

# VILLAGE OF SKOKIE HOME IMPROVEMENT 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, low-income households will be eligible to receive grants from the Village of up to \$12,000 for eligible housing improvements. The Village of Skokie will make the grants to homeowners using Community Development Block Grant (CDBG) Funds.

Normal home maintenance or decorating projects such as interior painting, carpeting, and kitchen remodeling or decorating are not eligible under the program.

Households that participate are required to receive a free inspection by the Neighborhood Services Division.

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, major structural repairs, and accessibility modifications.

For more information on how to apply for this program, please call the Community Development Department at (847) 933-8447.

**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	<b>Grant (2023)</b>
	Low-Income (below 80% MFI)
1	\$61,800
2	\$70,600
3	\$79,450
4	\$88,250
5	\$95,350
6	\$102,400
7	\$109,450
8	\$116,500

NOTE: Household income is the total of all income

SOURCE: <https://www.huduser.gov/portal/datasets/il.html>.

- 2. The grant program applicant must comply with the terms of a separate payback agreement. The payback is 100% for the first five years, and then drops to 50% in year six, then 5% per year 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 house, townhouse, two-flat, condominium, or cooperative.

To become certified as eligible for the program you must make an appointment with the Neighborhood Services Division by calling 847-933-8447. **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 as filed with the Internal Revenue Service (IRS) for the most recent filing year 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.

### 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 grant funds are available.
2. Your application is complete and approved but insufficient grant funds are available at this time. 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 that need to be addressed.

### 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 estimate the cost of improvements; however, all contractors must bid the same items.

### 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 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

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 in writing.

### Homeowner Inspection of Work and Notification

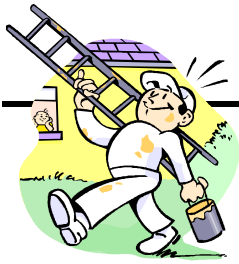
When the contractor informs you that the work is complete, personally inspect the work to see that all work items in the contract are completed and that the workmanship is acceptable to you. If some work items are not completed or the quality of work is substandard, immediately inform the contractor to correct those items. After the work is completed to your satisfaction, inform the Village at 847-933-8447.

### Village Inspection of Work and Payment Processing

The Village will inspect your home to see that all items in your contract are completed, and then the Village will process a payment to the contractor.

**IF YOU HAVE ANY QUESTIONS REGARDING THIS APPLICATION PROCESS, PLEASE CALL THE COMMUNITY DEVELOPMENT DEPARTMENT AT 847-933-8447.**

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# HOME IMPROVEMENT PROGRAM APPLICATION

SECTION 1 – Applicant Information	
Name	
Address	
Home Phone	Work Telephone
Email:	
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	
Race:	
<input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/ Pacific Islander <input type="checkbox"/> Amer. Indian/Alaska Native <input type="checkbox"/> Black/African American & White <input type="checkbox"/> Asian & White <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Other/multi-racial _____ (please specify)	
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	
SECTION 2 – Forms to be Submitted	
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 as filed with the Internal Revenue Service (IRS) for the most recent filing year 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 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
	Person A	\$
	Person B	\$
	Person C	\$
	TOTAL	\$

**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
Employment	Name of company			
	Address of company, city, state, zip code			
	Telephone			
Public Assistance (ADC, General Assistance, etc.)	Public Aid case number			
	Caseworker name			
	Address of office, city, state, zip code			
	Telephone			
Social Security (Survivor's Benefits, SSI, Retirement, Disability, etc.)	Account Type			
	Address of office, city, state, zip code			

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

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