

# 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](http://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](http://WWW.IHDA.ORG)



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