

Eligibility Requirements

Eligible Applicants (Households)

- 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).

Eligible Properties

- 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.

Ineligible Properties

- 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.



For more information visit the link: tinyurl.com/bdd4aw29 or use the QR Code



Eligible Costs

Full Rehab & Accessibility (up to \$50,000 per unit)

- **Soft Costs:** title searches, recording fees, termite/lead inspections, permits, etc.
- **Hard Costs:**
 - Health & safety repairs.
 - Code violation corrections.
 - Replacement/repairs of major systems.
 - Energy efficiency improvements (e.g., new windows, furnaces).
 - Accessibility improvements (showers, ramps, lifts) – must be at least 30% of costs for accessibility projects.

Roof Only (up to \$25,000 per unit):

- **Soft Costs:** title, recording, permits, inspections.
- **Hard Costs:** roofing, sheathing, rafters, soffits, gutters, fascia, downspouts.



Before Roof Replacement



After Roof Replacement

Project Delivery Costs:

- Up to **15% of construction costs** for staff/project management (must reflect actual hours worked).



Application Process

The Village will accept pre-applications for the HRAP Rd 2 program on a first-come, first-served basis. *Complete* pre-applications will be date-stamped as they are received. Applicants must submit their applications in person at Village Hall on October 7th.

WHEN: 8:00 am – 5:00 pm on Tuesday, September 30, 2025

WHERE: Village Hall

WHAT TO BRING: *Completed* Pre-Application Form, Identification for person submitting the form – person submitting the form who lives in the household at the address for the form being submitted.

Date Received: _____
Time Received: _____
Received By: _____

Home Repair & Accessibility Program
Pre-Application Form

Note to Applicants: Complete this form and bring it to the waitlist sign-up on October 7, 2025, at Village Hall for the Home Repair and Accessibility Program (HRAP). Please answer all questions to the best of your knowledge. The submitted information will be verified after you have been called off the waitlist. Incomplete forms may be rejected for lack of completion.

Name (Head of Household): _____
Address: _____
City: _____ County: _____
Zip Code: _____
Phone (Home): _____ Phone (Work): _____
Approximate Annual Household Income: \$ _____ Type of income: _____
Number of people living in the house: _____ # of children under age of 6: _____
Do you have a mortgage on this property(Y/N): _____
Are you current with your mortgage payment(Y/N): _____
Current monthly mortgage payment (Mortgage Payment, Taxes, Insurance, HOA): \$ _____
Do you have any liens on the property(Y/N): _____
If yes, please list the types of the liens (i.e. mechanic's lien, home equity lien, etc.): _____
Is your property current on property taxes or have any tax liens? (Y/N): _____
Is this your sole residence? (Y/N): _____
Does the household have limited English proficiency? (Y/N): _____
Preferred Language: _____





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