

# Frequently Asked Questions about the Woodlawn Long-Term Homeowner's Grant Program

## How do I know if I am eligible to apply for the Woodlawn Long-Term Grant program?

1. You must be the **owner-occupant** of a residential property (1 to 4 dwelling units) in the Woodlawn program area, which means that you both own and live in the property as your principal residence for at least the past FIVE years. '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). The HUD 2021 Income limits are shown below:

<u>Household Size</u>	<u>120% Area Median Income</u>
1 person	\$ 78,360
2 persons	\$ 89,520
3 persons	\$100,680
4 persons	\$111,840
5 persons	\$120,840
6 persons	\$129,840
7 persons	\$138,720
8 persons	\$147,720

3. You must have CURRENT **property insurance**; be current on your City of Chicago water bill; and not have any unpaid City of Chicago parking tickets or other City 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 **current** (rather than potential) 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 home improvement grant or subsidy under the City's Neighborhood Lending Program such as **MMRP/Target Block or Renew Woodlawn Grants** in the past five years, you are not eligible to receive this Grant.

## What are the Woodlawn Long-Term Grant program area boundaries?

The City of Chicago Department of Planning and Development set the boundaries of the **Woodlawn Long-Term Grant program** area. 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"**. Completed Applications can be submitted only to NHS at one of the NHS office locations listed below beginning **MONDAY, January 3, 2022**. **Completed Applications can be sent by mail, by FAX 773-329-4021, 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 15<sup>th</sup>, 2022**.

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Completed Applications sent by FAX must be sent only to the **NHS FAX at (773) 329-4021**. **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 **Woodlawn Long-Term Grant program**. If anyone tells you that you have to pay a fee to get a Woodlawn Long-Term Grant, or that you can “reserve” your 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 Woodlawn Long-Term Grant program Grant?

You can apply on-line or download an application at the NHS website: [www.nhschicago.org](http://www.nhschicago.org)

Or, pick up a **Woodlawn Long-Term Grant program** Application at the following locations and NHS offices

- NHS – Central Hub, 1279 N. Milwaukee Ave., 4<sup>th</sup> Floor, 60622, weekdays, 9AM to 5PM
- NHS – West Side Hub, 3601 W. Chicago Ave., 60651, weekdays, 9 AM to 5 PM
- NHS – South Side Hub, 639 E. 87<sup>th</sup> Street, 60619, weekdays, 9AM to 5PM
- 20<sup>th</sup> Ward Office, 5707-11 S Wentworth Ave- Call for hours
- Woodlawn Resource Center, 6144 S. Cottage Grove, Call for hours
- Coleman Branch, Chicago Public Library, 731 E. 63<sup>rd</sup> Street-Call for hours

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

Yes, Office hours will be available:

- Woodlawn Resource Center, 6144 S. Cottage Tuesdays 10am-4pm
- South Side Hub, 639 E. 87<sup>th</sup> Street Thursdays 10am-4pm
- NHS of Chicago Central office, 1279 N. Milwaukee, 4<sup>th</sup> floor, call 773-329-2111 to schedule an appointment

### 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 Woodlawn Long-Term Grant program?

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 **Woodlawn Long-Term Grant program**. However, all owners will have to sign the **Woodlawn Long-Term Grant program** 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 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 thirty (30) days after written notification, or your application will be cancelled.

### 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 ONLY** either at the **NHS - Central HUB, 1279 North**

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Milwaukee Avenue, 4<sup>th</sup> Floor, Chicago, IL 60622 or NHS – South Side Hub, 639 W. 87<sup>th</sup> Street, 60619, weekdays, 9AM to 5PM

- 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) 329-4021.**

**Please call (773) 329-4111 prior to the deadline date in order to verify that your fax was received.**

## **How much of a Grant can I obtain?**

The actual cost of the work to be done will determine the actual amount of the **Woodlawn Long-Term Grant program**, up to the maximum Grant amount of \$20,000. 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 Woodlawn Long-Term Grant program area, but I live elsewhere...can I apply for a Woodlawn Long-Term Grant program?**

No, you cannot. **Woodlawn Long-Term Grant program** are available only to owner-occupants of the property where the work is being done. This means that the property receiving the **Woodlawn Long-Term Grant program** must be the principal residence of the Applicant for at least the past FIVE years. You have to submit proof of both your ownership and your residency in the property as part of your **Woodlawn Long-Term Grant program** 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 Woodlawn Long-Term Grant program.** NHS 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 **Woodlawn Long-Term Grant program** is to be used primarily for work on the exterior your home including but not limited to roofs, windows, entryways, porches and masonry. You cannot use the **Woodlawn Long-Term Grant program** to build something new such as a garage, but the Grant can be used to repair a garage. NHS staff will conduct an assessment of your home and if there are any interior conditions that pose a current (rather than potential) 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 Woodlawn Long-Term Grant 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 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.

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### **I have a handyman or family member who does work for me...can I use the Woodlawn Long-Term Grant program to hire him to do the work?**

All work performed with Woodlawn Long-Term Grant program 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 once 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 5 PM on TUESDAY, February 15th, 2022 are NOT eligible for the program.**

After 5 PM on TUESDAY, February 15th, NHS will process and approve grants on a first-come, first-serve NHS will begin to process Applications and schedule site visit/inspections by NHS staff beginning Spring, 2022.

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