc.'s request is for $38,340. for fire safety equipment and tuckpointing. The total of the two requests are $64,110. Staff's recommendation is to approve both the requests.

Mr. Don Frick with Clearbrook addressed the Commission. He explained the group home's need is to remodel the kitchen. This particular home has been operating for almost 20 years with six adult males who are somewhat independent and work in the community. The improvements to the kitchen would be updating from the original kitchen of the home.

Pat Cinquini with Shelter, Inc. addressed the Commission. She explained that the request is for their transitional living program home that assists young adult males as they age out of the welfare system. The home opened in April, 2022. The request will help bring the home up to Code with respect to its fire protection system and also includes proposed tuckpointing work.

A motion was made by Commissioner W. Delea and seconded by Commissioner J. Krinsky to approve the budgeted amounts for grants to Clearbrook and Shelter, Inc.

Motion: Passed
On a voice vote the motion was approved 5-0.

B. 116 – 120 W Eastman Affordable Housing Plan

Ms. Boyer summarized that 116-120 W Eastman is a proposed mixed-use building in downtown Arlington Heights. Due to the location in the B-5 zoning district, the Inclusionary Housing Ordinance requires that 7.5% of the total number of units in the development be affordable with the option that a minimum of 5% must be provided as on-site actual affordable housing units and up to 2.5% of the units may be provided using the fee-in-lieu option at the amount per unit prescribed in the Inclusionary Housing Guidelines at the time of the issuance of the building permit.

Mr. Bernard Citron, speaking on behalf of the development, stated that they are familiar with this type of affordable housing requirement. He said they have experience working with the trade-off of providing affordable units while receiving greater density allowances. He said that this is a great program for them to be a part of, they have gone before the Design Commission and are looking forward to meeting with the Plan Commission.

Mr. Citron shared other information about the development, answered questions regarding costs, specs, and parking. The affordable units will be disbursed throughout the building. Parking spaces will be offered at a reduced rate which Ms. Boyer confirmed is consistent with the parking outcome with respect to the Arlington 425 project that is also proposed for downtown. From a business perspective, Mr. Citron said this is a good opportunity to develop and provide rental housing in Arlington Heights.

Developer Mr. Joe Taylor commented that it is expected that it will coast $340,000 to build each unit and the affordable units will bring in 1/3 less rent. They can expect to get 15% more rent in Arlington Heights than in other locations, but the affordable housing is a drag on that although the density bonus helps. He said that he was attracted to build at the location due to the proximity to transportation.

Mr. Tom Gaynor, HANA Board President, 208 N. Fremont shared that the HANA neighborhood is generally in favor of the affordable housing plan, although they would have liked to see all of the affordable housing obligation met with affordable units (no fee-in-lieu), but they were okay with proposal. The HANA neighborhood has been historically diverse and supports that being the case with this building.

Mr. Keith Moens concurred that more affordable units, and no fee, would better "met the spirit" of the ordinance.

Chairman Eggum responded that the opportunity to provide part of the units as a fee-in-lieu in the B-5 was well vetted by the Housing Commission and approved by the Village Board. Mr. Eggum also pointed out that the developer was exceeding the 5% in units by providing 10 affordable units rather than 8. Discussion was had about this being done in order to increase overall density.

A motion was made by Commission Kiefer; seconded by Commission Krinsky to recommend that the affordable housing plan for 116-120 W Eastman be approved as meeting the requirements of the Inclusionary Housing Ordinance under the following conditions:

The Applicant is responsible to ensure that the Planned Development is and remains in full compliance with the requirements of Article XVII of Chapter 7 of Village Code, being the Village's Inclusionary Housing Ordinance, and the Village's Inclusionary Housing Guidelines, including, without limitations, the following:

a. Providing, at a minimum, 10 actual on-site units (a minimum of 5% of the total units) in the Planned Development and fee-in-lieu for 1.25 units (a maximum of 2.5% of the total number of units) or a total of 11.25 units (7.5% of the total number of units) in compliance with Section 7-1707(b)(3) of the Village Code.

b. Satisfying all conditions and requirements necessary for Applicant to obtain development cost offsets pursuant to Section 7-1709 of the Village Code, including, without limitation, obtaining density bonuses pursuant to Section 7-1709(a).

c. Ensuring compliance with all other provision of the Inclusionary Housing Ordinance and the Inclusionary Housing Guidelines as applicable.

Motion: Passed
On a voice vote the motion was approved 5-0.

IV. APPROVAL OF MINUTES

Several typographical corrections were made by Commissioner Delea.

A motion was made by Commissioner Krinsky to approve the minutes as corrected; seconded by Commissioner Delea.

Motion: Passed
On a voice vote the motion was approved 5-0.

V. REPORTS

Ms. Boyer provided the following report on Inclusionary/Affordable Housing Projects:

- Crescent Place Apartments - Still under construction
- 3031 W Salt Creek Lane – No update this month.
- 116-120 W Eastman – Approved by the Housing Commission this evening.
- 4 N Douglas – Reviewed by the Housing Commission last month.
- International Plaza/TIF 4 - No update this month.
- 1519-1625 S Arlington Heights Rd. – No update at this time.
- Arlington 425 – Received a 12-month extension of its PUD and other approvals at the last Village Board meeting.

VI. OLD BUSINESS

A. Single-Family Rehab Loan Program Report

Ms. Boyer summarized the Single-Family Rehab Program Status Report, containing three projects currently being reviewed.

Chairman Eggum acknowledged that at this time residents are not taking advantage of the program as budgeted.

B. Rental Registry Recommendation Update

Ms. Boyer had no update. Chairman Eggum shared that the Housing Commission made a recommendation to the Village Board, and the Housing Commission hopes to hear back from the Village Board regarding the recommendation.

III. NEW BUSINESS (Continued)

B. 2023-2024 CDBG Housing Commission Budget Requests

Ms. Boyer explained it is time to make budget requests for CDBG funding for the 2023-2024 program year. Annually, the Housing Commission makes recommendations concerning programs and activities to be included in the Annual Action Plan and funded from the Village's CDBG allocation. These recommendations have included funding of the Single Family Rehab Loan Program (since 1978) and have in recent years included the Group Home and Transitional Housing Program. Staff's estimate is that approximately $270,000 may be available for brick and mortar projects and that there will be a Village infrastruture request for $150,000.

Chairman Eggum asked if staff has better ideas on fundable projects that the Housing Commission could recommend.

Commissioner Krinsky recommended engaging condominium owners to use the program. Ms. Boyer stated that condominium are eligible under the Single-Family Rehab Program, and Ms. Krinsky suggested publicizing that point and letting the school districts know about the program.

There was a discussion about the Affordable Housing Trust fund which may be suited to funding some initiative that are not amenable to the federal regulations. Ms. Boyer commented that the Village has tried to use funds for rental rehab but rental property owners were reluctant to use funding that comes with the federal regulations.

There was a discussion about the appropriate amounts the Housing Commission should request for the Single-Family Rehab Program and the Group Home Rehab Grant Program. The comment was made that the examination of the program criteria for the Single-Family Rehab Program could result in more applicants.

A motion was made by Commissioner Krinsky; seconded by Commissioner Miller to request CDBG funding for the 2023-2024 program year in the amount of $100,000 for the Single-Family Rehab Program and $68,240 for the Group Home Rehab Grant Program

Motion: Passed
On a voice vote the motion was approved 5-0.

C. 2024-2025 Village Board Strategic Priorities Discussion
The Commission was in agreement with the priorities from 2022-2023 and suggested that priority #9 concerning affordable housing be carried over as a 2024-2025 Village Board priority.

VII. OTHER BUSINESS

A. Agenda Items for May Meeting

- Program criteria and guidelines for the Single-Family Rehab Program

B. Public Comment

Mr. Fred Vogt, Senior Citizens Commission, asked if Village Affordable Housing Trust Fund has been used for anything in the past several years or if there have been incentives set for the use. Chairman Eggum answered that funds have not yet been used. He stated that priorities and objectives for the use of the funds were established and a request for expression of interest was issued. Numerous community groups and developers responded and those responses will be reviewed.

VIII. ADJOURNMENT

A motion was made by Commissioner Krinsky, seconded by Commissioner Miller to adjourn the meeting at 8:05 pm.

Motion: Passed
On a voice vote the motion was approved 5-0.

Next Scheduled Meeting: Wednesday, May 17, 2023 7:00 PM

Housing Commission
6/21/2023

Item: Single Family Rehab Program Report

Department: Planning & Community Development

ATTACHMENTS:

Description	Type
Single-Family Rehab Program Report	Report

06/13/23

SINGLE-FAMILY REHAB PROGRAM STATUS REPORT – October 1, 2022 to September 30, 2023

FILE # SUFFIX	APPLICATION SUBMITTED	OUT TO BID	SCOPE OF WORK SUMMARY	STAFF COST ESIMATE	PROJ COST	CHANGE ORDERS	TOTAL PROJECT COST	PAID TO DATE	STATUS
21-02 DO1217	7/7/2021	By owner	Basement waterproofing and other	$20,000					Mortgage refinanced. Redetermining eligibility. Second residential property in Wisconsin reported sold. Staff scheduling a meeting with applicant to update application.
22-01 PI2403	5/20/2022		Replace wood decking on balcony; bathroom remodel due to water leaking in wall	$15,000					Last contact (January 13, 2023) was that the owner was to schedule a lead-based paint inspection. The lead inspector called her and she said she is not ready. She said she would call him back but has not followed through.
23-01 830MA	3/17/2022								Determining eligibility. Sent letter on April 26, 2023 that additional information is needed concerning household income and mortgage. Owner has not responded.

SFR LOAN PROGRAM - FINANCIAL SUMMARY

2022/2023 CDBG ALLOCATION:	$	100,000
21-02 Estimate	-	16,000 for waterproofing only
22-01 Estimate	-	15,000
TITLE SEARCHES/APPRAISALS/LEAD PAINT COSTS/PERMITS:	-	TBD
LESS PROGRAM INCOME NOT YET RECEIVED:	-	TBD
		$69,000

Loans Repaid CDBG Fiscal Year To Date: 10/1/22 – 9/30/23

Case #	Date Paid	Yrs to Repayment	Amount	Reason sold (if known)
01-02	10/6/22	21 years	$19,397	Unknown
10-01	4/6/2023	13 years	$6,390	Unkown
	Total		**$25,787**	

Housing Commission
6/21/2023

Item: Single-Family Rehabilitation Loan Program Review

Department: Planning & Community Development

ATTACHMENTS:

Description	**Type**
Single-Family Rehab Program Review	Report

Memorandum

To: Chairman and Members of the Housing Commission

From: Nora Boyer, Housing Planner

Re: Single-Family Rehabilitation Loan Program – Regulations and Local Options

Date: June 13, 2023

Meeting Date: June 21, 2023

The Village of Arlington Heights has requested to review certain eligibility requirements and loan terms of the Village's Single-Family Rehabilitation Loan Program. The Housing Commission requested information concerning which of these policies under the Village's Single-Family Rehabilitation Loan Program and information concerning which are:

1. Feder requirements where the Village has no discretion;
2. Federal requirements where the Village has some options (ex. to add to the Federal requirements); and
3. Requirements entirely at the Village's option.

Attached is a report concerning the federal requirements, Village policies, and local options covering:

1. Locations of projects
2. Types of structures
3. Maximum household income
4. Definitions of Income
5. Maximum Assistance
6. Period of Home Ownership
7. Loan/Grant Terms
8. Other Requirements
9. Eligible Types of Work

A summary table and a sampling of other nearby communities' policies are also provided.

This information is provided for discussion by the Housing Commission at their meeting scheduled for Wednesday, June 21, 2023, 7 pm.

CDBG-FUNDED SINGLE-FAMILY REHAB PROGRAM
REGULATIONS AND LOCAL OPTIONS

I. Location:

Village CDBG funds may only be used for the benefit of residents of the Village of Arlington Heights. Therefore, eligible properties must be located within the corporate limits of the Village of Arlington Heights.

Local Options: Local jurisdictions may target areas/neighborhoods within the Village of Arlington Heights; but historically, the Village has offered the program Village-wide.

II. Type of Structure:

CDBG funds may be used for the rehab of owner-occupied single-family detached, single-family attached, (duplex and townhomes) and/or multi-family (condos) homes.

There are some limitations with regard to attached and multi-family homes:

- In general, CDBG funds may not be used for common elements of the property. Therefore, work is usually limited to the interiors of units.

- It is generally infeasible to use CDBG funds for an owner's portion of a rehab project initiated by a multi-family complex (ex. all owners are required by the association to replace their balconies or windows) because the use of the federal CDBG funds can make the entire project a federally-assisted project and subject to the federal labor standards including the Davis-Bacon Act which is usually not acceptable to the complex.

Local Options: Local jurisdictions have flexibility in the types of structures included in their programs. Historically, the Village has made the program available to all eligible housing types.

III. Maximum Household Income:

Income eligibility limits are set by HUD for the CDBG program and they apply to this program. The specific income limits that apply to Arlington Heights are those for the Chicago-Joliet-Naperville Area. The income limits are adjusted approximately annually. Income limits are calculated at 30%, 50%, 60% & 80% of area median income adjusted for household size. Eligibility for CDBG programs may not exceed the 80% of area median income limit.

HUD regulations define who is and is not included in the number of persons in the household and whose incomes "counts" when calculating the household income for eligibility. If a person is included in the number of persons in the household, that person's income must be included in the calculation of the household's income.

Examples of HUD rules concerning household composition:

- An elderly parent living in the home is included in the number of persons in the household and that person's income is included in the household income whether or not that person reportedly contributes to the household expenses.
- A live-in aid is not included in the number of household members and that person's income is not included in the calculation of household income

Village of Arlington Heights
Single Family Rehab Program
Current Income Limits
Effective June 15, 2023

Household Size	Income Limit – 80% of Area Median Income Adjusted for Household Size
1	$61,800
2	$70,600
3	$79,450
4	$88,250
5	$95,350
6	$102,400
7	$109,450
8	$116,500

Source of CDBG Income Limits:
https://www.hudexchange.info/resource/5334/cdbg-income-limits/

Local Options: Local jurisdictions may enact income eligibility requirements that are more restrictive than the 80% of area median income maximum income limit set by HUD. For example, while HUD permits eligibility up to 80% of area median income for most CDBG programs, a local jurisdiction could limit eligibility to lower income level (ex. 60%, 50% or 30% of area median income) if it wishes to target a lower income level to benefit from the program.

Years ago, Arlington Heights provided loans for 100% of project costs for persons at or below 60% of area median income. The Village provided loans for up to 70% of the project cost for households from 61% - 80% of area median income, and the homeowners were required to privately finance the other 30% (from savings, a private loan, etc.). This policy was changed because requested exceptions were regularly approved and there was concern that it discouraged applicants in the 61% - 80% of area median income range from participating in the program.

IV. Definitions of Income

CDBG regulations permit local jurisdictions to choose between two definitions of income for the purpose of calculating household income. These definitions determine the sources of income that are and are not included in the calculation of household income.

The two definitions with notable differences are:

- IRS Form 1040 Adjusted Gross Income
    - Includes taxable amounts of periodic amounts received such as Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts
    - Permits certain deductions to income (self-employment tax, deposits into medical savings plan, paid alimony, etc.) although, in practice, these deductions are rare among program applicants
    - Does not include child support payments
    - Includes income from income-generating assets

- 24 CFR Part 5 Annual Income – Gross Income used for the Section 8 Program
    - Includes full amounts of periodic amounts received such as Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts
    - Includes child support payments and government benefits received on behalf of a child
    - Includes income from income-generating and non-income-generating assets when total household assets exceed $5,000. Non-income-generating assets amount is the value of the asset at the current passbook savings rate

The Village uses the IRS Form 1040 Adjusted Gross Income definition primarily because only taxable amounts of Social Security and other periodic payments are counted toward income which enables more residents on fixed incomes to qualify for the program. It is also the definition that is more familiar to applicants, and it is used by the other Northwest suburban CDBG entitlement communities.

HUD provides on online income calculator: https://www.hudexchange.info/incomecalculator/

Local Options: A jurisdiction can choose which definition it prefers but must be consistent in using that definition. The local jurisdiction may add additional qualification criteria. For example, it is permissible to add a local maximum asset limit to the qualification criteria.

V. **Maximum Assistance**:

There is no regulatory maximum rehab loan amount. However, federal regulations require that expenditures of funds be “reasonable and necessary” which should limit overinvestment in property.

Local Options: Local jurisdictions may set their minimum and maximum assistance amounts. The Village of Arlington Heights has a $2,000 minimum loan amount which is the minimum amount thought to justify the use of staff time involved in carrying out a project.

The Village’s maximum loan amount (which is consistent with many other municipal programs) is $25,000. This amount is typically chosen to conserve funds and in recognition of requirements regarding HUD lead-based paint requirements.

VI. **Period of Home Ownership**:

The CDBG regulations do not include a minimum period of ownership prior to participation in an owner-occupied, rehab program.

Local Options: Many local jurisdictions impose a minimum period of owner-occupancy in order to avoid making loans to parties that intend own the property for a short time, make repairs, and sell the home (i.e., “flip” the home). The Village’s required period of ownership is 2 years prior to participation in the program.

VII. **Loan/Grant Terms**:

The CDBG regulations permit the funds to be provided as grants or loans with a variety of terms. Examples of types of loans/grants are:

- Grants without conditions
- 0% Interest/Deferred/Forgivable Loans – Loans with no monthly payments and the loans forgiven usually on an annual pro-rated basis. For example, a loan may forgiven by 1/10th each year over 10 years. If the property is sold within the 10-year period, the pro-rated amount not yet forgiven is repaid. If ownership is retained for over the 10-year period, the loan is fully forgiven and the loan is released.
- 0% Interest/Deferred Loans – Loans with no monthly payments and the principal amount is repaid when the owner ceases to be the full-time owner occupant of the home which is most commonly when title to the home is transferred/the home is sold.
- Loans with Interest/Possibly Deferred

When assistance is provided in the form of loans, jurisdictions frequently have policies on the following:

- Maximum loan to value ratio. The Village’s loan to value ratio (including the Village Single-Family Rehab Loan) is 85%.
- Issues on title search for the property (ex. pending foreclosure actions). The Village has title searched performed for each application. The title searches are reviewed by the Village attorney.

Local Options: Local jurisdictions may set their grant/loan terms. Since the inception of its program in 1978, the Village has offered 0% interest, deferred loans. The amount of the loan is the cost of the work plus a $100 administrative fee. Requiring repayment of loans has resulted in a flow of program income back into the CDBG program. To date, approximately $5,100,000 has been lent through the program and $3,200,000 has been repaid. The amount repaid each year varies depending on the number of homes with loans that are sold that year. The homes sales, and therefore program income, tend to reflect the housing market conditions.

VIII. <u>Other Requirements</u>:

Although not addressed in the regulations, jurisdictions including the Village of Arlington Heights frequently require:

- All property taxes must be paid in full prior to participation
- All jurisdiction bills and fees must be paid prior to participation (ex. water bill, liens, etc.)

IX. <u>Eligible Types of Work</u>:

CDBG funds may be used for work that is reasonable and necessary. This is generally interpreted as meaning that life-safety items are first priority followed by Code deficiencies and rehabilitation to extend the useful life of the structure. The availability of funding also factors into the scopes of work.

The regulations require that funded work be performed on the "principal structure." Other work may be included in a project but only as if "incidental" to the overall project. This other work may include work such as stoop and sidewalk replacement (especially where there are trip hazards). Incidental means a small percentage of the project's overall budget, although HUD does not define small percentage.

<u>Typical Eligible Work</u>:
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

<u>Ineligible Work</u>:
Aesthetic or cosmetic work
Work done on accessory buildings
Carpets, draperies, furnishings or appliances
Landscaping
Additions/Demolitions
Pools, hot tubs, addition of patios

<u>Note on Lead-Based Paint</u>: The CDBG Program is subject to the HUD Lead-Based Paint Rules. Lead-based paint notifications, testing, contractor qualifications, and contractor work practices apply. When found in the home by testing, lead-based paint must be treated as part of the project scope of work as required by the regulations.

Summary:

Topic	Federal Regulations	Current Arlington Heights Policy	Local Options
Eligible Locations of Projects	Incorporated Village of Arlington Heights	Village-wide in incorporated Arlington Heights	May target areas within the Village
Eligible Types of Residential Structure	Single-Family or Multi-Family	Single-Family or Multi-Family	May be narrows (ex. to only single-family detached homes)
Maximum Household Income	HUD annual releases income guidelines at various levels. Eligibility may not exceed 80% of area median income adjusted for household size	80% of are median income adjusted for household size	May target selected income levels
Income Definition	Choose between: 1. Federal 1040 Adjusted Gross income or 2. Section 8 Income	Federal 1040 Adjusted Gross Income plus may not own other property	Jurisdictions must consistently apply definitions 1 or 2 but may add more restrictions
Maximum Assistance	No limits	$2,000 minimum and $25,000 maximum	Jurisdictions may set minimum and maximum amounts of assistance
Period of Home Ownership	No regulation on this	Minimum of 2 years	Optional local rule.
Loan/Grant Terms	Various loan and grant terms are permitted	0% interest, deferred loans	Jurisdictions may set loan and/or grant terms
Other	Not addressed in regulations	All property taxes must be paid; all Village bill (water bills, liens, etc.) must be paid or in good standing.	Jurisdictions may set additional reasonable requirements
Eligible Work	Expenditures of CDBG funds must be "reasonable and necessary" and focus on renovation not maintenance. The majority of the work must be on the principal structure (in effect limits work such as paving and work on garages). Lead-based paint testing rules apply and lead hazards must be included in the scope of work.	Priorities are: 1) life safety; 2) Code deficiencies, 3) other reasonable work. Some items are excluded such as additions, landscaping, decorating, etc.	May be defined by the local jurisdiction within the general requirements set by the program (i.e., reasonable and necessary, renovation not maintenance, focus on principal structure, lead-based paint requirements)

Income Guidelines

Household Size	HUD Maximum Adjusted Gross Annual Income*
1	$61,800
2	$70,600
3	$79,450
4	$88,250
5	$95,350
6	$102,400
7	$109,450
8	$116,500

* Income eligibility is based on comparing the household's total adjusted gross income (based on current income information and project for the next 12 months) to maximum income level for the size of the household as indicated above. The definition of adjusted gross income is the definition used by the IRS on the current 1040 Individual Income Tax Return. Income eligibility guidance from HUD also applies. Incomes of all household members 18 years of age and older are included in the adjusted gross household income calculation regardless of whether or not they have an ownership interest in the property. Income maximums are updated by HUD approximately annually.

* This brochure provides a general summary of the program. It is not all inclusive of the program guidelines.

Village of Arlington Heights

33 S. Arlington Heights Road
Arlington Heights, IL 60005
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E-mail: nboyer@vah.com
Website: www.vah.com

Village of Arlington Heights

Single Family Rehabilitation Loan Program

Department of Planning and Community Development
(847) 368-5200

0% Interest

No Monthly Payment

Purpose: To assist low and moderate income homeowners with needed home repairs.

Applicant Eligibility

- An applicant's anticipated adjusted gross annual household income for the next 12 months must be at or below the maximum limits for the program. Non-taxable income (ex. non-taxable part of Social Security income) is excluded from the income calculation.

- The home must be within the corporate limits of the Village of Arlington Heights and the homeowner must have owned the home for at least 2 years.
- The Village loan combined with other loans secured against the home may not exceed 85% of the property's appraised value.
- When a homeowner owes money to the Village such as taxes, assessments, water bills, etc. the application will not be approved until such bills are paid or payment arrangements is made.
- Homeowners who own real estate in addition to their principal residence are not eligible.

The Village reserves the right to update and modify the eligibility requirements provided that they remain consistent with federal laws and regulations.

Eligible Repairs

Eligible repairs are those that are needed to bring properties up to minimum standards. Special attention is paid to mechanical, electrical, structural, and plumbing repairs. Basement water problems, sewer backup issues and handicapped accessibility improvements may be eligible. Decorative remodeling, garages, most paving and room additions are not eligible.

Terms of Financing

- The degree of financial assistance will be determined by the Village.
- The minimum loan amount per home is $2,000 and the maximum loan amount per home is $25,000.
- Eligible homeowners receive interest-free loans for the entire construction cost for approved projects.
- A $100 Village administrative fee is charged that can be included in the construction loan.
- The Village loans are paid back when the owner ceases to be the full-time owner-occupant of the home, which is usually when the home is sold. Loans may also become due (under certain circumstances) if the home is refinanced.
- No interest is charged. There are no monthly payments.
- Each loan is secured by a loan agreement recorded against the title of the property.

General Procedures and Requirements

- Applications are available at the Department of Planning and Community Development.
- Upon receipt of your completed application, the Village Housing Planner will determine whether you are eligible and will counsel you regarding guidelines.
- Provided that you are eligible for the program, the Village Housing Planner will:
- Discuss with you the repairs that you would like to have done
- Work with you to secure competitive bids (a minimum of 3 bids are required)
- Assist you in contracting for the work and reviewing the work
- Each project over $10,000 will be brought to the Housing Commission for review. Applicants are identified by case number. Their identities remain confidential throughout the process. The Housing Commission evaluates projects based on the necessity of the proposed improvements, number of pending applications, and the amount of funds available.

Village of Arlington Heights

33 S. Arlington Heights Road

Arlington Heights, IL 60005

Contact: Nora Boyer, Housing Planner

Phone: 847-368-5214 Fax:: 847-368-5988

E-mail: nboyer@vah.com

City of Des Plaines Minor 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** 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:	**MODERATE INCOME:** 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.

EQUAL HOUSING OPPORTUNITY

THE VILLAGE OF HOFFMAN ESTATES HOME REPAIR PROGRAM

Managed by the non-profit North West Housing Partnership



This program is funded by the Village of Hoffman Estates. The program assists homeowners in correcting code violations & address long over-due home repairs that affect the health or safety of their families. Homeowners may qualify for repairs for up to **$25,000 in and 0% interest.**

Eligible improvements include: basic structural repairs, roof, doors, windows, electrical, plumbing, heating, and weatherization. Energy star materials are used where applicable. Households must meet income and other eligibility guidelines. **Suitable properties:** Single family homes, condominiums, townhomes. All jobs completed by licensed and insured contractors.

(Turn over for pre-application)

Contact Michelle Hill - NWHP 847-969-0561 or www.nwhp.net
1701 E. Woodfield Rd, Suite 203, Schaumburg, IL 60173

Eligibility	FY 2022 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Eligible for $25,000 of assistance	Income Limit	$58,350	$66,700	$75,050	$83,350	$90,050	$96,700	$103,400	$110,050

North West Housing Partnership is a & HUD APPROVED Non-Profit housing counseling agency

NORTH WEST HOUSING PARTNERSHIP
25 YEARS OF SERVICE

VILLAGE OF HOFFMAN ESTATES
GROWING TO GREATNESS

EQUAL HOUSING OPPORTUNITY

QUALIFYING PRE-APPLICATION FOR 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? **(check boxes below)**

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

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

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.

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? (**lien is required to proceed**) ☐ Yes ☐ No

Please indicate the number of people living in the household. **Adult** _______ **Child** _______

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

Please list the names that are on the title of the property ____

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@nwhp.net
If you have any questions about this pre-application, please call 847.969.0561 or email michellehill@nwhp.net

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 Hoffman Estates. 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.

TOTAL NUMBER OF PEOPLE IN HOUSEHOLD:	MODERATE INCOME: 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:

Michelle 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.

EQUAL HOUSING OPPORTUNITY

Building permits are required for all improvements. For information concerning permits, please call the Community Development Department at the following numbers:

Community Development Department
(847) 818-5328

Building Division
(847) 870-5675

The Village of Mount Prospect is pledged to the letter and spirit of US policy for the achievement of equal housing opportunity. The Village encourages affirmative advertising and marketing programs in which there are no barriers to obtain housing based on race, color, religion, sex, marital status, sexual orientation, or presence or age of children.

Mount Prospect

Village of Mount Prospect
50 South Emerson Street
Mount Prospect, IL 60056
(847) 392-6000
TDD: (847) 392-6064

VILLAGE OF MOUNT PROSPECT

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

Increase the value of your home and improve the appearance of your neighborhood with help from the Single-Family Rehabilitation Loan Program.

The Village's Single-Family Rehabilitation Loans are provided through the Community Development Block Grant (CDBG) funds allocated by the US Department of Housing and Urban Development (HUD).

Loans are available to low-income Mount Prospect residents who own single-family detached homes for the purpose of correcting housing code violations, increasing home energy efficiency, and, if needed, providing handicap accessibility improvements.

LOANS

- Provide a maximum of $25,000.
- Are interest-free.
- Require no monthly payments.
- Are payable upon sale or change of title of home.

A 10% penalty will be charged for loans paid within the first three years.

ADMINISTRATIVE FEE

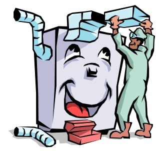
The maximum fee to the property owner is $300 and is incorporated into the total loan amount. The administrative fee covers the cost of a title search and an attorney to prepare and record loan papers.

2022

LOANS CAN BE USED TO:

1. *Correct code violations.*
   These include electrical, plumbing, roof, bathroom and foundation repairs, support for sagging floors or replacement of damaged linoleum, plaster and siding.

2. *Replace old equipment.*
   This includes furnaces and water heaters.



3. *Improve storm-water management systems.*

4. *Increase energy efficiency.*
   Possible improvements may include the installation of insulated siding, storm doors or windows, window caulking and attic insulation.

5. *Make improvements for disabled persons.*
   These may include ramps, handrail installations, or door widening.

6. *Replace non-structural surfaces.*

Driveways or sidewalks can be fixed if total repair costs do not exceed 10% of all other improvements.

HOUSING REHAB LOANS ARE AVAILABLE TO:

Mount Prospect residents living in a single-family dwelling that needs repair work who meet the following criteria:

1. The applicant must have owned and occupied the home for a minimum of one year prior to applying.

2. The property's debt-to-value ratio, including this loan, cannot be greater than 80%.

3. The gross annual income of the household must not exceed HUD's low-income limits according to household size.

   HUD's income limits, which are based on the total income of all people living in the home, change on an annual basis. Please refer to the below summary of HUD's income limits.

HUD Income Limits (4/18/22)

# in Household	Gross Income
1	$58,350
2	$66,700
3	$75,050
4	$83,350
5	$90,050
6	$96,700
7	$103,400
8	$110,050

For additional information concerning the Village of Mount Prospect's Single-Family Rehabilitation Loan Program, please contact:

Planning and Zoning Division
Community Development Department
Phone: (847) 818-5328
Fax: (847) 818-5329

THE VILLAGE OF SCHAUMBURG HOME REPAIR PROGRAM

Managed by the non-profit North West Housing Partnership



This program is funded by the Village of Schaumburg. The program assists homeowners in correcting code violations & address long over-due home repairs that affect the health or safety of their families. Homeowners may qualify for repairs for up to **$25,000 in and 0% interest.**

Eligible improvements include: basic structural repairs, roof, doors, windows, electrical, plumbing, heating, and weatherization. Energy star materials are used where applicable. Households must meet income and other eligibility guidelines. **Suitable properties:** Single family homes, condominiums, townhomes. All jobs completed by licensed and insured contractors.

(Turn over for pre-application)

Contact Michelle Hill - NWHP 847-969-0561 or www.nwhp.net
1701 E. Woodfield Rd, Suite 203, Schaumburg, IL 60173

Eligibility	FY 2022 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Eligible for $25,000 of assistance	Income Limit	58,350	66,700	75,050	83,350	90,050	96,700	103,400	110,050

North West Housing Partnership is a & HUD APPROVED Non-Profit housing counseling agency

NORTH WEST HOUSING PARTNERSHIP 25 YEARS OF SERVICE

VILLAGE OF SCHAUMBURG

EQUAL HOUSING OPPORTUNITY

PRE-APPLICATION FOR HOME REPAIR PROGRAM

DATE: __________________

NAME: ____

ADDRESS: ____ ZIP CODE: ________________

PHONE #: _____________________ E-mail: ____

CELL #: _____________________

Mortgage/S

Totals =

$

Have you owned and lived in your home for at least 1 year? ☐ 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 $__________

Is your property in a Trust? ☐ Yes ☐ No

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

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

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

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

Are your property taxes paid up to date? ☐ Yes ☐ No

If no, property taxes 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.

Are you willing to assume a **no interest lien** on your property for the total amount of rehab?

(**lien is required to proceed**) ☐ Yes ☐ No

Please indicate the number of people living in the household. **Adult** _______ **Child** _______

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

Please list the names that are on the title of the property ____

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:

Return this form: North West Housing Partnership 1701 E. Woodfield Rd, Suite 203, Schaumburg, IL 60173

Fax: 847.969.0564 Email: michellehill@nwhp.net

If you have any questions about this pre-application, please call 847.969.0561 or email michellehill@nwhp.net

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.

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SIX	$96,700
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EIGHT	$110,050

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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.

*Note added by N. Boyer after discussion with Schaumburg Staff about Asset Limit: Schaumburg's **ASSET LIMIT** is $180k for a multi-family unit (condo) and $300k for a single-family detached home. This includes bank accounts, retirement accounts, etc. The value of the owner-occuped home for which rehab funds are requested is not included as an asset for the purpose of this calculation.*

EQUAL HOUSING OPPORTUNITY

Housing Commission
6/21/2023

Item: Draft 2023 Annual Action Plan/Draft CDBG Budget

Department: Planning & Community Development

ATTACHMENTS:

Description	Type
2023 Annual Action Plan Draft CDBG Budget	Exhibits

			Approved Budget	Draft	Draft
	Draft CDBG Budget 2023-2024		**2022-2023 CDBG**	**2023-2024 CDBG**	**2023-2024 CDBG**
			Revenue	**Revenue**	**Revenue**
			$ 274,410	$ 299,419	299,419
			$ 110,905	$ 61,600	61,600
			$ 50,000	$ 50,000	50,000
			$ 435,315	$ 411,019	**411,019**
			2022-2023 CDBG	**2023-2024 CDBG**	
	Public Services (2023-2024 optional 15% cap: $48,800)	**Program**	**Grant Allocations**	**Grant Requests**	**DRAFT ALLOCATIONS**
	District 214 Education Foundation	no application 2023-24	$ 1,500	$ -	$ -
1	Family Forward	Housing and Mentoring Support	$ 3,000	$ 3,500	$ 3,000
2	North Suburban Legal Aid Clinic	Comprehensive Civil Legal Aid	$ -	$ 3,500	$ -
3	Children's Advocacy Center	Safe from the Start	$ 3,500	$ 4,000	$ 3,500
4	Connections to Care	Connections to Care	$ 4,000	$ 5,000	$ 4,000
5	Life Span	Operating Support/Victims of Domestic Violence	$ 3,500	$ 5,000	$ 3,500
6	Resources for Community Living	Affordable Housing Options and Support	$ 5,000	$ 5,000	$ 5,000
7	WINGS	Emergency Shelter	$ 6,500	$ 7,000	$ 6,500
8	Suburban Primary Health Care Council	Access to Care - Subsidized Medical Services	$ 6,000	$ 7,000	$ 6,000
9	NW CASA - Sexual Assault Program	Sexual Violence Intervention Program	$ 3,500	$ 7,500	$ 3,500
10	Journeys The Road Home	Homeless Services	$ 5,000	$ 10,000	$ 9,300
11	Journeys The Road Home	Essential Furniture	$ -	$ 1,500	$ -
12	Northwest Compass	Housing Counseling and Assistance	$ 4,500	$ 30,000	$ 4,500
13	Arlington Hts. Park District	Children At Play Program	$ 6,275	$ 30,000	$ -
			$ 52,275	$ 119,000	**$ 48,800**
	Construction (2023-2024 available: $297,419)				
14	Clearbrook	Group Home Renovations	$ 25,770	$ 31,560	See #17
15	Little City Foundation	Group Home Renovation	$ -	$ 35,975	See #17
16	Glenkirk	Group Home Renovations	$ -	$ 47,035	See #17
	Shelter Inc.	Group Home Renovation	$ 38,340	$ -	na
17	VAH Group Home Rehab Program	Group Home Renovation Grant Program	$ 4,130	$ 68,240	115,000
18	VAH Single Family Rehab Loan Program (est. expenditures)	Single Family Rehabilitation Loan Program	$ 100,000	$ 100,000	32,419
19	VAH Public Infrastructure	Street Resurfacing or other infrastructure	$ 150,000	$ 150,000	150,000
			$ 318,240	$ 432,810	**297,419**
	Administration (2023-2024 cap: $64,800)				
20	CDBG Program Administration	Salary and soft costs of administration	$ 64,800	$ 64,800	64,800
			$ 64,800	$ 64,800	**64,800**