



Home Repair and Accessibility Program Application Guide

Applicants must submit their application and all necessary documentation for the Home Repair and Accessibility Program (HRAP) through the [online web application](#). For further information on this program announcement, contact HRAPinfo@ihda.org.

Program Overview

IHDA will make funds available through its Affordable Housing Trust Fund to applicant organizations that demonstrate a plan to assist income-qualified homeowners throughout the state in rehabilitating their homes. The applicant must either have direct rehabilitation experience or have partnerships with local agencies that possess the necessary experience. Successful applicant organizations must demonstrate familiarity with income verification procedures as well as the capacity for construction management including lead-based paint requirements.

Purpose of Grant

HRAP will assist low-income and very low-income homeowners with health, safety, and energy efficiency repairs to their homes, as well as accessibility improvements. Through these activities, the program aims to: preserve existing affordable housing stock, provide investment in disadvantaged communities, improve the health and well-being of occupants, and help low-income and disabled or mobility impaired persons remain in their homes.

This program will merge the existing Single Family Rehabilitation program (“SFR”) and the Home Accessibility Program (“HAP”) into one simplified program. Additionally under HRAP, the per project spending limits have increased from the prior programs. Grantees may select from any of the three project types described below to address a specific homeowner’s needs.

Project Types

Full Rehab Projects

Maximum funds of \$45,000 will be provided to each household to cover hard and soft construction costs. This assistance will be provided to the homeowner in the form of a five-year loan forgiven at 1/60th per month over the affordability period. Additionally, grantees may receive up to an additional 15% of the construction costs to cover their project delivery work on each project. Project delivery costs will not be included in the loan amount. The maximum amount for project delivery is \$6,750 per project. The maximum total funding per project is \$51,750, including construction costs and project delivery costs.

Accessibility Projects

Projects that spend at least 30% of construction costs on accessibility related repairs and improvements will be classified as Accessibility projects. The funding structure and funding limits

for Accessibly projects will be identical to that of Full Rehabilitation projects. All grantees will have the option to complete Accessibility projects; however, grantees will only be required to complete accessibility projects if they indicate that they will complete a certain number of accessibility projects in their grant applications.

Roof Only Projects

A Roof Only option will allow grantees to address roof related repairs for homes that do not have significant interior health and safety issues or accessibility needs. Maximum funds of \$21,500 will be provided to each household to cover hard and soft construction costs related to roof replacement or repair, including gutters, rafters, fascia, soffits, and downspouts. This assistance will be provided to the homeowner in the form of a three-year loan forgiven at 1/36th per month over the affordability period. Additionally, grantees may receive up to an additional 15% of the construction costs to cover their project delivery work on each project. The maximum amount for project delivery on a Roof Only project will be \$3,225 per project. The maximum total funding per project will be \$24,725, including construction costs and project delivery costs.

Eligible homes for Roof Only must have no other significant health and safety issues in order to qualify for this project type. Homes needing extensive repairs should be considered for the Full Rehab project type.

Grantees will have the option to transfer homeowners from Roof Only to a Full Rehabilitation or Accessibility project if they discover other needs; however, they may not combine these options on a single house.

Trust Fund Programs must be compliant with all applicable local, state and federal laws.

Summary Project Type Funding Structure

Budget Source	Accessibility	Full Rehab	Roof Only
Construction Costs Max (Hard & Soft Costs)	\$ 45,000	\$ 45,000	\$ 21,500
Project Delivery (PD) Max	\$ 6,750	\$ 6,750	\$ 3,225
Max Spend Per House = Construction Costs + PD	\$ 51,750	\$ 51,750	\$ 24,725
PD Rule	15% of Hard and Soft Costs	15% of Hard and Soft Costs	15% of Hard and Soft Costs
Additional Considerations	30% of construction costs must be utilized for accessibility improvements		Homes must have no other significant health and safety issues in order to qualify for this component.

Program Funding and Expenditure Deadlines

A total of \$16,000,000 has been set aside for this program. The program will run for two years from the date of closing with the approved applicant. The approximate grant period will be March 2023 through March 2025. All requests will be processed through IHDA's electronic loan processing software.

Applicants may request a minimum of \$300K up to a maximum of \$950K in funding for this program. Note that IHDA reserves the right to allocate funds beyond these limits when making final funding decisions.

Eligible Applicants

Units of local government and non-profit organizations are eligible to apply, provided that the applicant either meets all the qualifications listed below and/or agrees to partner with appropriate, identified entities that meet all of the following qualifications:

- Experience in administering programs for low-income and/or very low-income households, including intake and income verifications;
- If committing to completing Accessibility projects, experience completing accessibility improvement projects for persons who are disabled or mobility impaired.
- Experience in administering housing rehabilitation, including grant and financial management;
- Experience in construction project management and assessment, including housing inspections, work write-ups, cost estimating, building permits, code enforcement, and related local government procedures;
- Familiarity with federal and state fair housing and accessibility laws and regulations; and
- Familiarity with and ability to research other available/possible funding sources for housing repair activities.

Please note that third party administrators are limited to a maximum of three applications per round.

Eligible Properties

For Full Rehab and Roof Only projects, all properties must be an existing residential one unit single-family property that is independent, privately owned, and non-institutional to be used as the owner's **sole residence** and not an income property. While the assistance to the homeowner and improving the condition of the home is of primary importance, adding to the stability of the surrounding neighborhood is also a goal of IHDA.

For Accessibility projects, all properties must be an existing residential property that is rental or

owner-occupied and must have a documented need for accessibility modifications. The owner or the owner's tenant must be a senior citizen (over 60 years of age) with a physical limitation, or a resident within the home must be a disabled person (with a physical or mental impairment). While the assistance to the homeowner or renter and improving the condition of the home are of primary importance, adding to the stability of the surrounding neighborhood is also a goal of IHDA.

Eligible Geographic Areas

IHDA will accept applications from eligible applicant organizations representing any communities or geographic areas within the state of Illinois.

Eligible Households Served

All program participants must have household incomes not exceeding 80% of the area median income, based on family size. Additionally, preference must be given to households at or below 50% AMI.

Forgivable Loan Terms for Homeowners

- For all project types, the loan the balance will be due out of net proceeds upon sale or transfer of the property if such an event occurs during the respective 5-year or 3-year recapture period. Cash out will not be permitted during the recapture period unless the unforgiven loan balance is paid in full.
- Funds will be secured to the property with the respective forgivable 5-year or 3-year Mortgage and Promissory Note based on the project type and construction costs.

Other Requirements

- Rehabilitation work funded and performed under this program must comply with all local code, permitting, and inspection requirements. All properties must also be reviewed and approved by the State Historical Preservation Office (SHPO) or by a Certified Local Government (CLG) prior to work.
- In addition to accessibility improvements, any immediate risks to the health and safety of the occupants must be prioritized under the rehabilitation work. These repairs must meet [IHDA Property Standards](#). Smoke alarms and carbon monoxide detectors must be installed and functioning in all funded properties as called for by Public Act 094-0741.
- Project delivery: Up to 15% of hard and soft construction costs for each property may be paid to the grantee for direct project related costs, including but not limited to, intake and income verification, cost estimates, work write-ups, inspections, and permits.
- Administrative costs: Funds may also be used for the grantee's general administration costs. Maximum general administration fees consist of 5% of the total grant award for administrative costs related to general management, oversight, and coordination, including staff and overhead. Per project cost limits do not include administrative funding which is provided separately to the grantee.

Capacity Requirements of Applicants

Rehabilitation expenses under the program are paid following the review and approval of all construction improvements completed.

Applications must include the following elements:

- Be able to assure cost reasonableness by the utilization of a computerized cost estimating system.
- Provide a description of your established pool of eligible contractors including their contact information.
- Have experienced rehabilitation specialists and lead assessors on staff or must demonstrate by partnership or contractual agreements to provide those services by individuals who have the capacity in these areas.
- Description of the client selection process including marketing and outreach, education, intake and processing, and closing procedures.
- Rehabilitation work must be performed according to [IHDA Property Standards](#).
- Proposals must target assistance to persons or families at or below 80% of the area median income, adjusted for family size.
- Description of the agency's plan to include participation of minority- and women-owned (MBE/WBE) contractors in this program (include a list of MBE/WBE contractors from the agency's area).
- Description of the agency's process for preparing the work write-up and cost estimate. Include a sample from the agency's computerized specification program showing electronically derived costs. Note: If your agency does not have a computerized specification program, you may charge the cost to your administrative costs budget.
- Description of the agency's process for inspection and approval of work.
- Description of the agency's disbursement process.

Grantee Performance Benchmarks

HRAP grantees will be expected to meet performance benchmarks based on expenditure of funds during the grant period. IHDA reserves the right to de-obligate funds from grantees that fail to expend at least 20% of their award by the end of year one of the two-year grant period.

Application

Scoring Criteria

The following is the scoring criteria that will be used to rank your application:

Category	Maximum Points
Organization and Team Capacity	35
Workplan, Budget and Cost Control	25
Program Impact	10
Program Need and Demand	15
Readiness to Proceed	15
Total	100

1. Organization and Team Capacity – (max 35 points)

Up to thirty-five points may be awarded for applicants with strong organization and team capacity. Points will be awarded to applications that demonstrate successful previous management of a housing rehabilitation grant/program within the jurisdiction. Points will also be awarded for applications that clearly show a staff is in place to effectively administer and oversee the program.

2. Workplan, Budget and Cost Control – (max 25 points)

Up to twenty-five points may be awarded to applications that include a cost-effective, reasonable budget in the application, including a detailed explanation of the process for ensuring the reasonableness of all costs associated with the proposed or reimbursable activities, and documentation of the process used to procure all third party vendors. Points will be given to applications that demonstrate a systematic, thorough, well-documented approach to ensuring reasonable costs. Points will also be awarded for applicants that target areas of greatest need.

If your organization has the capability to complete Accessibility projects, we encourage you to commit to serving some of those households. Grantees that commit to completing both Accessibility projects in addition to Full Rehab will receive additional points over those that only commit to completing Full Rehab projects. You may also be eligible for a larger award amount if you commit to completing both of these project types.

3. Program Impact – (max 10 points)

Up to ten points may be awarded to applications that provide a narrative detailing how the grant will impact low-income households and the community being targeted.

4. Program Need and Demand – (max 15 points)

Up to fifteen points may be awarded to applicants who evidence both need and demand for the program. Attach letters of support, evidence of community input and evidence of third party study, if applicable. Please include your waiting list for the program.

5. Readiness to Proceed – (max 15 points)

Up to fifteen points may be awarded to applications that have systems in place to administer the following:

- a. Market the program and select income-eligible applicants to participate in the program. If you have a waiting list for rehabilitation programs, please include the list for maximum points.
- b. Recruit/maintain a contractor pool to participate in the program, including lead-based paint contractors and licensed roof contractors.
- c. Provide construction management to bid, oversee, and inspect rehabilitation projects.

Review Process

- IHDA will be responsible for reviewing all applications to ensure compliance with program guidelines and the requirements of the Illinois Affordable Housing Act and IHDA's administrative rules under that Act.
- IHDA will work to achieve an equitable geographic distribution of funds among qualified applicants.
- The review period will begin after the application due date. IHDA staff will present a funding recommendation to the Members of the IHDA Board. The Members of the IHDA Board have final approval authority over all funding awards.

Application Fee

IHDA will not charge a fee for processing applications under this Program.

Submission Deadline

A completed application, with all required exhibits, must be submitted via the online form by **Thursday, September 8th, 2022, by 3 pm CST**. Only complete applications submitted through the [online form](#) will be accepted. Please confirm delivery of your application by checking the appropriate notifications in your email. Be sure to attach all necessary exhibits and attachments. If you do not receive confirmation, please e-mail HRAPinfo@ihda.org.

Application Webinar

The Illinois Housing Development Authority will be hosting an application/technical assistance **webinar on Thursday, August 18, 2022 at 11:00am** Central to provide more information on the program and the application, as well as to answer questions. Please register in advance using the link below if you plan to attend.

Webinar: Home Repair and Accessibility Program (HRAP) application web

Webinar link for attendees: <https://illinois2.webex.com/illinois2/j.php?MTID=m9ac6400e592616f07936199886c77420>

Date and time: Thursday, August 18th, 2022, 11:00 am Central Time (Chicago, GMT-06:00)

Duration: 1 hour

Webinar number: 2466 084 3373

Webinar password: HRAP2023 (47272023 from phones)