

Direct Aid Initiative

- Look at Municipal Authority
 - Illinois Municipal Code
 - Home Rule
 - Illinois Constitution limits City's use of public funds to "public purposes"
 - Illinois Public Aid Code

Without clear authority ensure any expenditures meet a public purpose

Ensure any private benefit is only incidental

- Crucial test is whether the attempted use of municipal funds subserves the public interest and benefits a private individual only incidentally
- Courts look at the object for which taxes and appropriations have customarily been levied and made
- When it comes to identifying the "public purpose" the Council has discretion to make this determination, but discretion is not unlimited
 - Courts have also stated the definition of a "public purpose" is not a static concept, but rather is flexible and capable of expansion to meet changing conditions of complex society.



SBA Disaster Loans - Applications will be accepted through September 24, 2021

visit: sba.gov/disaster

and reference SBA declaration # 17052.

Call 1-800-659-2955 or email <u>DisasterCustomerService@sba.gov</u> for more info.

Illinois Housing Development Authority -Single Family Rehab Funding

- Estimated \$640,420 for roofs & single-family home rehabilitation to "make repairs to remove health and safety hazards."
- ▶ Up to \$45,000 for rehab work/\$16,500 for roof work.
- Help given as 0% interest, 5-year forgivable mortgage for low or very low-income residents.
- Exhausting current 2-person waiting list. Would set new list once completed.
- Properties must be owner occupied & owners must meet HUD income guidelines.

IHDA SFR - INCOME LIMITS

Household Size	Maximum Income	
1	\$52,200	
2	\$59,650	l
3	\$67,100	
4	\$74,550	
5	\$80,550	
6	\$86,500	
7	\$92,450	
8+	\$98,450	



Questions?