

## Frequently Asked Questions about the R3: Restore, Reinvest, Renew- Critical Home Improvement Program (CHIP) Grant

### How do I know if I am eligible to apply for the Critical Home Improvement Program (CHIP) Grant program?

1. You must be the **owner-occupant** of a residential property (1 to 4 dwelling units) in the program area used as the applicant's primary 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).

<a href="#">Area Median Income Limits 2022</a> (Effective April 18, 2022)									
Household Size		1	2	3	4	5	6	7	8
Eligible for full amount	120% AMI	\$87,600	\$100,080	\$112,560	\$125,040	\$135,120	\$145,080	\$155,160	\$165,120
Eligible for up to \$7500	140% AMI	\$102,200	\$116,760	\$131,320	\$145,880	\$157,640	\$169,260	\$181,020	\$192,640

3. You must have CURRENT **property insurance**; not be in foreclosure (if you have applied for Illinois Homeowner Assistance Fund (ILHAF) Mortgage Assistance you may still apply); and property taxes must not have been sold as part of Cook County's annual property tax sale.
4. Eligible home repairs include - but are not limited to - roofs, windows, entryways, porches, masonry; and interior health and safety improvements, including repairs to heating, electrical and plumbing systems.

### What are the Critical Home Improvement Program (CHIP) Grant area boundaries?

The **Critical Home Improvement Program (CHIP) Grant** is available for home repairs in **Auburn Gresham, Avalon Park, Chatham, Englewood, and Greater Grand Crossing**. If you don't know if your home is within the program area, you should submit your application anyway. NHS will review all Applications to see that the home is located within the program area, and NHS will notify you if your Application is ineligible because of the property location.

### Is it "First come, first served" on the Applications?

- **Yes, it is "First come, first served"**. However, priority will be given to those: over age 60; with AMI under 120%; residents outside of the MMRP area; and urgent health and safety repairs. Completed Applications can be submitted online, sent by mail, or dropped off at NHS CENTRAL or Southside HUB. Completed Applications sent by mail must be postmarked no later than 5 PM on TUESDAY, February 28, 2023. All Completed Applications 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 **Critical Home Improvement Program (CHIP) Grant**.

### How and where can I get an Application for a Critical Home Improvement Program (CHIP) Grant?

You can apply on-line or view the application at the NHS CHIP webpage: <https://nhschicago.org/chip>.

## Frequently Asked Questions about the Critical Home Improvement Program (CHIP) Grant

## Can someone from NHS of Chicago assist me with completing my application and/or scan and upload my documents?

Yes, office hours will be available:

- South Side Hub, 639 W. 87<sup>th</sup> Street Thursdays 10am-4pm or by appointment, call 773-329-4111.
- Englewood Satellite location by appointment only. Call 773-329-4111 to schedule an appointment.
- NHS of Chicago Central office, 1279 N. Milwaukee, 4<sup>th</sup> floor, call 773-329-4111 to schedule an appointment
- You can email [CHIPGrant@nhschicago.org](mailto:CHIPGrant@nhschicago.org) for help.

## 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 Critical Home Improvement Program (CHIP) 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 **Critical Home Improvement Program (CHIP) Grant**. However, all owners will have to sign the **Critical Home Improvement Program (CHIP) 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) Submit the Application to NHS together with documentation showing 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".

## Where do I send my Completed Application?

- You must either submit your application on-line or return your completed Application, along with the additional documentation required, directly to NHS either at the **NHS – South Side Hub, 639 W. 87<sup>th</sup> Street, 60619, weekdays, 9:30AM to 4:30PM** **NHS - Central HUB, 1279 North Milwaukee Avenue, 4<sup>th</sup> Floor, Chicago, IL 60622** or by appointment.
- Your Application is not considered complete until you provide the proof of ownership, proof of residency, proof of income, and proof of property insurance.

## How much of a Grant can I obtain?

The actual cost of the work to be done will determine the actual amount of the **Critical Home Improvement Program (CHIP)**, up to the maximum Grant amount of \$15,000. Grants are awarded to eligible and selected homeowners only after a proposal for the work has been obtained from a licensed, insured contractor.

## I own a 2-flat in the Critical Home Improvement Program (CHIP) program area, but I live elsewhere...can I apply for a Critical Home Improvement Program (CHIP) Grant program?

No, you cannot. **Critical Home Improvement Program (CHIP) program** are available only to owner-occupants of the property where the work is being done. This means that the property receiving the **Critical Home Improvement Program (CHIP)** 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 **Critical Home Improvement Program (CHIP)** Application.

## 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 Critical Home Improvement Program (CHIP) Grant.

## Frequently Asked Questions about the Critical Home Improvement Program (CHIP) Grant

### What work can be done with the Grant?

**Critical Home Improvement Program (CHIP) Grant** Eligible home repairs include - but are not limited to - roofs, windows, entryways, porches, masonry; and interior health and safety improvements, including repairs to heating, electrical and plumbing systems.

If the condition of your home is such that the Critical Home Improvement Program (CHIP) program 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 be awarded to make repairs on homes that will not be safe or livable after the Grant work is completed. You may still qualify for the Grant if you can supplement the costs with your own funding or a loan. **The NHS construction specialist will determine and review the scope of work with you.**

### I have a handyman or family member who does work for me...can I use the Critical Home Improvement Program (CHIP) program to hire him to do the work?

All work performed with **Critical Home Improvement Program (CHIP)** program funds must be performed by licensed and insured (General Liability and Workers' Compensation) contractors, with city permits when required. **Contractors must meet NHS minimum requirements.** Also, the Grant does not provide "start-up" money for the work – contractors are paid only **when all work is completed, inspected and approved by the NHS construction specialist and City inspectors when a permit is required.** NHS processes payouts to contractors once a month. You can choose any contractor you want as long as the Contractor meets these requirements.

**Applications received after 5 PM on TUESDAY, February 28, 2023 may NOT be eligible for this program.**

## **Frequently Asked Questions about the Critical Home Improvement Program (CHIP) Grant**

NHS will process and approve grants on a first-come, first-serve basis. NHS will begin to process applications as they are received and will schedule site visit/inspections by NHS staff beginning Spring, 2023.

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) 329-4111