

HOME ACCESSIBILITY PROGRAM (HAP)

DO YOU OR SOMEONE LIVING IN YOUR HOME NEED A RAMP, CHAIRLIFT OR STAIRLIFT? HOW ABOUT AN ACCESSIBLE BATHROOM WITH A WALK-IN SHOWER?

SENIOR CITIZENS AND PERSONS WITH DISABILITIES MAY QUALIFY FOR UP TO \$25,000 IN ASSISTANCE FROM THE STATE OF ILLINOIS TO IMPROVE THE ACCESSIBILITY AND SAFETY OF THEIR HOME.



HAP FAQ

1. HOW MUCH CAN I RECEIVE TO REPAIR MY HOME?

You may receive up to \$25,000 for accessibility modifications and repairs to your home through a forgivable loan. Eligible improvements include installing ramps or chair lifts, improving bathroom and shower accessibility, and more.

2. HOW LONG IS THE FORGIVABLE LOAN TERM?

The loan is forgiven in five years.

3. DO I HAVE TO REPAY THE FORGIVABLE LOAN?

No, if you remain in your home for the full loan term you do not have to repay the loan. A portion of the loan is forgiven each month. If the home is sold before the affordability term ends, the unforgiven balance will be due out of net proceeds.

4. IS THE PROGRAM OFFERED IN MY AREA?

Visit IHDA's website at www.IHDA.org to view our list of program partners to see if the program is offered in your area. Contact the organization or municipality and if they have funds available, they will get you started.

5. DO I NEED TO OWN MY HOME?

If you are the homeowner, your name and all owners of the home must be on title. All owners must also currently live in the home.

6. I DO NOT OWN A HOME, I AM RENTING. CAN I STILL QUALIFY FOR THE PROGRAM?

Yes. HAP is open to both homeowners and tenants with accessibility limitations. The tenant must qualify as far as household income and the landlord is required to sign the Note and Mortgage.

7. HOW DO I KNOW IF I QUALIFY?

Your total household income must be at or below 80% of the Area Median Income adjusted for household size and at least one household member must have a disability or be an elderly person with a physical limitation.

8. HOW DO I KNOW IF MY HOME IS ELIGIBLE?

Single-family homes and condominiums are eligible for the program. If you live in a condo, your condo association must approve any repairs that are to be completed on your home. 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.

TO LEARN MORE ABOUT THE HAP PROGRAM PLEASE VISIT WWW.IHDA.ORG



ILLINOIS HOUSING DEVELOPMENT AUTHORITY 

THE HOME ACCESSIBILITY PROGRAM (HAP)

In order to receive assistance under HAP, at least one of the residents of the property must either be elderly with a physical limitation or have a disability. Funds can assist with home modifications and repairs, provided in many different forms and may include the following:

- **Bathrooms** - Replace tub and shower with a walk-in shower and replace toilet with a handicap-accessible toilet.
- **Kitchens** - Replace flooring to allow ease of using a wheelchair.
- **Plumbing** - Replace old plumbing for clean and safe water.
- **Electric** - Replace outdated or dangerous electric panel and outlets.
- **HVAC** - Replace unsafe furnace and air-conditioning.
- **Appliances** - Replace outdated and inefficient appliances.
- **Porches and Outside Stairs** – Install a ramp or chairlift.
- **Windows and Doors** - Replace inefficient windows and entry doors.
- **Smoke Alarms/Carbon Monoxide Detectors** - Install alarms and detectors.

Visit www.ihda.org/my-community/revitalization-programs/ to see if there is currently a participating organization in your area.



HOME ACCESSIBILITY PROGRAM (HAP)

ACT NOW, FUNDS ARE LIMITED!



**Are you a senior or
person with a disability
in need of accessibility
repairs to your home?**

**You may qualify for up to \$25,000
in assistance from the State of Illinois
to improve the accessibility and safety
of your home.**


**ILLINOIS HOUSING
DEVELOPMENT AUTHORITY**

WHAT HAP OFFERS

The Home Accessibility Program (HAP) funds units of local governments and nonprofit organizations that will assist income-eligible households with repairs to remain in their homes by improving accessibility and safety. Eligible households may receive up to \$25,000 in assistance for the rehabilitation of their home. Assistance is provided as a five-year forgivable loan.

ELIGIBILITY

- Households must be at or below 80% area median income (AMI) for household size. Preference will be given to households at or below 50% AMI.
- Elderly persons (with a physical limitation). Persons with a disability—defined as a physical and/or mental impairment, which substantially limits one or more of a person's major life activities.
- Properties may be owner- or tenant-occupied.
- Households must be current on their mortgage payments.
- Only single family properties are eligible for the program.

- Main improvement must be for accessibility (51% of project):

- o Accessible showers and toilets.
- o Ramps to enter the home.
- o Chairlifts inside or outside of the home.

Properties Must Be:

- Owner-occupied and sole residence of all owners.
- If tenant-occupied, tenant must be income-eligible and owner will sign contractor documents and legal documents.
- Held in fee simple title (no contracts for deed or ownership held in trust.)
- Single family properties only.

Condominiums

- Obtain approval of the condo association, if necessary.

Mobile Homes

- Must be on a permanent foundation.
- Households must own the land underneath the mobile home.
- Must be able to record the IHDA mortgage against the property.
- Must be taxed as real estate, and not personal property.

Title Search must reflect the following:

- Property must be clear of all contractor and tax liens.
- If property taxes have been sold to a tax buyer, the property is ineligible.
- Properties with open foreclosure cases are ineligible.

