



BEWARE OF FRAUD!!

If you live in the 47TH & HALSTED TIF District or near it, you may be approached by contractors who claim to be working for the TIF Grant Program or who tell homeowners that they can help the homeowner to apply for the 47TH & HALSTED TIF Grant.

- 1. YOU DO NOT HAVE TO GET A CONTRACTOR'S PROPOSAL IN ORDER TO APPLY FOR A TIF GRANT.**
- 2. NO CONTRACTOR HAS AUTHORITY TO TAKE APPLICATIONS FOR THE TIF PROGRAM.**
- 3. YOU DO NOT NEED TO GET BIDS FROM ANY CONTRACTOR UNTIL AFTER THE APPLICATION PROCESS IS OVER AND YOU HAVE BEEN NOTIFIED BY NHS THAT YOU WILL RECEIVE A TIF GRANT.**

In TIF programs in other neighborhoods in the past, some homeowners filled out TIF Applications and gave those Applications to a Contractor. Those Applications were never turned in to NHS and, because NHS never received those Applications, those homeowners did not receive TIF Grants.

Please do NOT sign "Work Orders" or any other paperwork with a Contractor who contacts you before you have been notified that you are the recipient of a 47TH & HALSTED TIF Grant. Such a "work order" might be a legally binding contract for work that you may not be able to pay for. NHS is the only organization that will notify you that you will receive a 47TH & HALSTED TIF Grant.

If you give your Application to any Contractor, you might put yourself at risk of **IDENTITY THEFT**.

WHAT CAN YOU DO??

If you think your personal information (e.g. your name, your Social Security Number, your income) has gotten into the wrong hands, you should notify the Credit-reporting Agencies that you might be a victim of Identity Theft, and ask that a "**Fraud Alert**" be placed in your credit file. This will prevent someone from using your name and personal information to obtain credit.

There are three Credit-reporting Agencies. You can contact them at the following numbers:

- Trans Union: (800) 680-7289
- Experian (TRW): (888) 397-3742
- Equifax: (800) 525-6285

You can also notify the Social Security Administration if you think your Social Security number may have fallen into the wrong hands. Contact the "Fraud Hotline" at the Social Security Administration at (800) 269-0271.

47TH & HALSTED TIF - NIP Grant Application

Applicant's Last Name	First	M.I.	Social Security Number	Date of Birth
Applicants Home Address: _____			ZIP _____	
Applicant's Marital Status _____			Number of persons in your household _____	
Daytime Phone () _____			Evening Phone () _____	
Applicant's Driver's License Number _____			Applicant's Auto License Plate Number _____	

Co-Applicant's Last Name	First	M.I.	Social Security Number	Date of Birth
Co-Applicant's Home Address: _____			ZIP _____	
Co-Applicant's Marital Status _____			Daytime Phone () _____	
			Evening Phone () _____	
Co-Applicant's Driver's License Number _____			Co-Applicant's Auto License Plate Number _____	

List below the Name, Date of Birth, and Social Security Number of all persons in your household, other than Applicant & Co-Applicant

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

In order to be considered eligible for a Program Grant, the following conditions must be met:

1. Applicant(s) must complete and return this Application to NHS, together with the items listed below, before 5 PM on Friday, OCTOBER 10, 2014.
2. Applicant(s) must **own and occupy** the property as **his or her principal residence**;
3. Property must be a 1 to 4 unit Residential property **located in the 47TH & HALSTED TIF Program area designated by the City of Chicago**;
4. Applicant(s) must have an gross annual **household** income that meets the Program guidelines (see below);
5. Applicant(s) must use the Grant funds for **exterior** improvements; and Applicant(s) must correct any health or safety improvements as part of the home improvement project in order to qualify for a Grant;
6. Applicants must have **homeowners' or property insurance** on the building.
7. Applicants must pay City of Chicago parking tickets and be current on City water bills.

In some cases, Applicant(s) may be required to provide or borrow MATCHING FUNDS for the work (see below).***

The maximum TIF Grants in the 47TH & HALSTED TIF Program are

\$12,500 for a Single-family home
\$20,000 for a 3-unit

\$17,500 for a 2-unit
\$22,500 for a 4-unit

Grant funds must be used for exterior improvements, but if there are health and safety items on the interior of the property, up to 30% of the Grant may be used to correct those items.

However, if the Grant funds are not sufficient to correct the health & safety issues, the Applicant must either obtain other financing or provide his or her own funds to correct the health & safety items in order to receive the Grant. NHS offers home improvement loans with affordable rates for this purpose. ALL work on the home must be performed by licensed, insured contractors under permits.

To apply, complete this Application entirely and mail or deliver this Application to NHS 1279 N. Milwaukee Ave., 4th Floor, Chicago, IL 60622 with the items listed below. You can also FAX this to (773) 329-4039. Applications AND ALL OF THE SUPPORTING DOCUMENTS listed below must be received by Friday, OCTOBER 10, 2014 - no later than 5:00 PM.

- 1) **Proof of ownership** (Copy of Deed: copy of Mortgage document: copy of mortgage coupons)
- 2) **Proof of household income for all members of household** (Copy of 2013 Federal income tax return & all schedules: 3 recent pay stubs (showing year-to-date earnings); or copy of Social Security award letter: or copy of IRS 1099 form for Social Security or pension benefits: or public assistance award letter)
- 3) **Proof of residency** (Copy of Illinois Driver's License OR copy of State of Illinois Identification card)
- 4) **Proof of homeowners/property insurance in effect** (Copy of insurance policy or insurance declaration page)
- 5) **Ownership status** (Copy of your most recent mortgage statement, if you have a mortgage on the home)
- 6) **Lease(s) for Rental Units** (A portion of your Rental Income is considered Household Income)

Address of the Home where Grant will be used: _____
Title/Ownership of property in name of _____

Type of Home: Single-family home / 2 Flat / 3 Flat / 4 flat **Are all units/apartments occupied?** Yes / No

Briefly describe the work to be done on your home: _____

List lender's name, monthly payment amount, and loan balance for each mortgage on property:

Lender's Name/Address: _____ Monthly Payment: \$ _____ Principal Balance: \$ _____
 Lender's Name/Address: _____ Monthly Payment: \$ _____ Principal Balance: \$ _____

Monthly Household Income:

Applicant Salary/Wages: \$ _____ **(gross pay before deductions)**
 Employer's Name/Address: _____

Co-Applicant (or other Household member) Salary/Wages \$ _____ **(gross pay before deductions)**
 Employer's Name/Address: _____

Pension/Social Security/SSI \$ _____ **per month (for Applicant)**
Pension/Social Security/SSI \$ _____ **per month (for Co-Applicant)**
Pension/Social Security/SSI \$ _____ **per month (for other Household members)**
Rental income from this property \$ _____ **per month**
Part time work \$ _____ **per month (Kind of Work)** _____
Public Assistance \$ _____ **per month (source)** _____
Rental income from
Other property owned \$ _____ **per month (address of property)** _____
Income from other \$ _____ **per month (source)** _____
Household members \$ _____ **per month (source)** _____
 \$ _____ **per month (source)** _____
 \$ _____ **per month (source)** _____

Is any member of your Household employed by the City of Chicago (Yes or No): _____

If Yes, Name of Household member(s) _____

To be eligible for a Grant (with no matching funds requirement) your annual Household Income must be less than the following amounts

Household of 1 person:	\$ 50,700 per year	Household of 6:	\$ 84,000 per year
Household of 2:	\$ 58,000 per year	Household of 7:	\$ 89,800 per year
Household of 3:	\$ 65,200 per year	Household of 8:	\$ 95,600 per year
Household of 4:	\$ 72,400 per year	Household of 9:	\$101,360 per year
Household of 5:	\$ 78,200 per year	Household of 10:	\$107,152 per year

** If an Applicant's Household income is in the following ranges, then the Applicant is eligible for a Grant with MATCHING FUND, which means the Applicants must provide their own money in an amount equal to the Grant in order to get the Grant. The MATCHING FUNDS may be in the form of a loan or Applicant's own funds. A loan may be obtained from NHS or any lender

Household of 1 person	\$50,701 to \$70,980 per year	Household of 6 persons:	\$84,001 to \$117,600 per year
Household of 2 persons:	\$58,001 to \$81,200 per year	Household of 7 persons:	\$89,801 to \$125,720 per year
Household of 3 persons:	\$65,201 to \$91,280 per year	Household of 8 persons:	\$95,601 to \$133,840 per year
Household of 4 persons:	\$72,401 to \$101,360 per year	Household of 9 persons:	\$101,361 to \$141,904 per year
Household of 5 persons:	\$78,201 to \$109,480 per year	Household of 10 persons:	\$107,153 to \$150,013 per year

If an Applicant's gross annual household income is MORE than the largest amounts shown above for the Household size, the Applicant is not eligible for the TIF Program Grant.

Certification

- I/we hereby apply for the Program Grant. I/we certify that the information provided in this Application is true and complete as of the date set forth at my/our signature below.
- I/we further declare and certify that I/we presently occupy the property described above as my/our principal place of residence and that I/we am/are the owner of record of the property described above.
- I/we understand that any intentional or negligent misrepresentation of the information contained in this Application may result in my/our Application being deemed ineligible for the Program Grant.
- I/we have not been declared in arrearage in any child support obligation by the Circuit Court of Cook County or by another Illinois court of competent jurisdiction, or have entered into and am in compliance with a court-approved agreement for the payment of all such child support. I/we am not in default or in arrearage on any outstanding loans, water charges, sewer charges, property taxes, sales taxes or other fines (including but not limited to parking violation complaints), fees, taxes, assessments or charges owed to the City of Chicago, personally or by any partnership, corporation, joint venture or land trust in which I/we have at least a 5% beneficial interest.
- I understand that the City of Chicago Dept. of Revenue will verify the status of water bills and parking tickets and that my/our eligibility for a grant under this program is dependent on those items being paid.
- I/we hereby authorize Neighborhood Housing Services, Inc. to verify information and declarations contained in this Application. Further, under penalties of perjury, I/we state that the information contained in this application is true, correct and complete.

Signature of Applicant Date Signature of Co-applicant, if applicable Date

Return your completed Application with the additional information required, only to NHS of Chicago at 1279 N. Milwaukee Ave., 4TH Floor, Chicago, IL 60622; or by Fax to (773) 329-4039 - No later than 5 PM on Friday, OCTOBER 10, 2014.

You must answer the following questions in order for your Application to be considered complete.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)			
BORROWER <input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify): _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify): _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		
To be Completed by Interviewer: This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone	Interviewer's Name (print or type) <hr/> Interviewer's Signature Date <hr/> Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer: <hr/>	

Frequently Asked Questions about the 47TH & HALSTED TIF Grant Program

How do I know if I am eligible to apply for the TIF Grant program?

1. You must be the **owner-occupant** of a residential property (1 to 4 dwelling units) in the 47TH & HALSTED TIF district, which means that you both own and live in the property as your principal residence. ‘Mixed-use’ (residential & commercial) properties are not eligible.
2. You must have a **household income** that fits within the program limits. Household income includes income from all members of your household, even if the other household members are not your Co-applicant(s). Income limits are shown on the Application form. All Household members 18 years of age or older will be required to sign an affidavit verifying their income.
3. You must have **property insurance**; be current on your City of Chicago water bill; and not have any unpaid City of Chicago parking tickets or other City of Chicago debt. As part of the application process, NHS will obtain a report from the City of Chicago regarding your water bill, parking tickets, and other debts.
4. You must use the Grant funds for **exterior** improvements on your home. The work must be done by licensed and insured contractors who will be required to obtain appropriate building permits. If there are conditions in the interior of your home that pose a threat to the health and safety of your household or your neighbors 30% of the Grant funds may be used to correct those items. The grant award may be increased to cover the cost of allowable energy efficient measures up to the Maximum Program Assistance amount.
5. If your home address received a TIF-NIP Grant in an earlier Round of the 47TH & HALSTED TIF-Neighborhood Improvement Program, you are not eligible to receive another TIF-NIP Grant.

What are the TIF District boundaries?

The Chicago City Council set the boundaries for the 47TH & HALSTED TIF Grant program as part of the 47TH & HALSTED Redevelopment Project Area several years ago. If you don't know if your home is within the TIF District, you should submit your application anyway. NHS will review all Applications to see that the home is located within the TIF district, and NHS will notify you if your Application is ineligible because of the property location.

Is it “First come, first served” on the Applications?

NO, it is not “First come, first served”. Completed Applications can be submitted only to NHS at one of the NHS office locations listed below up until **5 PM on FRIDAY, OCTOBER 10, 2014.** **Completed Applications can be sent by mail, by FAX, or dropped off at an NHS office.** Completed Applications sent by mail must be **postmarked no later than 5 PM on FRIDAY, OCTOBER 10, 2014.** Completed Applications sent by FAX must be sent **only** to the NHS FAX at (773) 329-4039. **All Completed Applications, including those sent by FAX, must include the proof of owner-occupancy, insurance, and household income (see above).**

Do I have to pay an Application fee to apply for a Grant?

ABSOLUTELY NOT! There is NO Application Fee for the TIF grant program. If anyone tells you that you have to pay a fee to get a TIF Grant, or that you can “reserve” your TIF Grant by paying a fee, they are lying and trying to cheat you. Please report anyone who asks you for an Application Fee by calling “311” and asking for the Dept of Consumer Services, and please be prepared to identify who asked you for an Application Fee

How and where can I get an Application for a TIF Grant?

You can obtain a TIF Grant Application by calling NHS’ 24-hour phone service at **(800) 456-0982**. An application will be mailed out to you. However, if you wait until the last minute to call, you will not receive the Application in time, so plan ahead. You can also pick up a TIF Grant Application at the following locations and NHS offices:

- NHS – Citywide office, 1279 N. Milwaukee Ave., 5th Floor, 60622, weekdays, 8AM to 5PM
- NHS – Back of the Yards, 1823 W. 47th Street, 2nd Floor, 60609, weekdays, 9AM to 5PM
- NHS – Auburn Gresham office, 449 W. 79th St., 60620, weekdays, 9AM to 5PM
- 3rd Ward Alderman Dowell’s office: 5046 S. State St., 60609
- 11th Ward Alderman Balcer’s office: 3659 S. Halsted St., 60609
- 20th Ward Alderman Cochran’s office: 6357 S. Cottage Grove, 60637

I own the home with a member of my family, but that person doesn't live in the home. Can I still apply for a TIF Grant?

As long as one of the owners of the home lives in the home as his/her principal residence, the owner who is living in the home can apply for the TIF grant. However, all owners will have to sign the TIF Grant Agreement once the Grant is awarded.

What is a "Completed Application"?

A "Completed Application" means that the person applying has (1) filled out the entire application form, (2) answered all of the questions, (3) signed and dated the Application form, and then (4) returned the Application to NHS together with documentation showing the total household income in the Applicant's household and that the Applicant owns the property, lives in the property, and has insurance on the property. If any of these things are missing or incomplete, then it is not a "Completed Application". Please note, all application requirements must be met within forty-five (45) days after written notification, or your application will be cancelled.

Where do I send my Completed Application?

You must return your completed Application, along with the additional documentation required, **directly to NHS ONLY** at one of the **NHS office locations listed above**. Your Application is not considered complete until you provide the proof of ownership, proof of residency, proof of income, and proof of property insurance. Also, your application must include your Driver's License number and the license plate numbers of all vehicles that you own. **You can FAX your Application and the other information needed directly to NHS at (773) 329-4039.**

How much of a Grant can I obtain?

The actual cost of the work to be done will determine the actual amount of the TIF Grant, up to the maximum Grant amounts allowed based on the number of City defined legal dwelling units in the building. The amounts of TIF grants allowed are: \$12,500 for a single-family home; \$17,500 for a 2-flat; \$20,000 for a 3-flat; and \$22,500 for a 4-flat. Grants are awarded to eligible and selected homeowners only after a proposal for the work has been obtained from a licensed, insured contractor. The maximum amount of the Grant is determined by the number of City defined legal dwelling units - even if they are not occupied or if you have family living in them. The grant award may be increased to cover the energy efficient cost up to the Maximum Program Assistance amount.

I don't have property insurance...can I still qualify for a Grant?

All properties that receive a TIF Grant must be insured. If you don't have insurance now because there are conditions in your home that could be corrected with the Grant and making those improvements would then make you eligible for insurance, you may still qualify for a TIF grant; but you will have to obtain a commitment for insurance from an insurance company before the TIF Grant is awarded to you.

If I need to match the Grant, or if I want to do more work, where can I go to get a loan?

If your Household Income is between the median income and 140% of the median income for your family size, you will have to match the Grant amount on a dollar-for-dollar basis. You can use your own savings or a loan from NHS or from another lender for the matching portion. The City selected NHS to administer this TIF Grant program because NHS also offers affordable fixed-rate home improvement loans for homeowners in Chicago. These loans can be used to do additional work, to provide the "matching" portion (if you are required to do that), or to help you make other home improvements (even if you do not qualify for a TIF Grant). NHS' loans are available throughout the City of Chicago, so even if your home is not located in the TIF District, you can still apply for a loan to fix up your home. You can apply for a loan by calling the NHS offices listed below or by calling NHS (773) 329-4010. You will have ninety (90) days, after the initial site visit by the NHS Construction Specialist to provide matching funds, or documentation that you've been approved for financing or your application will be cancelled.

.I own a 2-flat in the TIF district, but I live elsewhere...can I apply for a TIF Grant?

No, you cannot. TIF grants are available only to owner-occupants of the property where the work is being done. This means that the property receiving the TIF grant must be the principal residence of the Applicant. You have to submit proof of both your ownership and your Residency in the property as part of your TIF Grant Application.

I live on a fixed income...can I qualify for a Grant?

Definitely! NHS has administered TIF Grant programs in many other neighborhoods, and the majority of the homeowners who received Grants were long-time homeowners who had limited or fixed incomes.

I am delinquent on my water bill or I have unpaid parking tickets...can I still get a Grant?

You can still apply for a TIF Grant. However, NHS has will confirm that your water bill is current and whether you have unpaid parking tickets through the City's Dept. of Revenue. If your water bill is delinquent or if you have unpaid parking tickets, you can make a payment plan, but you will have to make the initial payments under the plan before you are eligible for a Grant. You will have 45 days from written notification of debt owed to the City, to show proof of payment or payment plan, or your application will be cancelled.

What work can be done with the Grant?

The TIF Grant is to be used primarily for work on the exterior your home, such as a new roof, painting, siding, tuck pointing, windows or doors, a new porch, etc. You cannot use the TIF grant to build something new such as a garage, but the Grant can be used to repair a garage. NHS staff will conduct an inspection of your home and if there are any interior conditions that pose a health or safety risk, a portion of the Grant may be used to correct those items, up to 30% of the Grant amount.

If the condition of your home is such that the TIF Grant funds cannot make the home safe, or if there is substantial rehabilitation needed in order to make the home livable, then you can qualify for the Grant only if you can obtain a loan or provide your own funds to complete all of the work. Grants cannot and will not be awarded to make repairs on homes that will not be safe or livable after the Grant work is completed. You will have ninety (90) days after the initial site visit by the NHS Construction Specialist to bring your home into compliance with health and safety or your application will be cancelled.

The grant award may be increased to cover the energy efficient cost up to the Maximum Program Assistance amount. NHS shall enforce the following energy efficiency requirements for the program:

1. If a home is having its roof replaced and the roof insulation is below R-49, then the project will be required to include R-49 insulation in the roof (except in the case that the roof cavity is not able to be insulated due to a finished attic). When the project requires the roof to be insulated the maximum grant amount will increase by the amount below.
2. During the inspection of a home if the NHS construction specialist determines that the home should be air-sealed then the project will be required to include air-sealing the home. When a project requires air-sealing the maximum grant amount will increase by the amount below.
3. If a project requires the replacement of a boiler or a furnace the requirement that work inside the home be no more than 30% of the grant will be waived, the maximum total grant amount will increase by \$1,000, and the appliance must meet industry standards for energy efficiency

	Current Grant Maximum	Allowance for Air-Sealing	Allowance for Roof Insulation	EE Boiler or Furnace	Total
1 Unit	\$12,500	\$1,850	\$1,500	\$1,000	\$16,850
2 Unit	\$17,500	\$2,400	\$1,500	\$1,000	\$22,400
3 Unit	\$20,000	\$3,000	\$1,500	\$1,000	\$25,500
4 Unit	\$22,500	\$3,550	\$3,000	\$1,000	\$30,050

I have a handyman or family member who does work for me...can I use the Grant to hire him to do the work?

All work performed with TIF Grant funds must be performed by licensed and insured (General Liability and Workers' Compensation) contractors, with City Permits when required. Also, the Grant does not provide "start-up" money for the work – contractors are paid only as work is completed. NHS processes payouts to contractors twice a month. You can choose any contractor you want as long as the Contractor meets these requirements. Bids from three qualified contractors are required on all projects.

Applications received after 5 PM on FRIDAY, OCTOBER 10, 2014 are not eligible for the program.

After FRIDAY, OCTOBER 10, 2014, NHS will determine whether the number of eligible Applications is more than the amount of TIF grant funds available. If that is the case, a lottery drawing will be held to choose the Applicants who will be processed for Grants first. Other Applicants will be placed on a Waiting List. The lottery drawing will be held publicly within the 47TH & HALSTED TIF District at a date and place chosen by the Aldermen. If no lottery drawing is necessary, NHS will begin to process Applications and schedule site visit/inspections by NHS staff beginning around November 3, 2014.

NHS has several offices to serve you with loans for home improvement, home purchase, refinance with rehab. or services to assist you if you are at risk of foreclosure. NHS also offers a Homebuyer Education program that prepares families for home ownership. For information about loans or any NHS program, contact an NHS office:

NHS Central (Milwaukee Ave) (773) 329-4010
NHS Auburn-Gresham (773) 488-2004
NHS Back of the Yards & Garfield Blvd. (773) 579-0032
NHS West Humboldt (773) 533-5570
NHS North Lawndale (773) 522-4637
NHS Chicago Lawn/Gage Park (773) 434-9632
NHS Roseland, (773) 568-1020
NHS Home Ownership Center (Milwaukee Ave) (773) 329-4113