



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

Home Accessibility Retrofit Program

- SCOPE** The Home Accessibility Retrofit Program (HARP) provides grants or loans to eligible Champaign homeowners or renters to eliminate barriers, modify the layout, or add structural accessories or improvements to the dwelling to make it more accessible to the disabled occupant(s) of the structure. The program may also be used to make “visitability” modifications to dwelling units to allow disabled, immediate family members to visit the subject property. Assistance through this program is provided to make accessibility modifications only. Any other code deficiencies identified within the structure must be addressed through one of the other Neighborhood Services rehab programs.
- INCOME LIMIT** To be eligible for assistance, a household must have an annual income that does not exceed 80% of the median family income for the Champaign-Urbana-Rantoul area.
- ASSET LIMIT** For elderly/disabled households: \$10,000
- MAXIMUM AMOUNT** The maximum amount available through this program is \$8,000.
- PROGRAM DETAILS** The funds are provided in the form of assistance will be provided in the form of a grant or deferred payment loan. The form of assistance will be determined as follows:

Ownership/MFI Limits		Amount of Assistance	
		\$0-\$1,750	\$1,751-\$8,000
Owner-Occupied	≤ 50% MFI	Grant	Grant
	51% - 80% MFI	Grant	5-year forgivable, deferred payment loan
Contract Sales and Renter-Occupied	0% - 80% MFI	5-year forgivable, deferred payment loan	



Guidelines for Participation in the Home Accessibility Retrofit 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 Home Accessibility Retrofit 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 home may be an owner-occupied dwelling or rental unit located within the city limits of the City of Champaign. The City may verify ownership through a title search. If the property is a rental unit, the tenant must obtain written permission from the property owner to complete the rehab work. The property owner must provide verification that the tenant will be allowed to remain in the unit for a period of 12 months after completion of the unit modifications. As long as the tenant remains in compliance with the lease agreement, s/he would have the ability to remain in that modified unit for at least one year after the work is completed.
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 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. The annual gross income of the household must be equal to or less than eighty percent (80%) of the median family income for the Champaign-Urbana-Rantoul MSA, as determined by the U. S. Department of Housing and Urban Development (Part 5 Income Verification Process). Annual gross income is defined as stable, verifiable income from all sources for all members of the household over the age of 18.
6. The applicant must not have assets in excess of ten thousand dollars (\$10,000). 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.
7. A maximum of eight thousand dollars (\$8,000) 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.
8. The City has the option to deny any loan application based on insufficient equity, excessive debt, or inability to demonstrate a stable income pattern.
9. The applicant will have the opportunity to select the contractor to do the rehabilitation work from the Approved Neighborhood Programs Division Contractor List.
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 grant or 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 loan or grant 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 rehab 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