

WHAT IS CDBG?

* The CDBG Single Family Owner Occupied Emergency Rehabilitation Program is designed to enable income eligible homeowners to undertake emergency repairs to their homes.

* It provides a 0% interest deferred loan (up to \$10,000) to qualifying households. In addition up to \$500 grants are available to address minor emergencies.

* 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 \$10,000 are 0% deferred. The original loan is paid back upon sale or transfer of the property. Grant dollars for emergencies less than \$500 are not repaid.

WHO CAN APPLY?

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

* Homeowners whose emergencies are not covered by homeowners insurance.

INCOME CHARTS KANE COUNTY CDBG GRANT.

KANE

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



HOW TO APPLY FOR EMERGENCY HOME REPAIR

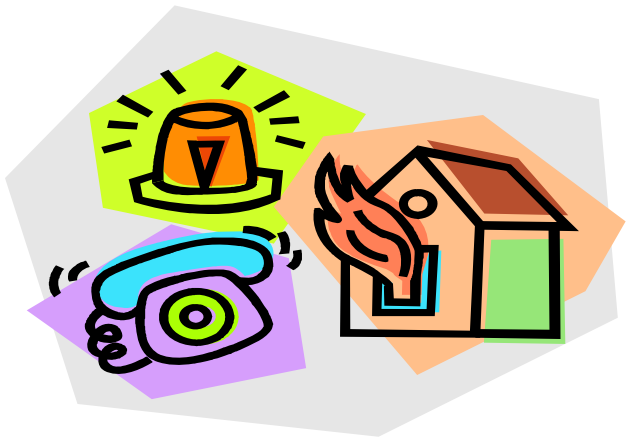
Applicants must provide:

- Copy of most recent tax return for all household members over 18 years of age.
- Copy of Tax Bill
- Proof of Home Insurance

Applicants homes must show immediate need for emergency repair. Emergency funds are limited to mechanical, electric, structural, or plumbing repairs. A lifetime cap of \$10,000 exists with a limit of one emergency per household.

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

CDBG EMERGENCY REPAIR PROGRAM



COMMUNITY DEVELOPMENT BLOCK GRANT

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

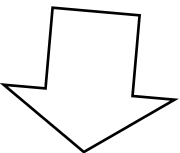
**COMMUNITY
CONTACTS INC.
100 SOUTH HAWTHORNE
ELGIN , ILLINOIS 60123
(847) 697-8800**

COMMUNITY CONTACTS, INC

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

**MORE FROM
COMMUNITY
CONTACTS**



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 QUESTIONS AND ANSWERS ABOUT CDBG.

Q: How much will I have to pay?

A: Funds are given as 0% deferred loans up to \$10,000. This loan is recorded with Kane County and repaid upon transfer or sale of the property.

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

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

