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## **City of Highland Park Inclusionary Housing Program Resident Selection Guidelines for Non-Senior Homeownership Programs**

### **Non-Discrimination Policy**

The City of Highland Park and its Housing Commission are Equal Housing Opportunity providers and conduct business in accordance with the U.S. Fair Housing Act, the Illinois Human Rights Act and City of Highland Park anti-discrimination laws and policies. The fair housing logo will be used on all promotional material.

### **Threshold Eligibility Criteria**

**Income.** Maximum income must not exceed 120% of the Chicago area median income (AMI), adjusted for household size, as published from time to time by the Department of Housing and Urban Development. Some units are reserved for households earning less than 80% of the AMI. (Note: Income will be calculated according to 24 CFR 5.609, “Part 5 annual income.”)

**Assets.** The combined assets for the household after purchasing a home under the Inclusionary Housing Program (IHP) may not exceed 150% of the Chicago AMI for the household size. An approved list of inclusions and exclusions for purposes of calculating the value of assets subject to this requirement is included in Attachment A. The home purchased will be excluded from the asset calculation. In addition to the foregoing, the head of household or spouse/domestic partner may not own other residential property at the time of purchase without the express written consent of the Housing Commission of Highland Park.

**Homebuyer Education.** First-time homebuyers must complete the Lake County Affordable Housing Corporation’s pre-purchase counseling program or other pre-purchase counseling approved by the Housing Commission. First-time homebuyers include an individual who has not owned a home during the prior three-year period, a single parent who has only owned with a former spouse while married, an individual who is a displaced homemaker and has only owned with a spouse, an individual who has only owned a principal residence not permanently affixed to permanent foundation in accordance with applicable regulations, and an individual who has only owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.



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**Mortgage Qualified.** Applicants must be mortgage qualified by a private mortgage lender. The Housing Commission will establish a maximum allowable debt to income ratio from time to time. Currently they are: a) no more than 33% of the borrower's total income can be used to pay mortgage principal, interest, taxes and homeowner's insurance, and b) no more than 41% of the borrower's income can be used to pay all debts, including mortgage related costs.

**Citizenship Status.** Applicants must be legal residents of the United States.

### **Secondary Selection Criteria**

For the purpose of ordering the waiting list in instances where there are two or more households who are determined through the application process to be conditionally eligible and qualify for the same dwelling unit under the occupancy guidelines below, priority will be given to households who meet the following criteria:

#### **Local Priority.**

Priority will be given in the following order:

1. Households who live in Highland Park or households in which the head of the household or the spouse or domestic partner works in Highland Park as part of employment by the City of Highland Park, The Highland Park Library District, the Park District of Highland Park, the Lake County Forest Preserve District, the County of Lake, Moraine Township, West Deerfield Township, School Districts 112 or 113, the Northern Suburban Special Education District, the North Shore Sanitary District, or the South Lake County Mosquito Abatement District.
2. Households in which the head of the household or the spouse or domestic partner works in Highland Park for any other employer. An individual will be considered to work in Highland Park if he/she is currently employed, or has a bona fide offer to work, in Highland Park. For purposes of this policy, a person must work in Highland Park at least 20 hours per week to be considered to work in Highland Park.

For purposes of this policy, an applicant will be considered a resident of Highland Park if they rented in Highland Park within five years of submitting their application and were involuntarily displaced as a result of fire, disaster, government action, or action by a private owner that the tenant could not control or prevent.



For purposes of this policy, a person shall qualify as the head of household's "Domestic Partner" if: (i) neither the head of household nor such person is married; (ii) each of the head of household and such person is at least eighteen (18) years old and competent to consent and enter into legally binding contracts; (iii) the head of household and such person are not related to each other by blood closer than would bar marriage in the State of Illinois; (iv) the head of household and such person is each other's sole Domestic Partner; (v) the head of household and such person are mutually responsible for each other's common welfare; and (vi) such person satisfies at least one of the following criteria: (a) such person is the primary beneficiary under the head of household's will; (b) the head of household and such person have joint ownership of a motor vehicle; (c) the head of household and such person have a bona-fide joint credit account; (d) the head of household and such person have a bona-fide joint checking or savings account; (e) such person is designated as the primary beneficiary of the head of household's life insurance or retirement benefits; or (f) such person holds a power of attorney for healthcare decisions for the head of household.

### **Occupancy Guidelines**

To ensure that units are not underutilized, household size will be matched to the following unit sizes whenever possible:

<u>Unit Size</u>	<u>Minimum Household Size</u>
1 BR	1
2 BR	2
3 BR	3
4 BR	5

The maximum occupancy in homes purchased under the program will be regulated by the Building Officials & Code Administrators (BOCA) Maintenance Code, adopted by the City of Highland Park. The BOCA Code outlines the minimum bedroom area (as well as the minimum living room, dining room, and kitchen space) required in relation to the number of persons in a household.

**All eligibility requirements, selection criteria and other program requirements are subject to the requirements imposed by a particular project's funding sources.**