



## REBUILDING TOGETHER NORTH SUBURBAN CHICAGO HELPS A FAMILY IN IMMINENT DANGER OF LOSING THEIR HOME

**Rebuilding Together North Suburban Chicago** worked on a major project on short notice in June, 2011, addressing not only major renovations, but also serious clutter issues. It was one of our most ambitious projects. Here is our story:

In June 2011 we received an urgent call from a North Shore social worker. A senior's townhome had been sold in a tax sale; the 1 year redemption period expired on July 20<sup>th</sup>.

If past due real estate taxes of about \$30,000 remained unpaid, this adult family whose three members all had disabilities, would lose their home and be homeless.

The family's only hope was to fund the tax redemption by a reverse mortgage.

The extremely poor condition of the home prevented them from qualifying.

Despite considerable time pressure, daunting tasks, and risk of loss if a favorable FHA appraisal did not come through, Rebuilding Together North Suburban decided to help.

A dedicated Board Member led volunteers and talented skilled laborers for three weeks: replacing damaged walls with new drywall, installing flooring where there was none, installing new carpeting, painting most of the interior, renovating the primary bathroom, repairing kitchen cabinets, replacing counters, performing plumbing repairs, addressing multiple basement leaks, cleaning and removing truck loads of clutter with the family's help. **The home passed the FHA appraisal.**



Before photo of basement walls



Working on the basement walls

The homeowner paid the taxes on July 19<sup>th</sup> thanks to a temporary bridge loan predicated on the FHA approval, and the reverse mortgage was finalized a few days later.

After the improvements by Rebuilding Together, the home appraised at about \$280,000.

The homeowner would have lost his equity in this home which was encumbered only by the taxes \$30,000 and other liabilities of less than

\$5000 if the taxes had not been paid on July 20<sup>th</sup>.

**The family's homeownership was saved.**



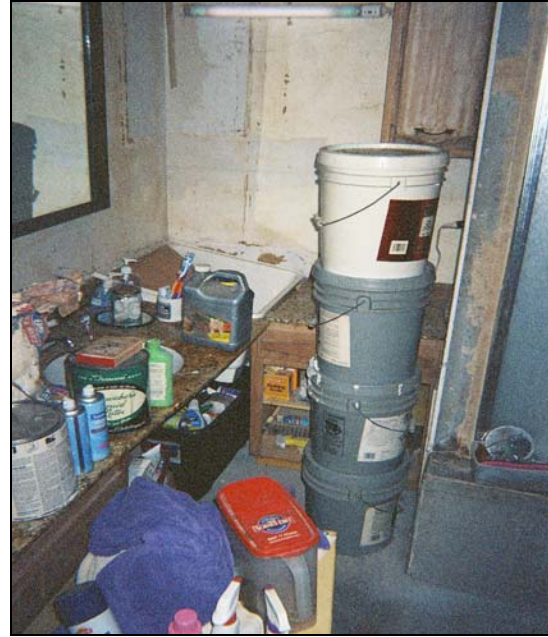
Before photo of kitchen



After photo of kitchen

**This effort was the result of the collaboration of many people committed to the mission of Rebuilding Together North Suburban Chicago to enable people to remain in their homes in warmth, safety, independence and dignity.** With the support of social services from the Township where the family lived, the generous support of Rebuilding Together funders (including the Township), the commitment of our volunteers and the efforts of our working Board, we were able to accomplish these results.

**Rebuilding Together North Suburban Chicago** is ever grateful to all of those individuals, social service providers, faith-based and civic organizations, businesses, and community leaders who are our partners in the work we do for low income homeowners in need.



Before photo of bathroom



After photo of bathroom