

**City of Aurora – Policies and Procedures  
Choose Aurora Small Repairs Grant Program**

**Drafted: July 21, 2025**

**1. Background and Applicability**

The City of Aurora's (hereinafter "the City") Choose Aurora Small Repair Program (hereinafter "the Program") has been in existence since 2025 and provides assistance to various City of Aurora homeownership programs.

**2. Funding Determination**

The home inspection will inform the amount of small repair assistance provided and will evaluate whether there are safety hazards in the property that need to be repaired prior to the closing of the property. CDD staff will then determine the amount of assistance based on the home inspection. The maximum assistance that will be provided is \$1,000. Any repairs required above \$1,000 will be the responsibility of the homebuyer. Credits or repairs to be completed after the closing will not be accepted.

**3. Eligible Housing Type and Ownership**

Funds under the Program may only be used for existing single-family housing held in fee simple title. The land may be owned in fee simple, or the homeowner may have a 99-year ground lease. For manufactured housing, the ground lease must be for a period at least equal to the applicable period of compliance/affordability set forth in Paragraph 1 above. "Single-family housing" means a single-family home, properties up to four units, townhome, condominium unit, cooperative unit, a combination of manufactured housing and lot, or manufactured housing lot. A manufactured home dwelling unit may not have wheels, must be affixed to the ground, and may not be licensed as a vehicle under Illinois law. Tenant-occupied single-family housing is not eligible for funds under the Program. This program is available to all homebuyers between 30% - 120% MFI.

**4. Housing Value**

To be eligible for housing assistance under the Program, the property's purchase price may not exceed 95 percent of the median purchase price for the type of housing for the area as determined and published by HUD from time to time. The City also reserves the right to determine the 95 percent limit following HUD approved methodology, with such newly determined limit to be approved by HUD from time to time. The purchase price limits can be seen in Appendix Item 2.

**5. Location of Real Property**

Only real property located within the city limits of Aurora is eligible for housing assistance under the Program. Unincorporated areas of Aurora are excluded from the Program. A property that is wholly or in a portion of a designated FEMA floodplain will not be eligible for housing assistance under the Program. This includes incidental portions of the property even if the home is not in a designated floodplain.

**6. Income Qualification of Household**

Eligible home buyers must qualify as household earning up to 120% MFI which is defined and changed annually by HUD. To determine the income eligibility of the homebuyer, the income of the entire household will be considered. The HUD income limits can be found in Appendix Item 2. Some programs subject to these underwriting standards may have more restrictive income requirements but will not have less restrictive requirements. To calculate household income, the City of Aurora will use the guidelines set forth by HUD using the Income Calculator (24 CFR Part 5 Annual Income Method) provided on the website: <https://www.hudexchange.info/incomecalculator/>.

**7. Inspection**

In order to be eligible for the Program, the condition of the property must be free from life-threatening conditions. City staff will obtain and review a copy of any inspection report from a licensed or certified home inspector to determine if any life-threatening conditions are present. If a copy of the inspection report is not available or has not been completed, the home will not be eligible. For homes constructed before 1978, the City will confirm a visual assessment for deteriorated paint was completed by a qualified individual with no interest in the sale or acquisition of the property and, if necessary, deteriorated paint was stabilized using safe work practices and clearance by a qualified clearance examiner was received. The type of inspection that will be conducted will depend on the type of homebuyer assistance the homebuyer is eligible for.

**8. Grant**

Eligible homebuyers will be provided assistance in the amount of up to \$1,000.00 in the form of a grant depending on the home inspection and the number of small repairs required to make the property safe and sanitary for the homebuyer prior to closing.

**9. Funding Source**

The funding source used for the Choose Aurora Small Repair Assistance Program is the O.N.E Aurora Affordable Housing Fund.