

# Housing Rehabilitation Program Priorities

- Code Violations
- Life Safety
- Accessibility Needs
- Imminent Violations
- Potential Violations
- Energy Conservation
- Resource Conservation



The City of Evanston engages in a number of strategies to maintain and enhance a wide range of housing choices for both renters and buyers.

A number of programs are designed to promote housing that is affordable for low, moderate, and middle income households.

Using federal and local funds, the City has provided financing for acquisition, new construction, and rehabilitation of rental and owner-occupied housing.

## Questions? Please contact

Housing & Grants Division  
909 Davis Street  
Evanston, IL 60201  
224.307.6192  
[www.cityofevanston.com](http://www.cityofevanston.com)



## Owner-Occupied Housing Rehabilitation Program

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**EQUAL HOUSING OPPORTUNITY**



# Creating the Most Livable City

Do you own and reside in a condominium, townhome, one (1) or two (2) bedroom unit family property?

Does your home need repair?

Are you in need of assistance to make necessary repairs?

The City of Evanston's Owner-Occupied Rehabilitation Program may be able to help if you meet the program priorities and eligibility criteria.



## Housing Rehabilitation Program

### Zero Percent (0%) Deferred Loan Program

This program is designed to assist applicants by offering a deferred loan for up to \$50,000 of rehabilitation for one & two unit properties; \$20,000 for condominiums; at zero percent (0%) interest payment. Repayment of the principal amount is due upon sale, transfer of the property or demise of the mortgage(s).

### Zero Percent (0%) Amortizing Loan Program

This program is designed to assist applicants by offering zero percent interest rate loans for up to \$50,000 of rehabilitation for one (1) and two (2) unit properties; \$20,000 for condominiums. Repayment is amortized monthly over a maximum of 20-year term, based on affordability.

## Eligibility Criteria

1. Applicant(s) must be owner occupant(s) of a one-unit or two-unit building.
2. Applicant(s) must not exceed the income eligibility criteria below.
3. Taxes on the property must be current and there cannot be outstanding judgments or non-mortgage liens.
4. Applicant(s) may not have been the recipient(s) of rehabilitation assistance from the City of Evanston within the past ten (10) years.

### HUD Income Limits\*

Household Size	80% of Area Median Income	50% of Area Median Income	30% of Area Median Income
1	\$67,150	\$42,000	\$25,200
2	\$76,750	\$48,000	\$28,800
3	\$86,350	\$54,000	\$32,400
4	\$95,900	\$59,950	\$35,950
5	\$103,600	\$64,750	\$38,850
6	\$111,250	\$69,550	\$43,150
7	\$118,950	\$74,350	\$48,650
8	\$126,600	\$79,150	\$54,150

\*Subject to change