

## DuPage County Single-Family Rehabilitation Program

DuPage County offers low-interest or deferred loans for home repairs. Qualified homeowners may borrow up to \$24,000 at 0% simple interest with as long as 10 years to repay in low monthly payments or borrow as much as \$24,000 with **no monthly payments or interest charges** until a transfer of title. The Communiyt Development Commission (CDC) Rehab Office determines qualification for these programs upon receipt of application. These loans are part of the County's CDC Block Grant Program which is funded by the United States Department of Housing and Urban Development.

## Qualifications:

Eligibility differs for the two loan programs, however to qualify for either you must:

- Must reside in DuPage County.
- Own and reside in the home you wish to repair.
- Currently be unable to pay for the needed repairs.
- Earn a Gross Annual Income which does not exceed HUD's established guidelines (as listed on the Income Table below).
- Live in a home that is valued at no higher than \$275,200.
- Applicant can have no more than one mortgage on the property.

Family Size	Income Table	
	HUD Income Guidelines - March, 2008	
	Gross Annual Income	
	0% Interest Loan Program	Deferred Loan Program
1	\$42,200	\$26,400
2	\$48,250	\$30,150
3	\$54,250	\$33,950
4	\$60,300	\$37,700
5	\$65,100	\$40,700
6	\$69,950	\$43,750
7	\$74,750	\$46,750
8+	\$79,600	\$49,750

## Types of Improvements:

Moneys made available through these loan programs are intended to help mitigate deterioration of your home. Loans are not made for the purpose of interior or exterior decoration. The following repairs generally qualify under these programs:

- Basic Structural Repairs
- Roofing
- Doors and Windows
- Exterior Siding
- Electrical
- Plumbing (including hook-up to water mains and sewage lines)
- Heating
- Weatherization

Every loan application will be considered and all homes will be inspected by DuPage County staff.

## **More Information Available:**

Single Family Rehab Unit  
Community Services  
421 North County Farm Road  
Wheaton, Illinois 60187