Village of Arlington Heights
Housing Commission
Commissions Room, 2nd Floor
Arlington Heights Village Hall, 33 S. Arlington Heights Rd
Arlington Heights, IL 60005
March 15, 2023
7:00 PM

I. CALL TO ORDER

II. ROLL CALL

III. APPROVAL OF MINUTES

A. Minutes - 1/18/23

IV. REPORTS

A. Regular Status Update on Inclusionary/Affordable Housing Projects

V. OLD BUSINESS

A. Single-Family Rehab Program Report

B. Rental Registry Recommendation Update

C. Program Publicity - April Fair Housing Month & Single-Family Rehab Program

VI. NEW BUSINESS

A. 4 N. Douglas Affordable Housing Plan - Vote to be taken

B. Discussion of Input on 2024-2025 Village Board Strategic Priorities

C. Single-Family Rehabilitation Loan Program Eligibility Review

D. Group Home Rehab Budget

VII. OTHER BUSINESS

A. Agenda Items for April 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
3/15/2023

Item: Minutes - 1/18/23

Department: Planning & Community Development

ATTACHMENTS:

Description	**Type**
Minutes - 1/18/23	Minutes

DRAFT

MINUTES OF A MEETING OF
THE ARLINGTON HEIGHTS HOUSING COMMISSION
VILLAGE OF ARLINGTON HEIGHTS, ILLINOIS
JANUARY 18, 2023

IN ATTENDANCE:

Commissioners Present:	John Eggum	Ken Kiefer	Andre Arrington
	William Delea	Janice Krinsky	
Commissioners Absent:	David Miller		
Staff Present:	Nora Boyer, Housing Planner/Staff Liaison		

I. CALL TO ORDER

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

II. ROLL CALL

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

III. APPROVAL OF MINUTES

A motion was made by Commissioner Kiefer, seconded by Commissioner Arrington to approve the minutes of the September 21, 2022 meeting.

Ayes: J. Eggum, J. Krinsky, K. Kiefer, W. Delea, & A. Arrington
Abstention: None
Nays: None

IV. REPORTS

None

V. OLD BUSINESS

A. Single-Family Rehab Program

Ms. Boyer reported that the Single-Family Rehab program was advertised last month, but there were no responses.

Ms. Boyer reviewed the status of cases 21-02 and 22-01. She explained that Case 21-02 involves a homeowner who was recently widowed resulting in her household income situation changing. Her mortgage loan was modified in September 2022. Ms. Boyer reminded the Commission that the main repair being requested at the home is waterproofing in the basement. She said that the water issue in an unimproved crawlspace and basement area and that the seepage occurs periodically. Ms. Boyer was asked to provide photographs of areas where work is proposed in the future so that the Commissioner can gauge the severity and health/safety levels of needed repairs.

Ms. Boyer explained that the homeowner's household income situation was recently made clear when information became available that the homeowner owns a second home in Wisconsin. This raises a question regarding eligibility for the program since owning a second home generally makes an applicant ineligible for the program although this homeowner has stated that she is planning to sell the home in Wisconsin. The Commissioners were open to this homeowner's application given her circumstances, and Ms. Boyer continue to obtain information and work with this homeowner.

The Housing Commission discussed undertaking a review of the eligibility criteria for the Single-Family Rehab Program including the asset criteria. This will be added to the Housing Commission meeting agenda. With regard to asset limits, HUD regulations require that income on assets be counted toward household income when comparing a household's income to the maximum allowable income for eligibility for CDBG programs, but local governments (such as the Village) may have stricter asset restrictions beyond the HUD limits.

There was also a discussion about marketing the Single-Family Rehab Program in the spring. Commissioner Arrington recommended seeking out a ministerial organization and/or promoting the program through churches since they have may be aware of members and others with housing needs, may be willing to include announcements about the program in mailings, or may include information about the program in church bulletins. It was also suggested that the Townships be contacted with information. Ms. Boyer mentioned that the program has also been promoted through the Senior Center newsletter. Presentations about the program at locations was also suggested.

B. Inclusionary Housing Project Update

Ms. Boyer provided the following status report:

Crescent Place Apartment (310 W Rand Rd.): 40-unit affordable housing apartment building is under construction.

3031 W Salt Creek Lane: Went to the Conceptual Plan Review Committee* on November 30, 2022 as a proposal for a 145-unit, multi-family, 5-story, non-age-restricted, rental building with 70% market rate units and 30% affordable units. A Plan Commission application has not been submitted.

116-120 Eastman: Went to the Conceptual Plan Review Committee* on July 13, 2022. This project may be moving forward in the next couple of months.

4 N Douglas: Went to the Conceptual Plan Review Committee* on June 22, 2022. This project may be moving forward in the next couple of months.

International Plaza/TIF 4: Went to the Conceptual Plan Review Committee* and early review by the Housing Commission, Design Commission and Village Board. Northpointe Development submitted a preliminary application to IHDA for low-income housing tax credits.

1519-1625 S Arlington Heights Rd.: Full Circle Communities: Has been approved for low-income housing tax credits and funding from Cook County for a supportive housing project. A Plan Commission application has not been received.

(Appearance before the Conceptual Plan Review Committee (CPRC) is voluntary and is done for the purpose of the developer receiving informal input. Projects that go to the CPRC may or may not proceed and the concepts may change by the time the project is formally submitted to the Village.)*

C. Rental Registry Recommendation Update

No report.

D. Affordable Housing Trust Fund/Request for Expressions of Interest

Ms. Boyer reported that a wide variety of responses were received from specific requests for funds to requests for forming partnership with the Village for to-be-identified projects. Staff is reviewing the submittals and will prepare a summary and recommendation for the Housing Commission to consider. Ms. Boyer pointed out that with the Village Board’s emphasis on requiring units in new developments rather than accepting fees-in-lieu of units that it would take time before the Trust Fund balance with build up again to its current balance of approximately $850,000 which may impact the decision(s) about how to use the Trust funds monies at this point.

VI. NEW BUSINESS

There was a discussion about promoting Fair Housing Month again in April.

VII. OTHER BUSINESS

VIII. ADJOURNMENT

A motion was made by Commissioner Krinsky, seconded by Commissioner Delea to adjourn the meeting. The meeting ended at 7:45 pm.

Ayes: J. Eggum, K. Kiefer, W. Delea, J. Krinsky & A. Arrington
Nays: None
Abstain: None

Next Meeting: Wednesday, February 15, 2023 at 7 pm

Housing Commission
3/15/2023

Item: Single-Family Rehab Program Report

Department: Planning & Community Development

ATTACHMENTS:

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

03/09/23

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.
22-01 PI2403	5/20/2022		Replace wood decking on balcony; bathroom remodel due to water leaking in wall	$15,000					Working on scope of work.

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
	Total		**$19,397**	

Housing Commission
3/15/2023

Item: 4 N. Douglas Affordable Housing Plan - Vote to be taken

Department: Planning & Community Development

ATTACHMENTS:

Description	**Type**
4 N Douglas Affordable Housing Plan	Exhibits

Staff Report to the Housing Commission

To:	Chairman and Members of the Housing Commission
From:	Nora Boyer, Housing Planner
Re:	4 N Douglas – Affordable Housing Plan
Meeting Date:	March 15, 2022

Background

4 N Douglas is a proposed 64-unit, rental apartment building near downtown Arlington Heights. It is proposed to consist of thirty-two 1-bedroom units and thirty-two 2-bedroom units on floors 2-5 of the 5-story building. The basement and ground floor levels would contain a total of 86 indoor parking, there would be 11 outdoor parking spaces. The building is located in the Hickory/Kensington tax increment financing (TIF) district, and although no request has been made, the project has been reviewed under the Inclusionary Housing Ordinance as a Publicly Assisted Development.

The developer has submitted an Affordable Housing Plan that compares with the Village's Inclusionary Housing Ordinance as follows:

Inclusionary Housing Requirement – Publicly Assisted Development	4 N Douglas Proposal	Comment
Affordable units must be affordable in perpetuity	Agreed	Requirement Met
Eligible tenants at incomes of 60% of Chicago-Elgin-Naperville AMI, adjusted for household size as per Inclusionary Housing Ordinance and Guidelines	Agreed	Requirement Met
Affordable rents must not exceed those specified in the Inclusionary Housing Ordinance and Guidelines.	Agreed including a commitment to include a minimum of one parking space per unit at no additional charge beyond the maximum affordable monthly rent.	Requirement Met
10% Affordable Units in Publicly Assisted Development	6 Affordable Units (10%)	Requirement Met
Units integrated in building	Units are integrated on floors 2 – 5	Requirement Met
Exterior appearance must be compatible with market rate units	Affordable units do not have differentiated exteriors	Requirement Met
Unit sizes must be no less than 75% of the floor area of market rate units interior finishes must be specified standards	Affordable units are the smaller of the 1- and 2-bedroom units but the no less than 75% of the sf standard is met	Requirement Met

Bedroom mix must be equal to the mix of the market rate units	The affordable bedroom mix is the same as for the building overall. Overall development is 50% 1-bedroom and 50% 2-bedroom. Affordable unit breakdown is: 3 affordable 1-bedroom units 3 affordable 2-bedroom units 6 total affordable units	Requirement Met
Affordable unit interior finishes must meet specified minimum standards	All units will be built with similar finishes	Requirement Met
Affordable units must be constructed concurrent with the affordable units	All units will be built simultaneously and completed concurrently	Requirement Met
Tenant Selection Plan is to be provided with Affordable Housing Plan	Developer has agreed to provide the Tenant Selection Plan (TSP) for Village approval prior to Village Board approval of the zoning request. The TSP will include, at a minimum, the element listed below.	Agreed
Annual report due on March 1	Agreed	Agreed

The developer has been informed that, at a minimum, the Tenant Selection Plan shall address:

- how the developer will market the affordable units;
- how a waiting list will be kept and updated for the affordable units;
- how the developer will verify income eligibility for the affordable units;
- how the developer will apply the tenant preferences in the inclusionary Guidelines;
- how the developer will apply the maximum rent limits in the inclusionary Guidelines; and
- how the developer will recertify income and continued eligibility for tenancy in the affordable units.

Recommendation

It is recommended that the affordable housing plan for 4 N Douglas 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 Zoning Ordinance, and the Village's Inclusionary Housing Guidelines, including, without limitations, the following:

a. Providing, at a minimum, 6 actual on-site units in the Planned Development (10% of the total number of units) in compliance with Section 7-1707(b)(3) of the Village Code with a minimum of at least one parking space to be included with the rental of each unit at no additional charge.

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 Zoning Ordinance and the Inclusionary Housing Guidelines as applicable.

NERI ARCHITECTS

6400 N NORTHWEST HWY STE 4
CHICAGO, ILLINOIS 60631
TEL 847.825.9400
WWW.NERIARCHITECTS.COM

AFFORDABLE HOUSING PLAN

4 NORTH DOUGLAS

1. GENERAL DESCRIPTION:
   The new development is a proposed 64 unit luxury rental apartment building near the downtown of Arlington Heights. The multi-family building will consist of (32) 1-bedroom units and (32) 2-bedroom units, on floors 2-5 of the 5-story building. The basement and ground floor levels will contain indoor parking for the units, with 44 spaces in the basement and 42 spaces on the ground floor. The east side of the building will contain 11 outdoor parking spaces.

   The luxury apartment building will offer secure bicycle storage on the ground floor, and a community area and roof top terrace lounge with common grills on the second floor. All units will be equipped with private balconies, in unit washer and dryers, and stainless-steel appliances

2. NUMBER OF UNITS:
   There are 64 total units in the building of which 58 will be market rate and 6 (10%) will be affordable units.

3. NUMBER OF BEDROOMS:

	Market Rate Units	Affordable Units	Total
2 bedroom	29	3	32
1 bedroom	29	3	32
Total	58	6	64

   Affordable unit #s

1 bedroom	2 bedroom
209	302
308	402
508	409

4. SQUARE FOOTAGE of DWELLING UNITS
   (See attached exhibit)

5. LOCATION of DWELLING UNITS
   (See attached exhibit for location of affordable units)

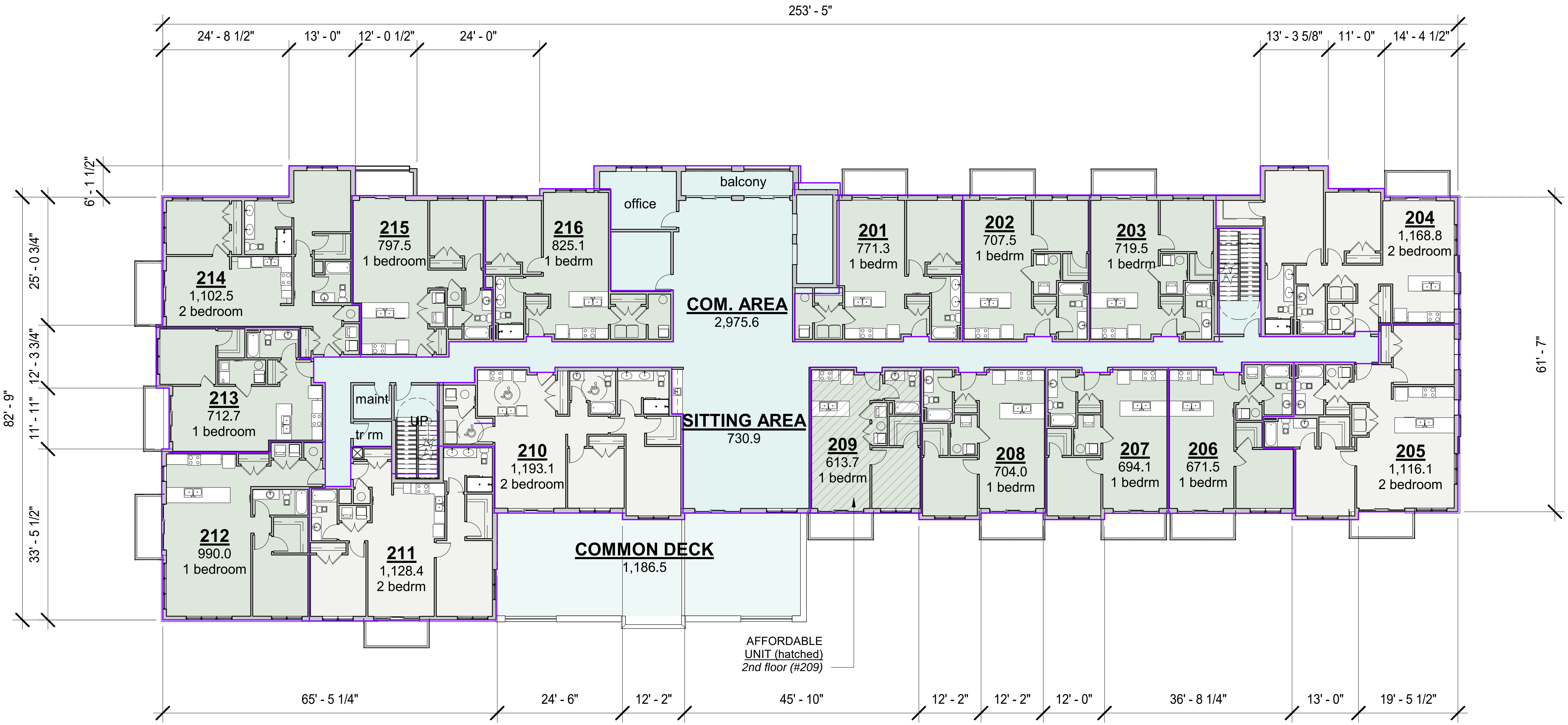
6. PRICING SCHEDULE
   To be determined

7. PHASING and CONSTRUCTION SCHEDULE
   All units (market rate and affordable) will be built simultaneously and completed concurrently.

8. UNIT FINISHES
   All units (market rate and affordable) will be built with similar interior finishes.

9. TENANT SELECTION PLAN
   Forthcoming

10. FEE IN LIEU
    NA

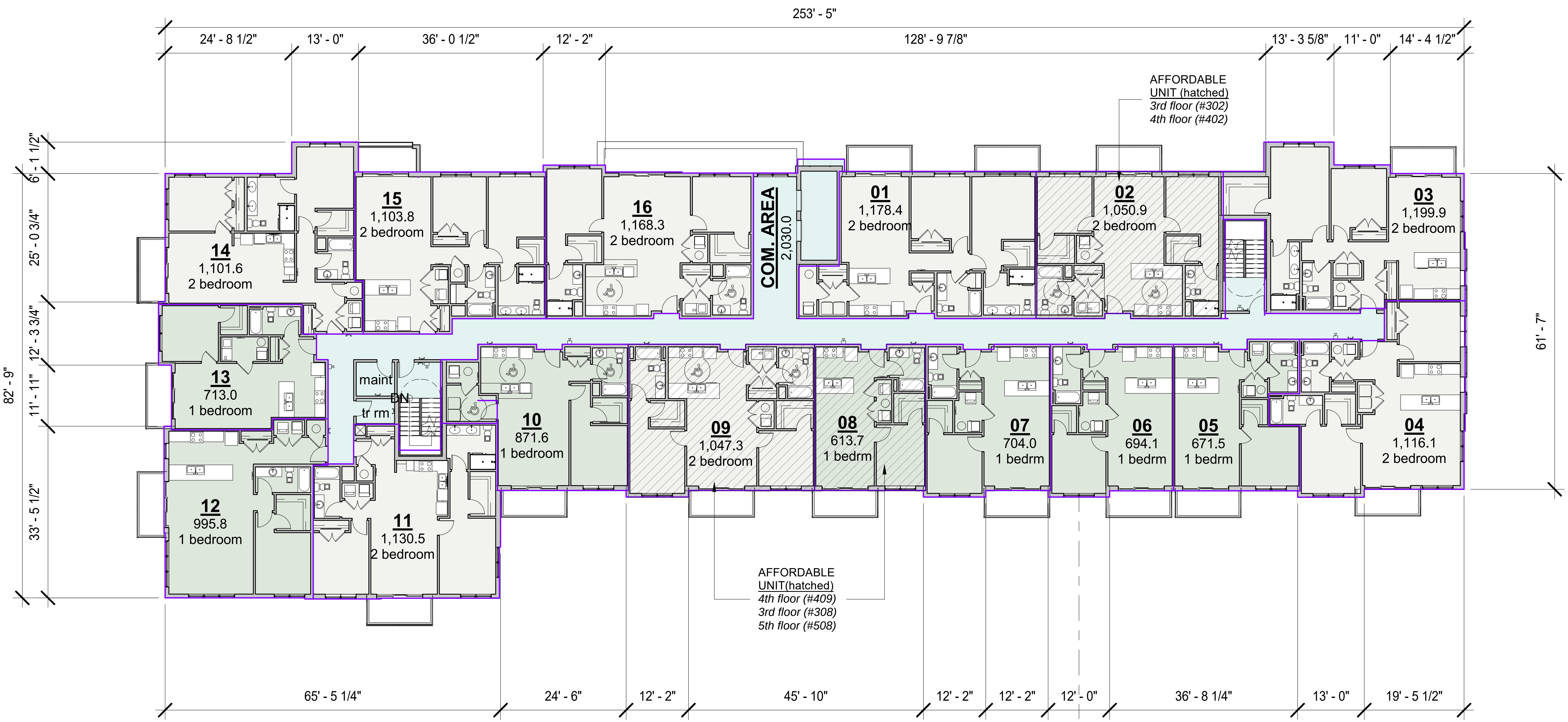


1 AC-5 SECOND FLOOR

SCALE: 1" = 20'-0"

N E R I ARCHITECTS

6400 N NORTHWEST HWY
SUITE 4
CHICAGO IL 60631
TEL 847.825.9400



1
AC-6
TYPICAL FLOOR PLAN (3-5)
SCALE: 1" = 20'-0"

NERI ARCHITECTS
6400 N NORTHWEST HWY
SUITE 4
CHICAGO IL 60631
TEL 847.825.9400

Housing Commission
3/15/2023

Item: Single-Family Rehabilitation Loan Program Eligibility Review

Department: Planning & Community Development

ATTACHMENTS:

Description	**Type**
SF Rehabilitation Loan Program Eligibility	Exhibits

Memorandum

To: Chairman and Members of the Housing Commission

From: Nora Boyer, Housing Planner

Re: Single-Family Rehabilitation Loan Program – Eligibility Criteria

Meeting Date: March 15, 2023

At the January 18, 2023 meeting of the Housing Commission, it was suggested that the eligibility criteria for the Single-Family Rehabilitation Loan Program be suggested at the next Housing Commission meeting.

This topic has been included on the February meeting agenda. The eligibility criteria are explained in the program brochure and the program application which are attached to this memorandum. They cover the following topics:

Income Limits

- Income Eligibility
- Tenure of Ownership
- Loan to Value Ratio
- Asset Limits – Other Real Estate
- Government bills

Department of Planning and Community Development
SINGLE-FAMILY REHABILITATION LOAN PROGRAM

APPLICATION PACKAGE AND INSTRUCTIONS

CONTENTS:

- Checklist of Items to be Included with Your Single-Family Rehabilitation Loan Program Application
- Instructions
- Forms
    - Single-Family Rehabilitation Loan Program Application
    - Confidential Financial Statement
    - Applicant Demographic Profile
    - Sample Estoppel Agreement
    - Protect Your Family From Lead In Your Home

For information call the Department of Planning and Community Development at:
(847) 368-5200

September 21, 2022

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

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

Applicant Eligibility

· An applicant's anticipated adjusted gross household income for the next 12 months must be at or below the applicable maximum income levels shown below for the household size. The incomes of all household members are included in the household income irrespective of whether they have an ownership interest in the property. Adjusted gross income for the programs shall be calculated using the Internal Revenue Service (IRS) definition of adjusted gross income as shown on the IRS 1040 U.S. Form - Individual Income Tax Return. HUD income edibility requirements and guidance also apply. Under the IRS 1040 Form, certain non-taxable income (ex. non-taxable portion of Social Security), is excluded from the calculation of adjusted gross income..

Effective June 15, 2022

Household Size	Maximum Household Annual Adjusted Gross Income
1 Person	$58,350
2 Person	$66,700
3 Person	$75,050
4 Person	$83,350
5 Person	$90,050
6 Person	$96,700
7 Person	$103,400
8 Person	$110,050

· 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. An appraisal of the home, arranged by the Village, may be necessary to determine the amount of equity in the home.

· 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 arrangements are made to pay the bills in a timely manner.

· Homeowners who own real estate in addition to the principal residence are not eligible.

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. Some handicapped accessibility improvements; energy conservation measures; basement waterproofing; and sewer backup prevention measures may be eligible. Decorative remodeling, garages, 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. The Village loans are paid back upon the sale or transfer of the property or when the owner ceases to be the full-time owner-occupant of the home. The loan may also become due upon refinancing of the home. No interest is charged, and there are no monthly payments. A $100 Village administrative fee is charged and included in the loan. Each loan is secured by a loan agreement recorded against the title of the property.

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

CHECKLIST OF ITEMS TO BE INCLUDED
WITH YOUR SINGLE-FAMILY REHABILITATION
LOAN PROGRM APPLICATION

_____ Single-Family Rehabilitation Loan Program Application including the Confidential Financial Statement

_____ Applicant Demographic Profile (optional)

_____ A copy of the most recent Federal Income Tax Form 1040(s), including all schedules, all W-2 forms, 1099 forms, etc. for <u>all</u> household members who have taxable income.

_____ Last 60 days paystubs for <u>all</u> household members who receive income from employment

_____ Documentation verifying any other types of income being received by household members, if applicable (ex. annual Social Security Awards letter, pension statement, income from self-employment, etc.)

_____ A copy of the most recent statement from your lender showing your current mortgage balance, if any

A Plat of Survey may be requested after submission of this application depending on the types of work proposed.

SINGLE-FAMILY REHABILITATION LOAN PROGRAM

INSTRUCTIONS:

STEP 1: Fill out the Single-Family Rehabilitation Loan Program Application.

STEP 2: Send the Application form and the documentation listed on the page entitled "Checklist of Items to be Included with your Single-Family Rehabilitation Loan Program Application" to the Village of Arlington Heights' Department of Planning and Community Development.

STEP 3: The Department of Planning and Community Development will determine if you are eligible for the program, and if so, under what conditions. Following receipt of the title search for your property (ordered and paid for by the Village) and income verification, the Housing Planner will inform you whether you have been determined eligible.

STEP 4: If an Equity Value Appraisal is required by the Village, the appraiser will call to make an appointment with you. Please have available a copy of your Plat of Survey and most recent real estate tax bill.

STEP 5: The Housing Planner will meet with you to discuss the list of items to be repaired, commonly referred to as the "scope of work." The Building Department may also conduct an inspection of your home for the purpose of identifying any code deficiencies that should be considered in developing the scope of work. The results of this inspection will be part of the Single-Family Rehabilitation Loan Program file only. If your home was constructed prior to 1978, and painted surfaces will be disturbed by the proposed construction work, a lead-based paint risk assessment of your home will be conducted by a State certified lead-based paint inspector. Any lead-based paint hazards found must be addressed as part of the construction project.

STEP 6: After the scope of work is agreed upon by the homeowner and the Village, the Housing Planner will work with you to obtain competitive bids.

STEP 7: Multiple bids are required for each rehabilitation item on the scope of work. The contractor who performs the work will be the one who submits the lowest responsive bid. If you choose to select a contractor other than the contractor submitting the lowest responsive bid (as determined by the Housing Planner), you may be required to pay the difference between the lowest bid and the selected bid from your own funds.

STEP 8: The maximum loan amount under the program is $25,000. Projects having a total cost of $10,000 or more must be approved by the Village's Housing Commission. The Housing Commission reviews the scope of work and the bids when making its decision. Your application is identified to the Housing Commission only by a case file number.

STEP 9: A contract prepared by the Village will be signed by the homeowner and the contractor. It is important that you are aware that the contract for rehabilitation is between you and the contractor. However, decisions affecting the cost of the project must be authorized by the Village. Changes in the scope of work are to be kept to a minimum. All changes that are made must be approved in writing by you, the contractor and the Village. Do not sign a contract or change order without first receiving written authorization to do so from the Village. Failure to obtain Village approval may result in disqualification from the program.

STEP 10: For larger rehabilitation projects, the Village may pay partial payments to the contractor during the course of the work. Final inspections are performed by the Village Building Department. Final payment by the Village to the contractor must be authorized by the homeowner by signing the final Payment Authorization Form. The homeowner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection.

Note: The entire process from time of application to work completion will take several months. Typically, when a contractor begins work, he/she is done within two - three weeks, depending on the nature and extent of the work. Weather may also affect the contractor's schedule. The most significant amount of time is spent waiting for the income verification, and in obtaining and evaluating bids from contractors. The Housing Planner will do whatever possible to keep the process moving. Please be patient. If you have any questions, please feel free to call the Department of Planning and Community Development, (847) 368-5200.

SINGLE FAMILY REHABILITATION LOAN PROGRAM APPLICATION

1. Name of homeowner(s): ____

2. Street address: ____

3. Home Phone: _____________________ Work Phone: _____________________

Cell Phone: _____________________ Email Address: ______________________

4. Year the house was built: ____________ (may be an approximation)

Total floor area: _____________ (may be an approximation)

General type: Ranch _____ Split level: _____Two story: _____ Other: _____

5. Year you purchased or occupied the home: ______

6. The number of years you anticipate continuing to own and reside in the home: _____

7. Purchase price: ____________ Current mortgage balance: ___________

8. Number of persons residing in home: _____

9. Repairs contemplated (check as many as apply): Roof ____ Plumbing ____
Furnace ____ Siding ____ Windows ____ Concrete ____ Electrical____

Other (specify): ____

10. The applicant certifies that the following terms and conditions of the program are understood:

a) The Village's interest-free loan shall be secured by an Estoppel Agreement in the amount of the construction cost plus the Village's $100 fee to cover direct administrative expenses. The Estoppel Agreement will be recorded against the title to the property.

b) Payment to the Village will occur at the time of transfer of title, change in occupancy from owner to renter, death of owner, in certain circumstances upon refinancing, or upon other conditions set forth in the Estoppel Agreement.

c) The Village may establish documentation by taking before and after pictures.

d) The work to be performed are those items agreed upon by the Village and the homeowner. Any changes to the scope of work are to be authorized by means of written change orders signed by the homeowner, Village, and contractor. The Village is not responsible for financing any work beyond the approved scope of work without a written and signed change order.

e) The maximum loan amount under the program is $25,000. Projects having a total cost of $10,000 or more must be approved by the Housing Commission. The Housing Commission reviews the scope of work and the bids and considers the amount of funding available in the current budget when making its decision. The Housing Commission is provided with a case file number. The identity of the homeowner and location of the home are not disclosed to the Housing Commission.

f) The contractor shall be selected by competitive bidding.

g) The Village will be indemnified and held harmless for any damages or loss sustained by any person or property whatsoever connected with or arising out of the work to be performed.

h) Final payment to the contractor shall be processed after the owner signs the Final Payment Authorization Form. The owner may not unreasonably withhold approval for payment of work that has been completed and has passed the Building Department' final inspection

i) Prior to signing a contract to perform the work, the applicant may withdraw from the program at no administrative charge.

j) The applicant has received a copy of "Protect Your Family From Lead In Your Home."

Application/Page 3

Signature(s) of Homeowner(s): ________________________________

____

Date: ___/___/___

CONFIDENTIAL FINANCIAL STATEMENT

APPLICANT NAME(S):____

ADDRESS: ____

HOUSEHOLD COMPOSITION, (list each person living in the dwelling including the applicant):

Name	Relationship to Applicant	Age
1.	Applicant	
2.		
3.		
4.		
5.		
6.		

INCOME AND ASSETS

A. Annual income through employment for all household members.

1. Employer's

Name:____

Contact Person: ____________________________________

Phone : (____) ____________________ Annual Income: $________________

2. Employer's

Name:____

Contact Person: ____________________________________

Phone : (____) ____________________Annual Income: $________________

3. Employer's

Name:____

Contact Person: ____________________________________

Phone : (____) ________________________Annual Income: $______________________

B. Income from Periodic Payments for <u>all</u> household members (social security benefits, disability benefits, retirement funds, pensions etc.):

Source of Payment	Amount (annually)
____________________	$____________________
____________________	$____________________
____________________	$____________________

C. Financial Assets in Bank Accounts, Stocks, Bonds, and other Investments

Provide: Institution, type of account or asset, value or account balance, and approximate annual income from the asset

1. ____
2. ____
3. ____
4. ____
5. ____
6. ____

D. Other Assets (other than the principal residence and homeowner’s personal vehicle) such as second home, land, additional vehicles, etc.

____

____

The undersigned applicant for the Single-Family Rehabilitation Loan Program represents that all statements made in the application and on this financial disclosure are true and are made for the purpose of obtaining the loan. Other information deemed necessary may be requested. Verification may be obtained from any source in this application, or supplement thereto.

Homeowner	Date
Homeowner	Date

APPLICANT DEMOGRAPHIC PROFILE
(Optional)

In order that the Village of Arlington Heights may accurately report demographic data concerning this program, the Village asks that you complete this demographic profile.

The Village of Arlington Heights will not discriminate based upon the information provided and completing this form is optional.

If you do not wish to furnish the information, please check below.

I do not wish to furnish this information: ________

1. Household Type (check all that apply)

   ____ Single
   ____ Married
   ____ Elderly
   ____ Single Parent with Child(ren) in the home
   ____ Two Parents with Child(ren) in the home
   ____ Other

2. Race of Homeowner(s) (place the number of homeowners or each race/ethnicity in the blank.

   ____ American Indian or Alaska Native
   ____ White
   ____ Asian
   ____ Black or African American
   ____ Native Hawaiian or Other Pacific Islander
   ____ Asian and White
   ____ Black or African American and White
   ____ American Indian or Alaska Native and Black or African American

3. Is one or more of the homeowners Hispanic? _______ (yes or no)

4. Number of household members ____

6. Is this a female headed household with children in the home? ____ (yes or no)

ESTOPPEL AGREEMENT

THIS AGREEMENT made and entered into this ___ day of _____, 20__, by and between John Smith and Mary Smith, his wife, hereinafter referred to as OWNER(S), and the VILLAGE OF ARLINGTON HEIGHTS, an Illinois Municipal Corporation in Cook County, Illinois, hereinafter referred to as the VILLAGE:

WHEREAS, the VILLAGE is an agent for disbursement of funds for the Housing Rehabilitation Loan Program under the authority of Title 24, Part 570, Community Development Block Grants, and, pursuant to the Housing and Community Development Act of 1977 of the United States Congress; as such, renders interest free loans or funds to qualified property owners in the Arlington Heights community which are available to improve the quality of life of its citizens through the maintenance of their homes in conformance with the Arlington Heights Municipal code, subject to certain terms and conditions; and

WHEREAS, the OWNER(S) have, on the ____ day of ______, 20__, applied to the VILLAGE for a loan in the amount of ______________________________. The Village authorities have found the purposes proper and appropriate, and have determined that the OWNER(S) are the holders of record title of the property benefited by said loan and are otherwise qualified to improve and maintain the real property commonly known as: ________________________, Arlington Heights, IL 6000X, and legally described as follows:

Legal Description

P.I.N.: 01-00-000-0000

WHEREAS, the parties desire to memorialize the terms and conditions of their financial agreement to effect said improvements, in order that the interests of the governmental bodies participating in the disbursement of funds can be rendered secure:

NOW, THEREFORE, in consideration of the VILLAGE'S authorizing and disbursing certain funds as described herein to or on behalf of the OWNER(S) for the improvement and maintenance of the property described above, the parties hereto agree as follows:

1. OWNERS(S) will comply with all requirements, regulations, and suggestions of the VILLAGE or any other related governmental body concerning the purpose and terms of the Single-Family Rehabilitation Loan Program.

2. It being the express intent of OWNER(S) to provide the VILLAGE a lien against the subject real property as security for the loan aforesaid, and to serve notice upon future purchasers, assignees, estate representative, mortgagees, and all other interested persons, that a certain amount is due and owing to the VILLAGE, OWNER(S) agree that this agreement shall be a free and voluntary act and its terms shall be binding upon and between the grantees, assignees, representative, executors, administrators, and successors in interest of the OWNER(S) as a covenant running with the land until released by the VILLAGE by appropriately recorded instrument.

3. The OWNER(S) agree that their interest in the subject property will not be assigned, sold, transferred, distributed, deeded, or conveyed in any manner whatsoever, including distribution to heirs or devisees upon the death of all OWNERS, without the written consent of the VILLAGE, given prior to any such transfer and after OWNER(S) have given the VILLAGE written notice thereof. The VILLAGE agrees not to unreasonable withhold its consent. In the event the transfer is of a type that renders the loan due and payable, the VILLAGE will prepare for OWNER(S) a closing statement and consent, indicating thereon the loan balance due, which balance shall include administrative fees but shall not include any interest. Upon payment of the loan balance, the VILLAGE will provide OWNER(S), or their agent, with a written release of the obligation hereunder.

4. This agreement shall be subject to the following additional terms and conditions. The violation of any or all of them shall render the loan, plus administrative fees, legal fees, and all applicable expenses immediately due and payable to the VILLAGE:

a) In the event OWNER(S) desire, after the date of this agreement, to convey the subject property into a land trust for the benefit of OWNER(S), the OWNER(S) shall provide the VILLAGE with a certified copy of the proposed Trust Agreement and conveyance, which shall not be effective until it has been approved, in writing by the VILLAGE, which approval shall not be unreasonable withheld. Any subsequent proposed amendment or modification of the Trust Agreement shall be presented to the VILLAGE by the land trustee, and all beneficiaries of the trust and persons with a power of direction shall be bound by the terms hereof.

b) In the event the subject property is in a land trust at the time of this agreement, the OWNER(S) shall provide the VILLAGE with a certified copy of the existing land trust agreement. The land trustee and all beneficiaries or persons with power of direction shall execute this agreement Ss parties hereto. The land trustee, all beneficiaries and persons with a power of direction shall be bound by the terms hereof.

c) In the event the subject property becomes the subject of a lease agreement, the prior written consent of the VILLAGE shall be required as provided in paragraph 3 above. The loan, plus all administrative expenses, shall then be immediately due upon the effective date of said lease.

d) In the event the OWNER(S) cease to occupy the subject property as their sole and exclusive residence, the VILLAGE shall be notified immediately by the OWNER(S) in writing. The entire loan amount and administrative expense may, at the VILLAGE'S option, exercised in writing, become due and payable to the VILLAGE upon the date of the OWNER(S) cessation of occupancy of the premises as sole and exclusive residence or thirty (30) days after the VILLAGE mails its written notice to the OWNER(S) by U.S. mail, whichever is later.

e) The VILLAGE will not subordinate this Estoppel Agreement to any security interest in the subject property hereafter created.

5. This agreement constitutes that entire understanding of the parties and no amendment or modification thereof will be effective unless in writing and signed by all parties.

OWNER(S)	VILLAGE OF ARLINGTON HEIGHTS a Municipal Corporation
D R A F T C O P Y	
____________________________ John Smith	____________________________ Village Manager
D R A F T C O P Y	
____________________________ Mary Smith	____________________________ Village Clerk

Protect Your Family From Lead in Your Home

United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

September 2013

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right,* to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.

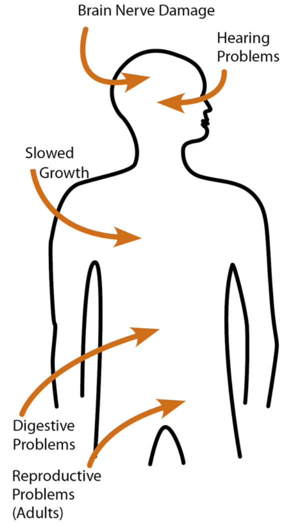
Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:



- Nervous system and kidney damage
- Learning disabilities, attention deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.[1]

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.[2]

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

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[1] "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

[2] "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ($\mu g/ft^2$) and higher for floors, including carpeted floors
- 250 $\mu g/ft^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
    - Portable x-ray fluorescence (XRF) machine
    - Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
    - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
    - Sample dust near painted surfaces and sample bare soil in the yard
    - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.[3]

[3] Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead–safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot (µg/ft^2) for floors, including carpeted floors
- 250 µg/ft^2 for interior windows sills
- 400 µg/ft^2 for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*

RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right.*

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

  Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.
- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.[4]
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as **"greta"** and **"azarcon,"** used to treat an upset stomach.

[4] In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

For More Information

The National Lead Information Center
Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323).**

EPA's Safe Drinking Water Hotline
For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline
For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772,** or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies
Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD.**

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-7836

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
WWPD/TOPE
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC
4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/offices/lead/

U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
September 2013

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.

- Lead exposure can harm young children and babies even before they are born.

- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.

- Even children who seem healthy may have dangerous levels of lead in their bodies.

- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.

- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Income Guidelines

Household Size	HUD Maximum Adjusted Gross Annual 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

* 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
Contact: Nora Boyer, Housing Planner
Phone: 847-368-5214
Fax: 847-368-5988
E-mail: nboyer@vah.com
Website: www.vah.com

CITY OF GOOD NEIGHBORS
ARLINGTON HEIGHTS, ILLINOIS

EQUAL HOUSING OPPORTUNITY

Village of Arlington Heights

Single Family Rehabilitation Loan Program

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

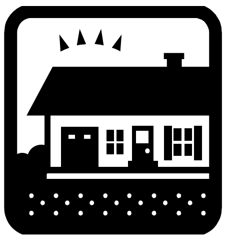
0% Interest

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, 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