

---

## WHAT IS CDBG?

\* The CDBG Single Family Owner Occupied Rehabilitation Program is designed to enable income eligible homeowners to undertake necessary repairs to their homes to bring them up to building code standards.

\* It provides a 0% interest deferred loan (up to \$20,000) to qualifying households. In addition up to \$10,000 grants are available to address lead based paint hazards.

\* It is administered in Kane County by the Kane County Development Department, and is available to homeowners in Community Development Block Grant areas of Kane County through **Community Contacts Inc.**

\* Loans up to \$20,000 are 0% deferred. The original loan is paid back upon sale or transfer of the property. Grant dollars for lead based paint are not repaid.

## WHO CAN APPLY?

\* Homeowners whose incomes do not exceed 80% of the area median income. (See below.)

\* Homeowners whose homes contain enough equity to cover the 0% loan.

### INCOME CHARTS KANE COUNTY CDBG GRANT.

#### KANE

<b>1 Person</b>	<b>\$41,900</b>
<b>2 Person</b>	<b>\$47,900</b>
<b>3 Person</b>	<b>\$53,900</b>
<b>4 Person</b>	<b>\$59,850</b>
<b>5 Person</b>	<b>\$64,650</b>
<b>6 Person</b>	<b>\$69,450</b>



---

## HOW TO APPLY FOR THE CDBG PROGRAM.

Applicants must provide:

- Income Documentation for the entire household for One Year.
- Copy of Tax Bill
- Proof of Home Insurance
- Proof of Clean Title

Applicants homes must show adequate but not excessive needs for rehabilitation. Homes are inspected by Community Contacts Staff.

**Applications are confidential and are considered on a first come, first served basis.**

---

# NEED \$\$ TO FIX YOUR HOUSE CDBG CAN HELP!!!



COMMUNITY DEVELOPMENT BLOCK GRANT

**NO-INTEREST DEFERRED  
HOUSING REHABILITATION  
LOANS TO HOMEOWNERS IN TARGETED  
AREAS OF KANE COUNTY.**

**COMMUNITY  
CONTACTS INC.  
100 SOUTH HAWTHORNE  
ELGIN , ILLINOIS 60123  
(847) 697-8800**

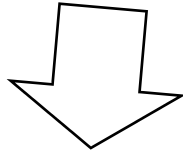
## COMMUNITY CONTACTS, INC

100 SOUTH HAWTHORNE  
ELGIN, ILLINOIS 60123  
847-697-8800

**HOME ENERGY ASSISTANCE**  
GRANTS TO INCOME ELIGIBLE HOMEOWNERS AND RENTERS TO  
ASSIST THEM TO PAY WINTER ENERGY BILLS.  
CALL 847-697-4400

**HOME WEATHERIZATION ASSISTANCE**  
FREE WEATHERIZATION AND FURNACE RETROFIT OR  
REPLACEMENT TO HELP INCOME ELIGIBLE HOMEOWNERS REDUCE  
THEIR HOME ENERGY BILLS. RENTERS ARE ELIGIBLE BUT THE  
OWNER OF THE PROPERTY IS REQUIRED TO PAY HALF OF ALL  
COSTS. CALL 847-697-8800

**MORE FROM  
COMMUNITY  
CONTACTS**



## MORE QUESTIONS AND ANSWERS ABOUT CDBG.

**Q:** How much will I have to pay?

**A:** Funds are given as 0% deferred loans up to \$20,000. This loan is recorded with Kane County and repaid upon transfer or sale of property.

**Q:** Do I have to make payments on the loan?

**A:** No payments or interest is due on the loans. Only upon sale or transfer or the property is the original loan balance due.

