

Housing Rehabilitation Program

A homeowner assistance program funded by the Kane-Elgin HOME Consortium

The Housing Rehabilitation Program helps homeowners maintain their homes by providing funds to correct code violations and eliminate substandard living conditions. The program provides up to \$20,000 in assistance in the form of a zero-interest, deferred-payment loan. No interest accrues on the loan, and no payments are due until the home is sold, the title is transferred, or the home no longer serves as the homeowner's principal residence. When any of these events occur, the loan is repaid. The program also provides homeowners up to \$10,000 in assistance as a grant to address lead-based paint hazards. To qualify for the Housing Rehabilitation Program, homeowners must live in the Kane-Elgin Consortium Area*, meet Federal income limits (see table below), and have sufficient equity to cover the amount of the loan. For more information, call **Community Contacts** at **847-697-5914** or go to www.cci-hci.org.

Income Limits for Housing Rehabilitation Program

Family Size	1	2	3	4	5	6	7	8
Income Limit	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$75,550	\$79,350

* The Kane-Elgin Consortium Area does not include the municipalities of Algonquin, Aurora, Hampshire, Huntley, and Montgomery. Algonquin and Huntley homeowners should contact the McHenry County Housing Authority at 815-338-7752. Aurora homeowners should contact the City of Aurora's Division of Neighborhood Redevelopment at 630-264-3060. Housing rehabilitation assistance is not available to homeowners in Hampshire and Montgomery at this time.



The Housing Rehabilitation Program is one of several housing assistance programs funded by the Kane-Elgin HOME Consortium, a city-county partnership formed for the purpose of participating in the U.S. Department of Housing and Urban Development's HOME Program. Community Contacts delivers the program on the Consortium's behalf. Established in 1978, Community Contacts is a non-profit human-service organization that assists area residents with the payment of home energy costs, home repair and rehabilitation work, and home weatherization.