

## Roof and Porch Repair Program

The Roof and Porch Repair Program (formally known as EHAP) provides grants up to \$30,000 to owner-occupants of 1- to 4-unit residential buildings. The program is limited to the repair and/or replacement of roofs or porches for low- and moderate-income households. Repairs will be commensurate to the level of damage determined by a Department of Housing and Economic Development (HED) rehab construction specialist upon inspection. Applicants for the Roof and Porch Program may enroll in the program under one of two components:

- (I) Roof or Porch Repair/Replacement
- (II) Hazardous and Dangerous Roof or Porch Repair/Replacement - Assistance for households facing imminent threats to health and safety.

### I. **Roof or Porch Repair/Replacement** (Assistance is limited to funding availability)

Registration for roof and/or porch repair/replacement begins on the first business day of January of each year. In 2014, the program will start at 9 a.m. on January 2<sup>nd</sup>. Interested applicants must call 311 to initiate the registration process. Registrations will be taken until 1,000 calls have been reached.

HED will mail applications to households who completed the phone registration process. Applications must be completed by the individual who registered for the program and be returned by the deadline date indicated in the application package. Completion of the registration and application process does not guarantee participation in the program.

### II. **Hazardous and Dangerous Roof or Porch Repair/Replacement for Households Facing Imminent Threats to Health and Safety** (Assistance is limited to funding availability)

Applications for roof and porch repairs that pose an imminent threat to the health and safety are accepted by HED all year long. Only residents who cannot otherwise afford to make the repairs are eligible to participate in the program.

To qualify, the home will be inspected by a HED rehab construction specialist and a determination will be made that damage to roofs or porch systems warrant repair and/or replacement that cannot wait until the January enrollment date. Remedies will be commensurate to the level of damage.

Properties that exceed the program scope of services or the maximum grant amount allowed under the program will not qualify for grant assistance.

**Applicants**

Households earning 80% or less of the Area Median Income (AMI) are eligible to participate in the program and can only receive one-time service assistance. Applicants who have received assistance in the past under category I or II are ineligible to participate again. If the property is jointly owned, the total income of all owners shall be included and may not exceed 80% of AMI. The incomes of all adults, 18 and older, who reside in the property, are included to determine income eligibility.

**2013 Income Limits**

<b>Household size</b>	<b>80 % Area Median Income (AMI)</b>
1 person	\$41,250
2 persons	\$47,150
3 persons	\$53,050
4 persons	\$58,900
5 persons	\$63,650
6 persons	\$68,350

**Properties**

The program is restricted to 1- to 4-unit properties located in the City of Chicago. Individual properties must be habitable and owner-occupied. Applicants may not be at risk of foreclosure. Mixed-use units (apartment plus business or commercial units) do not qualify under the program. All utilities must be current and the homeowner must have lived in the property a minimum of one year at time of application. An environmental exemption issued by the City of Chicago Department of Facilities and Fleet Management is required.

If the owner sells, transfers title, or no longer occupies the unit within one year of the grant, the owner will be required to pay back the grant in its entirety.

**Document Checklist**

- ✓ Copy of title of property (warranty deed or quit claim deed, etc.)
- ✓ Current mortgage statement or reverse mortgage statement or loan modification agreement
- ✓ Current real estate tax bill and utility bills (water, gas & electric)
- ✓ Current Homeowner’s Insurance Policy (declaration page)
- ✓ Proof of residency for ALL household members (valid ID and copies of SS cards)
- ✓ Proof of income for each household member over the age of 18 (Documents may include):
  - Most recent federal tax returns
  - Three recent paystubs (consecutive)
  - Current year Social Security statement or award letter
  - Current year SSI statement or award letter
  - Pension statement
  - Current unemployment statement
  - DHS public cash assistance letter (exclude SNAP/LINK benefits)
  - Two current rent receipts from renters (if you have tenants)