



# Home Repair & Accessibility Program Open House

Village Hall – September 30, 2025

# Program Basics – Program Overview

- HRAP will assist low-income ( $\leq 80\%$  AMI) homeowners with needed roof repairs and replacements, full rehabilitations, and accessibility improvements:
  - If health or safety repairs are required, they may be included in the grant
  - Not a weatherization program
    - You can't just do windows
    - You must address any significant health and safety issues you find during the inspection
- Program Goals
  - Improve the health and well-being of occupants
  - Preserve existing affordable housing stock
  - Provide investment in disadvantaged communities
- Two-year program term for HRAP Rd 2
  - There will not be an extension to the program term

# Program Basics – Roof Repair/Replacement

Budget Source	Roof Program
<b>Construction Costs Max (Hard &amp; Soft Costs)</b>	\$25,000
<b>Rehab Scope of Work</b>	Roof, Soffit, Fascia, Gutters, & Downspouts
<b>Additional Considerations</b>	Homes must have no other significant health and safety issues in order to qualify for this grant.
<b>Forgivable Loan Affordability Period</b>	3 Years

# Program Basics – Full Rehabilitation

<b>Budget Source</b>	<b>Full Rehabilitation Program</b>
<b>Construction Costs Max (Hard &amp; Soft Costs)</b>	\$50,000
<b>Rehab Scope of Work</b>	Health & safety repairs. Code violation corrections. Replacement/repairs of major systems. Energy efficiency improvements (e.g., new windows, furnaces).
<b>Additional Considerations</b>	Homes must have no other significant health and safety issues in order to qualify for this grant.
<b>Forgivable Loan Affordability Period</b>	5 Years

# Program Basics – Accessibility Improvements

Budget Source	Full Rehabilitation Program
<b>Construction Costs Max (Hard &amp; Soft Costs)</b>	\$50,000
<b>Rehab Scope of Work</b>	May include all scope of work items from full rehab AND accessibility improvements (showers, ramps, lifts) – must be at least 30% of costs for accessibility projects.
<b>Additional Considerations</b>	Homes must have no other significant health and safety issues in order to qualify for this grant.
<b>Forgivable Loan Affordability Period</b>	5 Years

# Program Basics – Applicant (Household) Eligibility

- Must be at or below **80% Area Median Income (AMI)** for household size.
  - Priority is given to households at or below **50% AMI**.
- **Accessibility Projects:** Must include a documented need for modifications, with at least one household member who is:
  - A **senior citizen with a physical limitation**, or
  - A **person with a disability** (physical and/or mental impairment substantially limiting life activities).
- Both **owner-occupied** and **tenant-occupied** households are eligible (tenant-occupied only for accessibility projects with landlord agreement).

# Program Basics – Property Eligibility

- Only **single-family properties** are eligible (condos may be eligible with approval).
- Property must be **taxed as real estate** (not personal property).
- Property owner must be **current on mortgage** (no missed payments in past 6 months).
- Must meet **property value limits** set by county.
- Title must be **fee simple** (no trusts, no contracts-for-deed).
- Title must be clear of **mechanics liens and tax liens**.
- **Full Rehab & Roof Only**: owner-occupied sole residence.
- **Accessibility Projects**: can be owner-occupied or tenant-occupied.

# Program Basics – Property Ineligibility

- Properties in **pre-foreclosure** or **foreclosure**.
- Properties with **reverse mortgages**.
- **Investment properties**.
- Properties with a **HELOC (home equity line of credit)**, unless special exceptions apply.
- Ownership in **trusts** or **contract-for-deed**.
- Properties primarily used for **business purposes** (>50% of floor space).
- Properties where IHDA mortgage cannot be placed in appropriate lien position.
- **Conflict of interest**: grantee or administrators cannot enroll employee's homes.