

IS YOUR HOME IN NEED OF SIGNIFICANT HEALTH AND SAFETY REPAIRS OR ACCESSIBILITY IMPROVEMENTS?



The Home Repair and Accessibility Program (HRAP) may be able to help.

Eligible homeowners may receive up to **\$45,000** in assistance from the state of Illinois for eligible repairs and/or accessibility improvements.

Frequently Asked Questions

- 1. How much can I receive to repair my home?** Homeowners may receive up to **\$45,000** for necessary repairs and accessibility modifications to their home through a forgivable loan.
- 2. What types of repairs and improvements can the program cover?** Program funds can cover needed health and safety repairs, code violation repairs, accessibility improvements (ramps, accessible bathrooms, chair lifts, etc.) and significant energy efficiency improvements. The program also has a roof-only option for roof replacement or repairs.
- 3. How long is the forgivable loan term?** The loan is forgiven in three years for roof repairs, or five years for rehabilitation and accessibility repairs.
- 4. Do I have to repay the forgivable loan?** No, you do not have to repay the loan if you remain in your home for the entire loan term. If the home is sold before the term ends, the unforgiven balance will be due out of net proceeds.
- 5. Is the program offered in my area?** Visit www.IHDA.org to view our list of grantees to see if the program is offered in your area. Contact the participating organization or municipality to apply through them.
- 6. Do I need to own my home?** Applicant names must be on the title, and they must currently live in the home as their sole residence.
- 7. I do not own a home, I am renting. Can I still qualify for the program?** Renters may qualify if they need accessibility improvements. The tenant must qualify for household income, and the landlord must sign the note and mortgage.
- 8. How do I know if I qualify?** Your total household income must be at or below 80 percent of the Area Median Income (adjusted for household size). Other eligibility requirements, such as a property value limit, also apply. Contact your local grantee for more information on qualification requirements.
- 9. How do I know if my home is eligible?** Single-family homes and condominiums are eligible for the program. Mobile homes are eligible for the program if they are on a permanent foundation and taxed as real estate. The homeowner must also own the land underneath the mobile home.

To learn more about HRAP, please visit: www.IHDA.org

