



APPLYING FOR RESIDENTIAL REHABILITATION ASSISTANCE

Applications are available at our office, located at 100 N. Martin Luther King, Jr. Avenue, Waukegan, IL 60085 and at www.waukeganweb.net/cdbg.html

The following documents are required with the original application:

INCOME INFORMATION

IF EMPLOYED:

- 3 pay stubs received within the last (90) days for all household residents over 18 years of age.
- W-2 and copy of tax filing document (1040 form) from most recent income tax filed for all household residents over 18 years of age.

IF UNEMPLOYED:

- Copy of (3) most recent unemployment check stubs.
- Copy of annual income statement from Social Security Administration.
- If disabled, please provide copy of documentation stipulating annual income amount.
- Please list and document any other source of household income.
- W-2 and copy of tax filing document (1040 form) from most recent income tax filed for all household residents over 18 years of age.

OWNERSHIP INFORMATION

(Only one of the following needed)

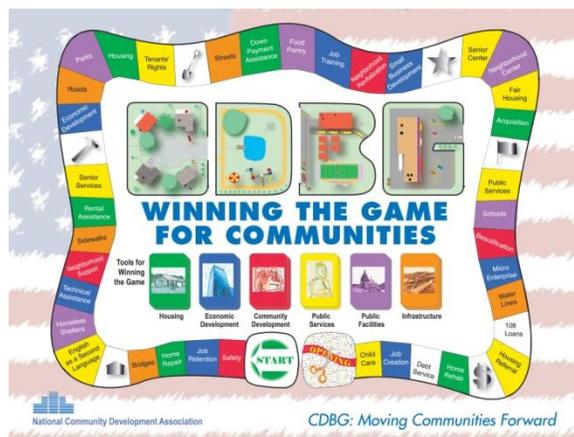
- Monthly Mortgage Statement
- Warranty Deed, Quit-Claim Deed, or other (any documentation containing owner's name and legal description of property).

Wayne Motley, Mayor
Maria LaCour, City Clerk
John R. Schwab, Treasurer

Ezell Robins, CDBG Director

847-599-2532

ezell.robins@waukeganil.gov



CONTACT US

Community Development Block Grant Offices - (CDBG) 3rd Floor
100 N. Martin Luther King Jr. Ave
Waukegan, IL 60085
Phone: (847) 599-2530
Fax: (847) 360-9028

COMMUNITY DEVELOPMENT BLOCK GRANT



C · D · B · G signs of progress • signs of success

What is CDBG?

The Community Development Block Grant (CDBG) Program provides financial assistance to eligible property owners and organizations. Block grant funds are federal dollars used to provide decent housing, a suitable living environment, and expanded economic opportunities - principally for low and moderate income persons in the community. The funds allocated to the City of Waukegan are based upon a formula devised by Congress; therefore, the total funds available vary each year.

For more information regarding the CDBG program, call (847) 599-2530.

Homeowner Assistance

The City of Waukegan Community Development Block Grant (CDBG) office has funding available to assist income eligible Waukegan residents with rehabilitation to their homes. The program available includes both emergency repairs and substantial rehabilitation. Emergency assistance is provided for residences having problems with their homes that relate to health and safety issues. Included in this category are items such as leaking roofs, an inoperative or dangerous furnace, waste (sewer) lines that are collapsed or don't drain, dangerous electric installations, and water supply lines that no longer provide water to in-house fixtures. Emergencies are addressed immediately, while substantial rehabilitation is addressed as an applicant number comes up on the CDBG waiting list. Individuals are qualified through a process established by HUD and the local CDBG guidelines. First, individuals in need of assistance must submit an application. Upon receiving a completed application, the CDBG staff will review it to determine applicant's qualification.

We are here to assist you. If you have questions regarding the program please feel free to contact our office at (847) 599-2530.

2015 LAKE COUNTY INCOME LIMITS

To determine income range, locate your correct family size. Move across the chart toward the right until you locate the range in which your family income level falls.

Median Family Income: \$76,000.00

| Family Size | Extremely Low 0-30% MFI | Very Low 31-50% MFI | Low 51-80% MFI |
|-------------|----------------------------|------------------------|-------------------|
| 1 | Up to 16,000 | 16,001- 26,600 | 26,601- 42,600 |
| 2 | Up to 18,250 | 18,251- 30,400 | 30,401- 48,650 |
| 3 | Up to 20,550 | 20,551- 34,200 | 34,201- 54,750 |
| 4 | Up to 24,250 | 24,251- 38,000 | 38,001- 60,800 |
| 5 | Up to 28,410 | 28,411- 41,050 | 41,051- 65,700 |
| 6 | Up to 32,570 | 32,571- 44,100 | 44,101- 70,550 |
| 7 | Up to 36,730 | 36,731- 47,150 | 47,151- 75,400 |
| 8 | Up to 40,890 | 40,891- 50,200 | 50,201- 80,300 |

The effective date is March 6, 2015

Web site:

<http://www.huduser.org/datasets/il.html>

Rehab Program Qualifications

- Waukegan Resident
- Income Qualified
- Owner Occupied (at least 1 year)
- Must live in residence
- Payments must be current on Mortgage, Property Taxes, and Homeowner Insurance

If you meet all of the qualifications, you may be approved for a no interest deferred loan. Payment is not due until the sale of the property or refinancing (depending on terms and conditions of the loan). Repayment after 10 years is reduced anywhere from 25-50%.

Proof of homeownership, income, mortgage and property insurance is required at time of application.