



## HOME IMPROVEMENTS PROGRAM

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If you are a Skokie homeowner you may be eligible to receive financial assistance to improve your home. The goal of this program is to assist low-and very-low income households to maintain the quality of their homes and reduce home energy consumption. Added benefits of the program include increased year-round comfort, smaller utility bills, and increased property value.

If qualified, very-low income households will be eligible to receive grants from the Village of up to \$8,000 for eligible housing improvements. Qualified low-income households will be eligible to receive no-interest loans from local banks with the interest subsidized by the Village. The maximum loan amount for which the Village will provide an interest subsidy is \$8,000. The Village of Skokie will make the grants and interest subsidies to homeowners using Community Development Block Grant Funds.

Normal home maintenance or decorating projects such as interior painting, carpeting, and kitchen remodeling or decorating are ineligible under the program.

Households that participate are required to receive a free inspection by the Property Standards Division.

Local banks participating in the loan portion of this program include North Shore Community Bank, Cole-Taylor Bank and First American Bank. These institutions will make loans to qualified homeowners (the Village pays the interest). To become eligible for this program, you must own and reside in a single-family house, townhouse, two-flat, condominium, or cooperative and meet income limits set by the Federal Government. Home improvements eligible under the program include most weatherization work, roof repairs or replacement, tuckpointing, exterior painting, furnace repair or replacement and major structural repairs.

For more information on how to apply for this program, please call the Village Property Standards Division at 847-933-8224.

## INSTRUCTIONS

### Eligibility Certification

The Home Improvement Program is funded by a Federal grant, and all applicants must meet established requirements to participate in the program. These requirements are:

1. The program applicant's total household income may not exceed Federal income limits. Total income is determined based on an average of the last two tax years as indicated below:

Number of Persons in the Household	Grant	0% Interest Loan
	Very-low Income (below 50%MFI)	Low-Income (50%-80% MFI)
1	\$26,550	42,500
2	\$30,350	48,550
3	\$34,150	54,600
4	\$37,900	60,650
5	\$40,950	65,550
6	\$44,000	70,400
7	\$47,000	75,250
8	\$50,050	80,100

NOTE: Household income is the total of all income

SOURCE: HUD Program Limits for the Chicago SMSA effective 2009

2. The grant program applicant must comply with the terms of a separate payback agreement. The payback is 100% for the first five years, drops to 50% in year six, and an additional five percent each year thereafter through the fifteenth year. This provision would only apply upon the sale of the home.
3. The program applicant must be a Skokie resident and must live in and own the home to be weatherized or repaired.
4. The program applicant's home is a single-family, condominium, townhouse, two-flat or cooperative

To become certified as eligible for the program you must make an appointment with the Property Standards Division by calling 847-933-8224. ***When you go to your appointment bring the following information and documents:***

1. Federal Income Tax Form 1040/1040A for **all persons over 17 years old** who contributed to the household income for the last two years with all forms and schedules. If income tax forms were not filed, income documentation such as annual Social Security statements must be provided.
2. Completed Home Improvement Program Application, signed and notarized

The Village's certification that you are eligible to participate in this program does not guarantee that Village funds will be available to provide a grant or loan subsidy. Applicants

certified as eligible for a loan subsidy are not guaranteed that a local lending institution participating in this program will be willing to loan you money.

### Village Notification to Homeowner

After reviewing your application, the Village will provide to you one of three notifications:

1. Your application is complete and approved and that sufficient funds are available to provide a grant or subsidize your loan. If you are eligible for a loan subsidy, you may contact a lending institution participating in the Village program to obtain a loan.
2. Your application is complete and approved but insufficient funds are available at this time to provide a grant or subsidized loan. Your application will be put on a waiting list and will be funded if additional funds become available.
3. Your application is incomplete and additional information will be required before your application can be processed.

### Home Inspection

Although you may already have a good idea of the repairs needed, your property will be inspected and a Village Inspection Report will be provided to you. The inspection report will help you prioritize the work items and may identify other problems.

### Contractor Bids

In order to determine the cost of home improvement work, you are required to obtain at least three bids from qualified contractors for each project.

Before asking contractors to submit bids to work on your home, Village staff will meet with you to review your Village Inspection Report and determine which work items need to be corrected. Code violations found during the inspection are required to be corrected before non-violation items. Contractors may use their own forms to estimating the cost of improvements; however, all contractors must bid the same items.

### Homeowner Obtains Loan (Low-Income Households Only)

Once your application has been approved, you may apply for a housing improvement loan from local lending institutions participating in the Village's Home Improvement Program.

Lending institutions are not obligated to approve your loan application if they feel you are a poor risk. In the event that your loan application is not approved, the Village will not be obligated to pay you the loan subsidy approved for improving your home.

### Homeowner Signs Work Contract

A contract for your home improvement work may be signed with the contractor of your choice as soon as the grant or loan is approved. You must use the "Home Improvement Standard Contract Form" provided to you by the Village. Before signing the contract read it thoroughly and be sure that the contractor has sufficient insurance.

### Improvement Work Performed

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The contractor will be responsible for performing all home improvement work specified in the bid form attached to the signed contract. The homeowner and the Village must approve any proposed contract amendments.

#### Homeowner Inspection of Work and Notification

When the contractor informs you that the work is complete, personally inspect the work to see that all work items in the contract are completed and that the workmanship is acceptable to you. If some work items are not completed or the quality of work is substandard immediately inform the contractor to correct those items. After the work is completed to your satisfaction inform the Village at 847-933-8224.

#### Village Inspection of Work and Payment Processing

The Village will inspect your home to see that all items in your contract are completed. Then the Village will process a joint check for the payment to both you and the contractor. You endorse the check and forward it to the contractor as soon as possible.

#### Homeowner Repays Loan (Loan Program Only)

After the loan is released you will be required to repay the principal payments on the loan according to the monthly schedule established by the lender. This loan must be repaid like any conventional loan. The Village will have already paid all of the interest.

**IF YOU SHOULD HAVE ANY QUESTIONS REGARDING THIS APPLICATION PROCESS, PLEASE CALL THE PROPERTY STANDARDS DIVISION AT 847-933-8224**



# HOME IMPROVEMENTS PROGRAM APPLICATION

<b>SECTION 1 – Applicant Information</b>			
Name			
Address			
Home Phone	____ - ____ - _____	Work Telephone	____ - ____ - _____
Unit Type:	<input type="checkbox"/> Single-family Detached <input type="checkbox"/> Townhouse <input type="checkbox"/> Condominium/Cooperative <input type="checkbox"/> Two-flat		
Occupancy:	<input type="checkbox"/> Own & Occupy Unit <input type="checkbox"/> Rent & Occupy Unit <input type="checkbox"/> Do Not Occupy Unit		
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Asian and White <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> American Indian/Alaskan Native and Black/African American <input type="checkbox"/> Other multi racial		
Ethnicity:	Are you Hispanic or Latino <input type="checkbox"/> Yes <input type="checkbox"/> No		
Number of Persons in the Household	_____	Household Income	_____
Female Headed Household:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>SECTION 2 – Forms to be Submitted</b>			
This application cannot be processed until all of the documents and information listed below are provided. Since all applications will be processed on a first-come first-serve basis, it is extremely important that the applicant provide the documents and information as quickly as possible.			
Federal Income Tax Form 1040/1040A for <b>all persons over 17 years old</b> who contributed to the household income for the last two years with all forms and schedules.	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Village Inspection Report	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Three bids from contractors for improvement work specified in the inspection report	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Proof of home ownership	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Amount of grant of loan request	\$ _____		

**SECTION 3 – Statement of Applicant Understanding (Continued)**

I consent to and authorize the Village to enter the improved property for the sole purpose of determining that the improvements contracted for have been completed. The Village's inspection of work will be to certify completion only. No determination will be made by the Village as to the quality or adequacy of material or workmanship.	Initials: _____
The Village will in no way warrant or guarantee any of the work performed and it is my responsibility to determine the acceptability of all material used and work performed by the contractor.	Initials: _____
The Village has no responsibility or liability for damages or injury of any kind occurring as a result of my participation in this program.	Initials: _____

**SECTION 4 – Income Disclosure**

Total household income for the last tax year	\$	
Total ADJUSTED GROSS INCOME as listed in the applicant's Form 1040/1040A	\$	
List each household member over 17 years old who contributed to the household income last year.	Name	Income
	<b>Person A</b>	\$
	<b>Person B</b>	\$
	<b>Person C</b>	\$
	<b>TOTAL</b>	\$

**SECTION 5 –Source of Income and Assets**

For each person listed in Section 4 (A, B, C), please provide the following information

		Person A	Person B	Person C
<i>Employment</i>	Name of company			
	Address of company, city, state, zip code			
	Telephone			
<i>Public Assistance</i> (ADC, General Assistance, etc.)	Public Aid case number			
	Caseworker name			
	Address of office, city, state, zip code			
	Telephone			
<i>Social Security</i> (Survivor's Benefits, SSI, Retirement, Disability, etc.)	Social Security number			
	Address of office, city, state, zip code			

**SECTION 5 –Source of Income and Assets (Continued)**

		Person A	Person B	Person C
<i>Pension</i>	Name of company			
	Address of office, city, state, zip code			
<i>Other Income Not Covered Above</i>	Source			
	Address of office, city, state, zip code			
	Telephone			
<i>Bank Account</i>	Name of bank			
	Account number			
	Present balance	\$	\$	\$
	Annual interest rate	%	%	%
<i>Bank Account</i>	Name of bank			
	Account number			
	Present balance	\$	\$	\$
	Annual interest rate	%	%	%
<i>Bank Account</i>	Name of bank			
	Account number			
	Present balance	\$	\$	\$
	Annual interest rate	%	%	%
<i>Stocks, Bonds, or Other Securities</i>	Name of security			
	Present value			
	Annual dividend or interest paid	\$	\$	\$
<i>Stocks, Bonds, or Other Securities</i>	Name of security			
	Present value			
	Annual dividend or interest paid	\$	\$	\$
<i>Stocks, Bonds, or Other Securities</i>	Name of security			
	Present value			
	Annual dividend or interest paid	\$	\$	\$
<i>Do you own any interest in any real</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<i>estate other than your home?</i>	Percent interest __%	Percent interest __%	Percent interest __%
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**SECTION 6 – Affidavit of Income and Signature (Notary Required)**

I (We) hereby state that I have read, understand and consent to all of the above conditions and that the information provided is true, complete, and correct to the best of my knowledge and that I have not knowingly made any false statements concerning this application.

I (We) authorize the Village of Skokie to check all of the above information, including financial information and references.

I (We), \_\_\_\_\_, being duly sworn, on oath, deposes and states that my (our) total gross household income for the last tax year was \$\_\_\_\_\_, and that my (our) total income for this year will not exceed \$\_\_\_\_\_ based on a current monthly income of \$\_\_\_\_\_.

Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Person A's Signature

\_\_\_\_\_  
Person B's Signature

\_\_\_\_\_  
Person C's Signature

\_\_\_\_\_  
NOTARY PUBLIC