As a homeowner, you may not realize that there are a variety of resources available to help reduce your monthly expenses so that you can remain affordably in your home.

For example:

• Do you know if all eligible property tax saving exemptions are currently in place on your home?

• Have you ever compared the rate of your homeowner’s insurance policy to confirm you are getting the lowest rate?

As a non-profit housing counseling agency we work with homeowner’s every day that don’t realize they could be saving money on their monthly expenses. To raise awareness of these potential savings opportunities and others that may be available we have compiled this toolkit, which includes information on property tax exemptions, utility savings and assistance programs, and home repair tips.

In addition, Neighborhood Housing Services of Chicago (NHS) offers a variety of services geared towards existing homeowners. From foreclosure prevention to financial planning workshops, NHS is committed to helping homeowners build equity and wealth through homeownership.

As the saying goes “knowledge is power” and we at NHS hope this toolkit helps you lower your monthly housing expenses!

Kristin Faust
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NHS of Chicago Offices
Neighborhood Housing Services of Chicago, Inc. (NHS) is driven by the belief that homeownership is essential to strengthening households and communities. For more than forty years, we’ve supported Chicagoans along every step of the journey, helping people navigate the process of buying, fixing and keeping a home. With step-by-step guidance, expert consumer education and access to home loans, our support is making a difference. Since 1975 we’ve provided over $625 million in mortgage lending, created over 5,000 homeowners and saved more than 10,000 homes from foreclosure. Because when people put down roots, neighborhoods flourish and communities thrive.

**Our Mission**

To create opportunities for people to live in affordable homes, improve their lives, and strengthen their neighborhoods.

**Our Services**

Educating and preparing new homeowners for success  
Lending to help people buy, fix and keep their homes  
Sustaining homeownership by preventing foreclosures  
Preserving, rehabbing and investing in housing  
Building powerful and enduring Community partnerships

Lee Daniel Sr. was introduced to NHS by his son; Lee Daniel Jr. Mr. Daniel was ready to give up his home of over 40 years because he could not afford his mortgage and escrow payment anymore, which had risen to $1,088 a month. With a monthly income of $1,800 in social security he found himself a month behind on his mortgage payment when he came in to see NHS. Our staff sat down with Mr. Daniel to conduct a financial check up to identify opportunities to save. NHS helped him complete the Senior Citizen Exemption and Senior Freeze Exemption, as well as applied for a Certificate of Error refund for Tax Year 2016, which reduced his property taxes from $2,273 to $646 for Tax Year 2017. Mr. Daniel and NHS also did some comparison shopping for homeowner’s insurance, which resulted in a $4,756 savings in his annual premium. With a combined savings of $533 on his monthly mortgage and escrow payment, Mr. Daniel has been able to remain financially comfortable in his home.
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Foreclosure Prevention

NHS housing counselors are available to help find solutions to save your home from foreclosure. Our counselors have met national industry standards for homeownership education and counseling and are always free of charge.

Since 2003 NHS has saved more than 10,000 homeowners from foreclosure. If you find yourself at risk of losing your home, NHS will work with you to determine your eligibility to make your home more affordable through programs like I-REFI and/or a loan modification.

I-Refi Program: Offers up to $50,000 in federal assistance to eligible homeowners that owe more than the home is worth, and are current with their mortgage payments.

Loan Modification Program: Eligible homeowners may be able to restructure their mortgage to a more affordable payment.

For more information, visit www.NHSChicago.org/keepmyhome.

Homeowner Workshops

NHS offers a variety of workshops for homeowners throughout the year on the following topics:

- **Estate Planning/Home Warranty** – Meet 1:1 with attorneys, county tax assessors office, insurance agents and housing specialists.
- **Financial Fresh Start** – Learn to develop a spending plan, reduce debt and increase your credit score.
- **Energy Efficiency** – Learn to manage your energy consumption, protect your home from weather disasters, lower your monthly costs, and receive energy efficiency products and services.
- **Property Tax** – Learn how to reduce your taxes by filing for exemptions and appeals.
- **Foreclosure Prevention** – Learn how to avoid foreclosure and what you can do to minimize damage to your credit.
- **Reverse Mortgage** – Learn if a reverse mortgage is right for you, including the eligibility requirements.

Workshop offerings may vary throughout the year. To check the workshop schedule and availability, visit www.NHSChicago.org/workshops.

Registration required to attend workshops.

Six Signs of Housing Scams

- Fee-based Foreclosure Prevention Counseling
- Loan Modification Guarantees
- Email/Phone Solicitation for Financial Information
- Advice to Stop Making Mortgage Payments
- Pressure to Sign Paperwork
- Leaseback Schemes
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Home Improvement Loans

Whether you need to replace your roof or upgrade your furnace, Neighborhood Lending Services (NLS) offers affordable, fixed-rate home improvement loans:

- General Home Improvements
- Home Safety Improvements
- Energy Efficiency Improvements


TO APPLY FOR A HOME IMPROVEMENT LOAN, VISIT www.nhschicago.org/apply

Construction Services

Getting a home repair loan from NLS comes with the expert advice and guidance provided by a NHS Construction Specialist.

With more than 150 years of combined experience in the field, our construction specialists:

- Create a detailed scope of work for you to secure bids from contractors
- Provide recommendations in finding qualified contractors to complete the work
- Are available throughout the process to answer questions
- Inspect the work provided by contractors to ensure quality

For more information visit www.NHSChicago.org/fix

Grant Programs

Every year a limited number of grants are available to improve the health, safety, affordability, and functionality of your home. A grant is a gift of money to make it easier to address your home repair needs.

In order to apply for a grant, homeowners may be required to:

- Have a low to moderate income
- Occupy the home as a primary residence
- Own a 1-4 unit home
- Live in a specific geographic location

For a current listing of available grants, application deadlines and eligibility requirements, visit www.nhschicago.org/grants. Homeowners are encouraged to check back periodically as new grant programs may become available.

Home Repair Tips

Here are some important things to know when planning a home repair project:

- Always get at least 3 bids
- Ask for recent references and check them
- Verify the contractor is licensed through the City of Chicago by calling 312-744-6249
- Ask for the name of their insurance carrier and call the carrier
- Only give a small deposit of the job’s total cost and spread remaining payments over the duration of the job tied to performance and progress

Remember, if the price seems too good to be true, it probably is!
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Homeowner Financial Check Up

NHS recognizes that the total cost of homeownership goes beyond the principal and interest included in the monthly mortgage payment. Property taxes, insurance, utilities and home maintenance needs impact one's ability to remain a successful homeowner.

Our staff will sit down with homeowners to find potential opportunities to save money by conducting reviews of your: Mortgage statement (Principal and Interest), Taxes, Insurance and Energy, (PITIE).

Financial Check Up Client Scenario

Bernice, a 65 year old homeowner, would like to retire and stay in her home but is not sure she can afford it. Since her husband's death she has been on a tight budget.

She scheduled an appointment with NHS to see if she could save money on her household expenses by conducting a PITIE review of her: Mortgage statement (Principal and Interest), Taxes, Insurance and Energy.

The PITIE review process consists of:

- Evaluating the mortgage statement for opportunities to lower the monthly payment;
- Verifying all eligible property tax exemptions are applied;
- Comparing the cost of homeowner’s insurance; and
- Determining if eligible to receive savings on energy utilities.

- Her property taxes on her home were $6,512 per year/$542 per month.
  - She was eligible for the Homeowner Exemption and Senior Citizen Exemption, which reduced her property taxes to $5,150 per year/$429 per month.

- Her homeowner’s insurance rate was $3,699 per year/$308 per month.
  - By doing some comparison shopping she reduced her rate to $1,033 per year/$86 per month.

- Her gas and electricity was being provided by an alternative supplier, which claimed to save her money. Her monthly average was $245 for gas and $129 for electricity.
  - After switching back to ComEd and Peoples Gas, as well as installing free energy-reducing products, her new rate is $168 for gas and $98 for electricity.

- Her current unmetered water bill is $78 per month.
  - By enrolling in the City of Chicago’s MeterSave Program and only paying for what she uses, her new rate is $59.

NHS helped Bernice reduce her property taxes, homeowner’s insurance and energy costs saving her $462 per month.

She reduced her monthly housing cost from $2,523 to $2,061.
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To schedule an appointment, call 773-329-4111.

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Property Tax Exemptions

Cook County homeowners may take advantage of several valuable property-tax-saving exemptions provided by the Cook County Assessor’s office.

Are You Receiving All Your Exemptions?

**Homeowner Exemption:** Provides property tax relief to owner-occupied homeowners. Automatically renews for properties that were not sold to new owners in the last year.

**Senior Citizen Exemption:** Provides additional savings to homeowners 65 years of age or older during the tax year in question. Apply annually.

**Senior Freeze Exemption:** Provides eligible homeowners 65 years of age or older with an annual household income of $65,000 or less with a reduction of at least $2,000 in the Equalized Assessed Value of your home. Apply annually.

**Longtime Homeowner Exemption:** Provides an expanded Homeowner Exemption with no maximum exemption amount to eligible longtime owner-occupied homeowners. Forms mailed annually to qualified properties.

**Home Improvement Exemption:** Allows homeowners to make up to $75,000 worth of property improvements without increasing the home’s taxable market value for at least four years.

**Returning Veterans Exemption:** Provides a $5,000 reduction in the Equalized Assessed Value of the home for veterans returning from active duty in armed conflict for each taxable year in which you return.

**Disabled Veterans Homeowner Exemption:** Allows veterans with a service-connected disability certified by the U.S. Department of Veterans Affairs to reduce the Equalized Assessed Value of their primary residence. Surviving spouses who have not remarried are also eligible.

**Disabled Persons Exemption:** Provides disabled persons with an annual $2,000 reduction of the Equalized Assessed Value of the property.

For more information, call 312-443-7550 or visit www.cookcountyassessor.com.

Homeowner Insurance

Save On Homeowner Insurance

Reducing the cost of homeowner insurance can be as simple as comparing estimates from several providers. You can get started by checking out Quote Wizard, which provides a snapshot of the average cost for insurance in Illinois and ranks providers offering best prices. To get started, visit www.quotewizard.com/home-insurance/illinois

Illinois Department of Insurance (IDOI)

IDOI protects you, the consumer, and provides excellent resources on everything from filing a complaint to what to do if your policy is cancelled. For more information, call 312-814-2420 or visit http://insurance.illinois.gov/Homeinsurance/consumerHomeowners.html

What To Do After A Disaster Hits Your Home?

Contact your insurance company as soon as possible; if you can’t find your policy they can provide a copy.

Make temporary repairs to protect from further damage:

- **Board windows and holes in roof**
- **Cover furniture with plastic or tarps**
- **Clean and dry furniture, bedding, rugs and carpet as soon as possible**
- **Remove all standing water and ventilate your property**

Additionally, keep all bills and receipts for temporary repairs you have made and get an agreement from the insurance adjuster BEFORE signing a repair contract.
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Utility Savings and Assistance Programs

**ComEd**

Offers a variety of resources to save energy and money by taking advantage of programs, including but not limited to the following:

- **Manage My Energy** provides programs to earn a credit on your bill or save money by shifting energy use to times when demand is lower.

- **Appliance Rebates** offers rebates on select appliances, smart thermostats and qualifying high-efficiency equipment.

- **Energy Assessment** offers a free assessment, as well as free and discounted energy-saving products and personalized recommendations.

For more information about ComEd programs, call 800-334-7661 or visit www.comed.com/WaysToSave.

**Peoples Gas**

Offers homeowners energy-efficiency rebates and programs, including but not limited to the following:

- **Home Energy Rebate Program** offers rebates for installing energy-efficient equipment in existing homes by an approved weatherization contractor.

- **HOME ENERGY JUMPSTART** provides installation of free energy-saving products.

For more information about Peoples Gas programs, call 855-849-8928 or visit www.peoplesgasdelivery.com.

Utility Savings and Assistance Programs

**City of Chicago Emergency Heating Repair Program**

Provides income-eligible homeowners with a grant to repair or replace their furnace or boiler system. The program is open to Chicagoans who own and occupy a 1-to-4 unit residential property within city limits. It must be habitable and not at risk of foreclosure. Limited funds are available on a first-come, first-served basis. For more information, call 311 or 312-744-3653.

**City of Chicago Meter Save Program**

The City of Chicago Department of Water Management program allows non-metered Chicago homeowners the option of having a water meter installed to help save water and money. Homeowners receive a seven-year guarantee that the home water bill will be no higher than it would have been if the meter had not been installed. To register to participate in the program call, 311 or 312-744-4420, or visit www.metersave.org.

**Chicago Bungalow Association Energy Savers**

Provides eligible homeowners with free home energy upgrades. For more information, call 312-675-0300 or visit www.chicagobungalow.org.

**Community Economic Development Association (CEDA)**

Assists eligible Cook County residents with home heating and cooling energy costs as well as Emergency Furnace Repair. For more information, call 800-571-2332 or visit www.cedaorg.net.

**Elevate Energy Chicago**

Provides various programs to reduce electricity costs and make your home more energy efficient. For more information, call 773-269-4037 or visit www.elevateenergy.org.
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Suburban Utility Savings and Assistance Programs

Nicor Gas

Offers energy saving programs to help customers that need assistance with their utility bills, including but not limited to the following:

Percentage of Income Payment Plan (PIPP) allows eligible customers to pay a percentage of their monthly income to maintain utility service. To verify eligibility and enroll, visit your local Community Action Agency.

Sharing Program offers a one-time annual grant of $400 or $450 for relief on their gas bills. Available to customers who meet required income guidelines. To apply, visit your local Salvation Army.

energySMART offers sensible steps for savings in your home including free assessments, free products and rebates. To schedule your free assessment, call 877-886-4239.

Low Income Home Energy Assistance Program (LIHEAP) provides qualifying households with monetary relief for energy bills. To verify eligibility and enroll, visit your local Community Action Agency.

For more information about Nicor Gas programs and for help identifying your local Community Action Agency, call 888-642-6748 or visit www.nicorgas.com.

Additional Resources

Center for Disability and Elder Law

Provides quality legal services, free of charge, to Cook County low-income seniors and low-income adults with disabilities with a focus on financial stability, housing, end of life planning and financial abuse. For more information, call 312-376-1880 or visit www.cdelaw.org.

Center for Neighborhood Technology

Through its RainReady Home program, provides eligible homeowners in participating communities a free home inspection to identify opportunities for flood repair and prevention. For more information, call 773-278-4800 or visit www.rainready.org.

City of Chicago

Provides a variety of programs to qualified homeowners including but not limited to the following:

Roof and Porch Repair Program provides income-eligible homeowners with a grant to make repairs to their roof or porch. Interested parties must register in a lottery for a chance to apply for the funds. For more information, call 311 or 312-744-3653.

Small Accessible Repairs for Seniors (SARFS) provides income-eligible seniors at least 60 years of age with safety, security & accessibility improvements to help them remain in their home. For more information, call 311 or 312 744-4190.

Senior Citizen Sewer Service Charge Exemption offers seniors 65 years old or over, residing in their own residence with separate metered water service or a separate city water assessment for that residential unit, an exemption from payment of the sewer service charge for the residence. For more information, call 311 or 312-744-4426.
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Center for Neighborhood Technology

Through its RainReady Home program, provides eligible homeowners in participating communities a free home inspection to identify opportunities for flood repair and prevention. For more information, call 773-278-4800 or visit www.rainready.org.

City of Chicago

Provides a variety of programs to qualified homeowners including but not limited to the following:

Roof and Porch Repair Program provides income-eligible homeowners with a grant to make repairs to their roof or porch. Interested parties must register in a lottery for a chance to apply for the funds. For more information, call 311 or 312-744-3653.

Small Accessible Repairs for Seniors (SARFS) provides income-eligible seniors at least 60 years of age with safety, security & accessibility improvements to help them remain in their home. For more information, call 311 or 312 744-4190.

Senior Citizen Sewer Service Charge Exemption offers seniors 65 years old or over, residing in their own residence with separate metered water service or a separate city water assessment for that residential unit, an exemption from payment of the sewer service charge for the residence. For more information, call 311 or 312-744-4426.
NHS of Chicago Hub Offices

North Side
1279 N Milwaukee, Chicago, IL 60622
773.329.4111

West Side
3601 W Chicago Ave, Chicago, IL 60651
773.533.5570

South Side
639 E 87th St, Chicago, IL 60619
773.329.4111

South Suburban
1920 W 174th St, East Hazel Cest, IL 60429
708.794.6660

NHS of Chicago Partnership Offices

Appointments available by request only in the following neighborhood offices:

Chatham
Chicago Lawn/Gage Park
Englewood
North Lawndale
West Humboldt Park
Woodlawn

To schedule an appointment or for more information, call 773.329.4111 or visit www.nhschicago.org