

# Illinois Homeowner Assistance Fund Home Repair Program (HAFHR)

## FAQs

Habitat for Humanity, in partnership with The Illinois Housing Development Authority (IHDA), is excited to introduce the Illinois Homeowner Assistance Fund Home Repair Program (HAFHR). This initiative is designed to assist eligible homeowners in addressing necessary home health and safety repairs that have been delayed or exacerbated due to the COVID-19 pandemic.

### About the HAFHR Program

- **Are applications open?** Currently, applications are not open, however, if you go on our website and fill out the contact form you will be notified opens for the affiliate you select. It is important to note that being notified does not guarantee your applications will be approved. Funding is limited and applications may be subject to a lottery-based selection.
- **What is the Homeowner Assistance Fund Home Repair (HAFHR) program?** The Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) allows eligible homeowners to address home maintenance needs delayed and exacerbated by the COVID-19 pandemic. Eligible repairs will maintain the habitability of a home and prevent homeowner displacement.
- **What types of home repairs are covered under the HAFHR program?** Examples include but are not limited to the following: Addressing health, safety and code violations; Roofing, soffit/fascia/gutters, drainage and runoff management; Electrical and plumbing systems; Foundations, existing decks and existing porches; Modifications and improvements for accessibility to allow the elderly or disabled to age in place; Environmental modification and improvements; Other vital and necessary repairs specific to the home's needs.
- **How much grant funding is available to repair my home?** Homeowners with critical home repairs that were delayed due to the COVID-19 pandemic may receive up to \$60,000 toward critical home repairs through a forgivable loan. Habitat receives the funds and completes the work and/or pays contractors to complete the repairs.
- **Is the program offered in my area?** Habitat is one of the organizations in Illinois completing home repairs. The chart on page 5 shows the areas where Habitat is accepting repair applications. If Habitat does not serve your area, please visit [IHDA's website to view a list](#) of other organizations completing home repairs.

- **How do I know if I qualify?** You must have had a financial hardship after January 21, 2020, related to the Covid-19 pandemic. AND your total household income must be at or below 150 percent of the Area Median Income (adjusted for household size). AND Other eligibility requirements, such as a property value limit, also apply.

## Application Process

- **How can I apply for the HAFHR program?** If you have done so already, you can fill out the contact form on [www.chicaogolandhabitat.org/HAFHR](http://www.chicaogolandhabitat.org/HAFHR) and based on where you live, you will be notified when applications are being accepted. If you live in one of our service areas, the corresponding affiliate will let you know how to fill out the application.
- **What documents are required for the HAFHR application?** Documents needed for a complete application include but are not limited to:
  - a. Employment Income
    - i. Most recent W2
    - ii. Three (3) most recent pay stub(s)
    - iii. Most recent Tax Returns - 2022
  - b. Benefit and Support Income
    - i. Unemployment Compensation
    - ii. Pension
    - iii. Social Security - 2023 “Your New Benefit Amount” document
    - iv. Supplemental Social Security
    - v. Disability Income
    - vi. Alimony
    - vii. Child Support
    - viii. Welfare or public assistance
    - ix. Regular support from family members or friends
  - c. Additional Real Estate You Own
    - i. If you own any rental property, submit information on income received and expenses you have from the property, (most recent Schedule E tax form.
  - d. Stocks, Bonds, Trust, Other Investments
    - i. Statements on value of investments and any income from these investment
  - e. Gifts/Other Income

- i. If you have sold or given any assets in the past two years, (such as giving a property or any amount of money to another family member,) please provide information about those assets.
    - ii. Any additional type of income the household has; provide any information available.
  - f. Proof of Homeowner's Insurance
    - i. Current Homeowner's Insurance policy, showing dates policy is in force
  - g. Proof of up to date Mortgage
    - i. Mortgage payment statement, showing most recent payment and that payments are up to date
  - h. Bank Statements, (from ALL accounts - checking and savings)
    - i. Most recent two (2) bank statements for EACH account, for all applicants.
- **How long does the application process take?** The open periods will vary depending on the affiliate. Once the open period closes the affiliate will review the applications and choose applicants based on their selection process. The time will vary but no less than 1 month.
- **What happens if my application is denied?** You will receive a formal letter if your application is denied. You are encouraged to apply with other grantees who may be serving your area as well.
- **Is there a deadline to apply for the HAFHR program?** Affiliates will have different open periods. If you have filled out our contact form you will be notified of when your corresponding affiliate is accepting applications. They will provide the deadline for their open period.
- **Who can I contact for more information or assistance with my application?** Once your application is received by the corresponding affiliate, they will provide a point of contact handling your application. If you no longer have the contact information, you can email the Chicagoland team at [HAFHR@chicagolandhabitat.org](mailto:HAFHR@chicagolandhabitat.org).

## Eligibility Requirements

- **Are there income restrictions for the HAFHR program?** All applicants below 150% AMI are welcome to apply however, applicants whose AMI is 80% and below are prioritized by Habitat.
- **Do I need to own my home?** Yes, applicant names must be on the title, and they must currently live in the home as their sole residence.

- **How do I know if my home is eligible?** Single-family homes, condominiums, and cooperative units are eligible for the program. Buildings with 2-to-4 units are eligible for the homeowner-occupied unit and common areas. 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. All properties must be held in fee simple title. In addition, this program has property value limits. See chart for property value limits in the Habitat service areas. Property values are established using the average of three online realtor sites (such as Zillow, Redfin, Realtor.com).
- **I already received HAF funds through ILHAF, am I eligible?** Yes, if you received mortgage assistance through ILHAF you are eligible to apply.
- **What properties are ineligible?** Properties are ineligible if they have any of the following liens or restrictions: reverse mortgages, investment properties, home equity line of credit, ownership in trust or under a contract-for-deed, primarily used for business (more than 50% of the floorspace used for business).

## Repair Process

- **How will I receive the funds if I am approved?** You do not receive the funds. Habitat receives the funds and either completes the repairs or pays contractors who complete the repairs.
- **Can I choose my own contractor for the repairs, or do you provide one?** Habitat will receive bids from contractors and select those who are best qualified to complete the work specified in the proposals and are properly licensed and insured.

## Homeowner Commitments to the Program

- **Are there any repayment terms for the HAFHR assistance?** No, you do not have to repay the loan if you remain in your home for the entire three years. There will be a three-year forgivable loan for the total construction costs put on your home. Assistance for the home repair project is forgiven monthly over the three-year term (1/36<sup>th</sup> a month) until completely forgiven after year three. The unforgiven balance will be due out of net proceeds if the home is sold before the term ends.

Affiliate	Service Area	Open Period
HFH Chicago South Suburbs (First Come First Served)	Blue Island, Burnham, Calumet City, Calumet Park (Only South of 127th St.), Chicago Heights, Country Club Hills, Crestwood (Only South of 127th St.), Dixmoor, Dolton, East Hazel Crest, Flossmoor, Ford Heights, Glenwood, Harvey, Hazel Crest, Homewood, Lansing, Lynwood, Markham, Matteson, Midlothian, Oak Forest, Olympia Fields, Orland Hills (COOK COUNTY ONLY), Orland Park (COOK COUNTY ONLY), Park Forest (COOK COUNTY ONLY), Phoenix, Posen, Richton Park (COOK COUNTY ONLY), Riverdale, Robbins, Sauk Village (COOK COUNTY ONLY), South Chicago Heights, South Holland, Thornton, Tinley Park (COOK COUNTY ONLY)	May 1 - 31
DeKalb County HFH (Lottery)	City of Dekalb	April 1 - 30
DuPage HFH (First Come First Served)	DuPage County	May 1 - 31
HFH of McHenry County (First Come First Served)	McHenry County except Crystal Lake	Open all year
HFH of Northern Fox Valley (First Come First Served)	Cities of Crystal Lake, Carpentersville, Elgin, and Streamwood	Open all year
HFH Sangamon County (First Come First Served)	Sangamon County	March 1 - 31
Will County HFH (First Come First Served)	Will, Grundy, and Kankakee Counties	Feb 21 - March 21
HFH of Lake County (First Come First Served)	City of Fox Lake	May 1 - 14
HFH Chicago (Lottery)	Austin, Greater Grand Crossing, West Pullman	Late 2024
HFH of Danville (First Come First Served)	City of Danville	Late 2024
HFH Ogle County (First Come First Served)	Ogle County	2025
Coles County HFH (First Come First Served)	Coles County	2025
Other	Champaign and LaSalle-Bureau-Putnam Counties; Cities of Decatur and Quincy	TBD

## Eligible Households

- Certify to a financial hardship after January 21, 2020, related to the COVID-19 pandemic.
- Own and occupy the property as the primary residence.
- Be current on mortgage payments OR not have a mortgage payment.
- Reverse mortgage, home equity line of credit, contract for deed or ownership held in a trust are all ineligible ownership models for this program.
- Homeowners who received HAF housing assistance are eligible to apply.
- Households with less than or equal to 150% of the area median income may apply, however, **Habitat for Humanity will prioritize those with less than or equal to 80% of the area median income** (view chart on page 7).
- Other eligibility requirements, such as a property value limit, also apply.

## Eligible Properties

- Single-family homes
- Accessory Dwelling Units (ADU): a small residence that shares a single-family lot with a larger, primary dwelling
- 2-to-4-unit residential building where owner lives in one unit (common areas and owner-occupied units are eligible)
- Manufactured home on a permanent foundation
- In all of the above, the homeowner owns the land, and the property is taxed as real estate.
- Condominium or Cooperative Units

## Ineligible Properties

- No reverse mortgages
- No investment properties
- No properties with a home equity line of credit
- No ownership in trust or under a contract-for-deed
- No properties primarily used for business (more than 50% of the floorspace is used for business)

## NUMBER OF PEOPLE IN HOUSEHOLD Below 80% AMI\*

County	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Champaign	54,150	61,900	69,650	77,350	83,550	89,750	95,950	102,150
Coles	45,000	51,400	57,850	64,250	69,400	74,550	79,700	84,850
Cook	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500
DeKalb	51,550	58,900	66,250	73,600	79,500	85,400	91,300	97,200
DuPage	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500
Grundy	57,900	66,150	74,400	82,650	89,300	95,900	102,500	109,100
Kane	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500
Lake	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500
McHenry	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500
Ogle	49,400	56,450	63,500	70,550	76,200	81,850	87,500	93,150
Sangamon	55,650	63,600	71,550	79,450	85,850	92,200	98,550	104,900
Vermilion (Danville)	45,000	51,400	57,850	64,250	69,400	74,550	79,700	84,850
Will	61,800	70,600	79,450	88,250	95,350	102,400	109,450	116,500

## PROPERTY VALUE LIMITS

County	Price
Champaign	171,000
Coles	124,000
Cook	290,000
DeKalb	124,000
DuPage	342,000
Grundy	228,000
Kane	287,000
Lake	287,000
McHenry	287,000
Ogle	162,000
Sangamon	160,000
Vermilion (Danville)	124,000
Will	287,000

\* as of February 1, 2024

## Participating Habitat Affiliates in Illinois

- Habitat for Humanity of Champaign County
- Habitat for Humanity Chicago
- Coles County Habitat for Humanity
- Habitat for Humanity of Danville
- Habitat for Humanity of DeKalb County
- DuPage Habitat for Humanity
- Habitat for Humanity Lake County
- Habitat for Humanity of McHenry County
- Habitat for Humanity of Northern Fox Valley
- Habitat for Humanity of Ogle County
- Habitat for Humanity Sangamon County
- Will County Habitat for Humanity

