



**ILLINOIS HOUSING  
DEVELOPMENT AUTHORITY**  
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# The Home Repair and Accessibility Program (HRAP) Round 2

May 8, 2024

# Agenda

- ▶ HRAP Program Basics
- ▶ Information for Prospective Grantees
- ▶ Q&A



**\*\*Note:** Information in this presentation is for general information purposes only and is subject to change. IHDA reserves the right to change the program information provided in this presentation at any time. The HRAP Round 2 application shall supersede this presentation.

# The IHDA Community Affairs Team & Contact Information

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# HRAP Program Basics





# Program Overview

- ▶ Single family rehab for income-qualified homeowners
- ▶ Program Goals
  - ▶ Improve the health and well-being of occupants
  - ▶ Help income-qualified (up to 80% AMI), disabled, and mobility impaired persons remain in their home
  - ▶ Preserve existing affordable housing stock
  - ▶ Provide investment in underserved communities
- ▶ 2-year program term
- ▶ Local governments and non-profit organizations serve as grantees
- ▶ Homeowners apply through their local grantee
- ▶ Program relies on the EPA's Lead Renovation, Repair and Painting Rule (RRP) for lead
- ▶ HRAP is a merger of the Single Family Rehab Program (SFR) and Home Accessibility Program (HAP)



# Program Overview

- ▶ HRAP assists income-eligible homeowners with needed repairs:
  - ▶ Health, safety, energy efficiency, and accessibility improvements
  - ▶ Grantees must address all significant health and safety issues
  - ▶ Cannot be used solely as a weatherization program
- ▶ Up to \$45,000 in assistance per household to cover construction costs
- ▶ Assistance is provided in the form of a 3- or 5-year forgivable loan
  - ▶ No monthly payments
  - ▶ Forgiven on a monthly basis over the course of the loan term
  - ▶ Homeowner pays nothing if they stay in their home for the full loan term



# Project Types & Per Project Funding Structure

	Full Rehab	Accessibility	Roof Only
<b>Construction Costs Max</b>	\$ 45,000	\$ 45,000	\$ 21,500
<b>Rehab Scope of Work</b>	<ul style="list-style-type: none"> <li>*Address health and safety issues</li> <li>*Necessary home repairs</li> <li>*May also include some accessibility improvements</li> </ul>	<ul style="list-style-type: none"> <li>*Accessibility improvements</li> <li>*Address health and safety issues</li> <li>*Necessary home repairs</li> </ul>	<ul style="list-style-type: none"> <li>*Roof, Soffit, Fascia, Gutters, and Downspouts</li> </ul>
<b>Additional Considerations</b>		<ul style="list-style-type: none"> <li>*30% of construction costs must be utilized for accessibility improvements;</li> <li>*Resident who is disabled or mobility impaired</li> </ul>	<ul style="list-style-type: none"> <li>*Homes must have no other significant health and safety issues in order to qualify for this component.</li> </ul>
<b>Forgivable Loan Affordability Period</b>	5 Years	5 Years	3 Years

# Client & Property Eligibility

- ▶ All program participants must have household incomes not exceeding 80% AMI, based on family size
  - ▶ Preference for households at or below 50% AMI
- ▶ Full Rehab and Roof Only projects: Must be an existing residential single-family property that is:
  - ▶ Independent, privately owned, and non-institutional
  - ▶ Used as the owner's **sole residence**
- ▶ Accessibility projects: must be an existing residential property that is owner or renter occupied and:
  - ▶ The owner or the owner's tenant must be a senior citizen with a physical limitation, or a resident within the home must be a person who is disabled





# Information for Prospective Grantees



# Application Information

## ▶ Grantee Eligibility

- ▶ Units of local government and not-for-profit corporations are eligible to apply
- ▶ Typically required that grantees or their third-party administrator partner have rehab experience
- ▶ Additional eligibility requirements will be released with the grantee application

## ▶ Funding Availability

- ▶ IHDA anticipates new round similar in sizing of present round
- ▶ Grantee awards will likely range from \$500K - \$1.1 million

# Grantee Responsibilities

- ▶ Grantee responsibilities include but are not limited to:
  - ▶ Client intake and income verification
  - ▶ Inspecting client homes
  - ▶ Determining necessary health, safety, and code required repairs
  - ▶ Completing scope of work write ups
  - ▶ Selecting and managing general contractors
  - ▶ Overseeing construction
  - ▶ Complying with all program rules
  - ▶ Completing and maintaining necessary program documentation
- ▶ Grantees can apply with a third-party administrator to assist in running the program

# Funding Structure

- ▶ Up to 5% of the award amount is available to the grantee to cover administrative costs such as general management, oversight, coordination, staff, and overhead costs
- ▶ Grantees may receive up to 15% of a project's construction costs to cover the staff time the grantee spent working on the project, including:
  - ▶ Work write-ups
  - ▶ Cost estimates
  - ▶ Inspections
  - ▶ Obtaining permits
  - ▶ Client education and qualification
  - ▶ Completing IHDA paperwork for each individual project
- ▶ Operates mostly as a reimbursement program
  - ▶ 50% of administrative funds are paid upfront
  - ▶ 20% of project costs can be paid upfront after the project is approved by IHDA





# Anticipated Timeline

- ▶ **Summer 2024:** Funding application for grantees will be released
  - ▶ Applicants typically have about six weeks to work on their applications before they are due
  - ▶ Additional information on HRAP 2 will be released with the application
- ▶ **Winter 2024-25:** Funding decisions will be made public
- ▶ **Winter-Spring 2025:** Legal closing process with grantees
- ▶ **Spring 2025:** HRAP Round 2 goes live
- ▶ **Spring 2027:** HRAP Round 2 will conclude





Sign Up to Be  
Notified When  
the Application  
Goes Live!



Questions?



Thank You!

