

Your home is your sanctuary and your biggest financial asset.  
AHC is a nonprofit organization that can help you finance and manage needed repairs.

### FORGIVABLE GRANTS

Government grants are forgiven after 5-10 years in your home

### BIG & SMALL PROJECTS

Major renovations, small repairs & accessibility improvements

### SUPPORT

AHC provides construction management to insure quality work & fair prices

## GRANT & LOAN OPTIONS

Three programs are available; they may be paired together.

- **Life Systems Grant:** Up to \$40,000 to make necessary repairs and improvements to systems and structures, from the roof to the foundation and everything in between. This is a 0%-interest grant with no monthly payments, forgiven after 5-10 years in the home.
- **Accessibility Grant:** Up to \$17,000 to make your home accessible for residents with disabilities and limited mobility. This is a 0%-interest grant with no monthly payments, forgiven after 5 years in the home.
- **Amortized Loan:** Up to \$10,000 to make all kinds of life systems, accessibility and aesthetic improvements. This is a 3%-interest loan with monthly payments, payable over a maximum ten-year period.

## WHO IS ELIGIBLE?

- Homeowners may live anywhere in Lake County except for the City of Waukegan, which administers its own Homeowner Rehabilitation Program. Waukegan residents can call 847-599-2530 for more information.
- Homeowners must use the home as their principal residence.
- The after-rehab value of the home cannot exceed \$206,000.
- Homeowners must be current on property taxes.
- Gross household income (income from all sources) cannot exceed the following limits based on your household size:

Household Size	1	2	3	4	5	6	7	8
80% MFI	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450

*Above effective as of 6/2017. Guidelines are determined by HUD and are adjusted annually.*



## ELIGIBLE IMPROVEMENTS

- Roofs & windows
- Accessibility improvements
- Electrical, plumbing
- Heating & cooling
- Garage doors
- Kitchens & bathrooms
- Lead & mold remediation
- And more!

**Call to discuss your circumstances and see if an AHC program is right for you.**