



**City of Champaign
Neighborhood Services Department
Neighborhood Programs Division
102 N. Neil St.
Champaign, Illinois 61820
(217) 403-7070**

Emergency Repair Program

SCOPE	The Emergency Repair Program provides grants and forgivable deferred payment loans to eligible Champaign homeowners to correct housing deficiencies of an immediate nature which threaten the health or safety of the occupants of the home or the structural integrity of the building. Assistance through this program is provided to correct the immediate safety concern only. Other code deficiencies contained within the structure must be addressed through one of the other Neighborhood Services rehab programs.
INCOME LIMIT	The applicant's gross annual household income cannot exceed 50% of the median family income or 80% for elderly/disabled households. The assistance will be provided based on verified income.
ASSET LIMIT	For elderly/disabled households: \$10,000 For all other households: \$5,000
MAXIMUM AMOUNT	The maximum amount available through this program shall not exceed \$5,000, with the exception of roof and sewer line repairs, which may not exceed \$8,000.
PROGRAM DETAILS	Assists with repairs of an immediate nature. To be defined as an emergency, the housing condition in question must present an immediate threat to the health or safety of the occupants or the structural integrity of the home. Emergency repair funds are available to low- and moderate-income owners of single-family residential properties. The funds are provided in the form of a grant or a forgivable deferred payment loan, depending upon the amount of assistance and the income of the household.

Emergency Repair funds are provided in the form of a grant or a forgivable, deferred payment loan, as outlined in the table below. The Emergency Repair funds are provided in the form of a repayable loan at 0% over 10 years to households between 51-80% MFI in need of sewer or water line repair.



Ownership/MFI Limits	Amount of Repair		
	0-\$250	\$251-\$1,750	\$1,751-\$8,000
Owner-occupied < 50% - 80% MFI Senior or Persons with Disabilities	Homeowner's responsibility	Grant	5-year forgivable, deferred payment loan
Owner-occupied or Contract Sales – Neighborhood Infrastructure 51-80% MFI	Homeowner's responsibility	10 year, 0% Loan	10 year, 0% Loan
Contract Sales 0 - 80% MFI	Homeowner's responsibility	5-year forgivable, deferred payment loan	

Guidelines for Participation in the Emergency Repair Program:

The information below provides an overview of the criteria considered by the Neighborhood Programs Division of the Neighborhood Services Department for applicant approval in the Emergency Repair Program. This is only an overview of the program guidelines. A complete set of program guidelines is provided in the Housing Assistance Program Manual, adopted by the Champaign City Council.

1. The subject property must be located within the municipal boundaries of the City of Champaign.
2. The applicant must own the property through a recorded deed. (Applicants under contract sales qualify as long as the contract seller gives written permission for the work to be done, and agrees to a deferred payment loan.)
3. To qualify for assistance, the applicant must not have any outstanding nuisance violations on the subject property or any other property owned within the City. If nuisance violations become apparent after approval, all rehab work will halt until such violations have been cleared. The City also has the authority to demand accelerated payment on rehab grants and forgivable deferred payment loans if nuisance violations are noted after rehab project close-out.
4. Applicants must not have any outstanding City liens or fines on the subject property or on anyone listed on the application. If there are outstanding City liens or fines, they must be taken care of before assistance would be provided.
5. Applicants that are determined by the Code Compliance Division to be repeat nuisance offenders will be required to maintain the property nuisance-free for six months prior to approval for all City programs
6. The annual gross income of the household must be equal to or less than eighty percent (80%) of the median family income for elderly/disabled households, or fifty (50%) for all other households. Annual gross income is defined as stable, verifiable income from all sources for all members of the household over the age of 18. Exemptions apply to seniors or households with persons of disabilities. See chart above.
7. The applicant must not have assets in excess of ten thousand (\$10,000) if elderly/disabled, or five thousand dollars (\$5,000) for all other households. Assets include, but are not limited to, savings or checking accounts, savings bonds, stocks, securities, real estate equity (other than the applicant's homestead), or retirement funds. Elderly/disabled households may not have assets in excess of ten thousand dollars (\$10,000).



8. A maximum of five (\$5,000) for emergency repairs, or a maximum eight thousand dollars (\$8,000) for roof and sewer line repairs, may be available to the property depending upon the verified income of the applicants. The form of assistance will be provided in accordance with the terms listed above.
9. The City will choose several contractors from the Approved Contractors List to provide cost estimates on the repairs to be made. Due to the immediate nature of the work, formal bidding procedures are not required. A contractor may be chosen over a lower bidder based on availability to complete the project.
10. A subordinate position lien will be placed on the property in an amount equal to the cost of the rehabilitation and will remain in effect for the term of the loan. Should the property be sold, converted, or the title transferred at any time during the term of the agreement, the loan will immediately become due and payable to the City.
11. At the end of the grant or loan term, the lien will be released and the applicant will no longer be obligated to the City, as long as the applicant has complied with all provisions of the agreement.
12. The City will subordinate its lien to a refinanced first mortgage only in certain circumstances. Generally, the City will only subordinate to a refinanced first mortgage with no cash out. In some situations, financing for home improvements may be allowed. Each request will be reviewed on a case-by-case basis.
13. Applicants who do not fully disclose all requested family, income and asset information will be denied assistance. If undisclosed income, asset, or family size information surfaces after the emergency application is approved, the project will be terminated at that time and no additional assistance will be provided to that household. Providing false or incomplete information may result in prosecution.

By signing this document, I am acknowledging that each of these points have been read and explained to me to my satisfaction.

Owner

Co-Owner/Applicant

Date

Date

STATE OF ILLINOIS }
COUNTY OF CHAMPAIGN }

I, the undersigned, a Notary Public in and for said County and State aforesaid, do hereby certify that _____ and _____ personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial seal this _____ day of _____, 20____.

Notary Public

