



Owner Occupied
Rehabilitation
Program



To obtain an application,
please contact



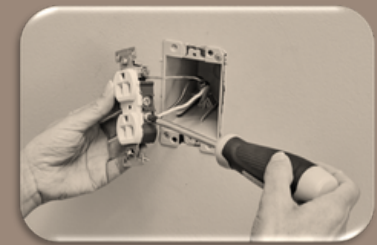
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The intent of the home owner rehabilitation program is to improve homes of low to medium income residents in the City of Elkhart who meet income and eligibility requirements through zero percent interest forgivable loans.

ABOUT THE PROGRAM

Homes receiving repair loans will not be brought to property rehabilitation standards, only the repairs will be brought to those standards.



This program is NOT intended to be a personalized remodeling home project



Eligible Applicants

- Own and reside in a single-family home in the City of Elkhart (No mobile homes)
- Up to date on property tax and home insurance
- Name on the home's deed
- Total gross household income equal to or less than 80% AMI
- Proof of household income for each member over 18 years of age

Maximum Household Income

Household Members	Gross Income
1 Person	\$50,350
2 Person	\$57,550
3 Person	\$64,750
4 Person	\$71,900
5 Person	\$77,700
6 Person	\$83,450
7 Person	\$89,200
8 Person	\$94,950

How To Prepare



The City of Elkhart Owner Occupied Rehabilitation Program required documents:

- Deed to your home
- Proof of paid taxes
- Proof of home insurance
- Monthly expenses worksheet
- Verification of assets
- Verification of employment
- Verification of pensions
- Verification of public assistance
- Verification of child support
- Verification of social security

Eligible Repairs

Eligible repairs include repairs or restoration necessary only to control the effects from disaster or imminent threats to the health and safety of the household:

- Electrical
- Roof Repair
- Plumbing
- Siding
- HVAC
- Water Heater
- City Water Hookup
- Handicap Ramps
- Septic Systems
- Flooring

All other repair requests will be reviewed and considered on a case by case basis

