Make Sure You Have These Before Filling Out The Application:

- Proof of ownership (Copy of deed or Title Insurance Policy).
- Two estimates with a scope of work for each estimate from two plumbers on the list of pre-qualified plumbers.

Submit Loan Application With All Required Documentation

3 To 5 Business Days

Approved

YOUR LOAN HAS BEEN APPROVED. NOW WHAT?

First things first, congratulations! Your approved loan will be in the amount of the lowest quote provided at the time of application or up to $4,800, whichever is less. You are responsible for any remaining balance. You will receive an email with a DRAFT of your agreement. Once you review it, follow the instructions on the email. The next step is to go to City Hall to pay the one time $50 service fee and sign the final agreement. This agreement is between you and the City of Elgin.

CONTACT APPROVED PLUMBER

Once your signed agreement is submitted, contact the approved plumber to let them know they were selected.

OBTAIN A PERMIT

Permits are obtained from the Community Development Department at City Hall, 150 Dexter Court, Elgin, IL 60120. There’s a $70 fee for the permit. You will also need a letter of intent from the approved plumber.

TIP: Have your plumber get the permit; it’ll be much easier. Permits are good for 180 days.

COMPLETE THE WORK & SCHEDULE INSPECTIONS

Once the plumbing work is complete, call Elgin 311 to schedule your first inspection (before the dirt is put back). Once the first inspection is passed, the private side restoration can occur. Call to schedule your final inspection after restoration is complete.

Once inspections have passed, have your plumber email the invoice to LSLR@cityofelgin.org. The City will pay the approved loan amount to the plumber directly.

After The Work Is Complete And Loan Is Issued....

You should see the loan repayment amount on your water bill within 30 days of the loan being issued.

QUESTIONS?

Dial 311 or email us at LSLR@cityofelgin.org

Updated September 19, 2019