

# Emergency Repair Program

*A homeowner assistance program funded by the Kane County Community Development Program*

The Emergency Repair Program helps homeowners who are facing a crisis situation. The program can assist with any mechanical, electrical, structural, or plumbing issue that undermines the integrity of the home or the safety of its occupants. Work covered by homeowners insurance, however, is not eligible. The program provides up to \$10,000 in assistance in the form of a zero-interest, deferred-payment loan. No interest accrues on the loan, and no payments are due until the home is sold, the title is transferred, or the home no longer serves as the homeowner's principal residence. When any of these events occur, the loan is repaid. To qualify for the Emergency Repair Program, homeowners must live in the Kane County Community Development Program Area\*, meet Federal income limits (see table below), and have sufficient equity to cover the amount of the loan. For more information, call **Community Contacts** at **847-697-5914** or go to [www.cci-hci.org](http://www.cci-hci.org).

**Income Limits for Emergency Repair Program**

Family Size	1	2	3	4	5	6	7	8
Income Limit	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$75,550	\$79,350

\* The Kane County Community Development Program Area does not include the municipalities of Algonquin, Aurora, Elgin, Hampshire, Huntley, and Montgomery. Algonquin and Huntley homeowners should contact the McHenry County Housing Authority at 815-338-7752. Aurora homeowners should contact the City of Aurora's Division of Neighborhood Redevelopment at 630-264-3060. Elgin homeowners should contact the City of Elgin's Community Development Department at 847-931-5910. Emergency repair assistance is not available to homeowners in Hampshire and Montgomery at this time.



*The Emergency Repair Program is one of several housing assistance programs funded by Kane County under the U.S. Department of Housing and Urban Development's Community Development Program. Community Contacts delivers the program on the County's behalf. Established in 1978, Community Contacts is a non-profit human-service organization that assists area residents with the payment of home energy costs, home repair and rehabilitation work, and home weatherization.*