City of Evanston
Housing Rehabilitation Program

Creating the
Most Livable City

Questions? Please Contact:
Building and Inspection Services
2100 Ridge Avenue, Room 3500
Evanston, IL 60201
Phone: (847) 448-4311
www.cityofevanston.org

Owner-Occupied
Housing Rehabilitation Program

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Evanston, IL 60201
Phone: (847) 448-4311
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Do you own and reside in a condominium, townhome, 1 or 2 unit family property?

Does your home need repair?

Are you in need of financial assistance to make necessary repairs?

The City of Evanston’s Owner-Occupied Rehabilitation Program may be able to help if you meet the program priorities and eligibility criteria.

**Housing Rehabilitation Program Priorities**

- Code violations, life safety, and accessibility needs
- Imminent or potential code violations
- Energy and resource conservation

**Eligibility Criteria**

1. Applicant(s) must be owner occupant(s) of a one-unit or two-unit building.
2. Applicant(s) must not exceed the income eligibility criteria included.
3. Taxes on the property must be current and there cannot be outstanding judgments or non-mortgage liens.
4. Applicant(s) may not have been the recipients of rehabilitation assistance from the City of Evanston within the past ten (10) years.

**Zero Percent (0%) Deferred Loan Program**

This program is designed to assist applicants by offering a deferred loan for up to $50,000 of rehabilitation. The Deferred Loan Program is a zero percent (0%) repayment. Repayment of the principal amount is due upon sale, transfer of the property or demise of the mortgagee(s).

**Zero Percent (0%) Amortizing Loan Program**

This program is designed to assist applicants by offering zero percent (0%) interest rate loans for up to $50,000 of rehabilitation. Repayment is amortized monthly over a maximum 20 year term, based on affordability.

**HUD Income Limits**

*Subject to change

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<tr>
<th>Household Size</th>
<th>80% of Area Median Income</th>
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<tr>
<td>1</td>
<td>$49,950</td>
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<tr>
<td>2</td>
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