

Disaster Relief Program Overview:

- 1. Purpose:** Eligible households that sustained damage in the qualifying disaster area may apply for a \$5,000 grant through one of our members.
- 2. Qualifying Disaster Area as Defined by the FHLBank Chicago:** Support to individuals and households is targeted to the Wisconsin counties that are included in the following FEMA disaster declaration:
 - **FEMA DR-4383 Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides**
 - o Incident period June 15, 2018 – June 19, 2018
 - o Disaster declaration August 10, 2018
 - o Counties in the disaster declaration include the following: Ashland, Bayfield, Burnett, Clark, Douglas, and Iron.
 - **FEMA DR-4402 Severe Storms, Tornadoes, Straight-line Winds, Flooding, and Landslides**
 - o Incident period August 17, 2018 – September 14, 2018
 - o Disaster declaration October 4, 2018
 - o Counties in the disaster declaration include the following: Adams, Crawford, Dane, Fond du Lac, Green Lake, Iron, Juneau, La Crosse, Marquette, Monroe, Ozaukee, Richland, Sauk, and Vernon
- 3. Combined Use of Programs:** The Disaster Relief Grant program may not be combined or used with a competitive AHP owner-occupied grant or a DPP® grant.
- 4. Member Limits:** Initially, there will be no member limit. However, the FHLBank Chicago retains the right to limit funds to any one member as announced from time to time. Grants will be available on a first-come, first-served basis.
- 5. Application Submission:** Only a properly completed application will be considered for a grant. Applications will not be considered if submitted prior to the program start date or, if applicable, after the member limit has been reached. A member may resubmit an application if funds are available after the program end date.

Program Requirements & Guidelines:

- 1. Program Effective Dates:**
 - a. Start Date: Wednesday, October 17 at 9:00 a.m.
 - b. End Date: Thursday, January 31, 2019 (or sooner if funds are depleted)
- 2. Ownership/Occupancy:** Grants are only available to an owner-occupied property located in the FHLBank Chicago qualifying disaster area that is the primary residence of the grant applicant. The program limits one grant per eligible household. A specific home address is only eligible for one grant. The applicant must substantiate the following:
 - a. Proof of Ownership – Support documentation to be submitted may include deed, tax records, mortgage payment book, or a copy of the insurance policy for the address, showing the applicant as the owner.
 - b. Proof of Occupancy – Support documentation to be submitted may include a driver's license reflecting the address of the primary residence, any first-class government mail sent to the applicant within the last 3 months at that address, or recent utility bills in the applicant's name at that address.

3. Income Requirement: Household of the grant applicant must be at or below 80% of Adjusted Area Median Income assuming a four-person household using HUD income guidelines effective April 18, 2018, as detailed below. The applicant will be required to certify to household income.

FEMA DR – 4308			
County	AMI at 80%	County	AMI at 80%
Ashland	\$54,250	Clark	\$54,250
Bayfield	\$54,250	Douglas	\$57,100
Burnett	\$54,250	Iron	\$54,250

FEMA DR – 4402			
County	AMI at 80%	County	AMI at 80%
Adams	\$54,250	La Crosse	\$57,900
Crawford	\$54,250	Marquette	\$54,250
Dane	\$71,900	Monroe	\$54,250
Fond du Lac	\$58,150	Ozaukee	\$61,850
Green Lake	\$54,250	Richland	\$54,250
Iron	\$54,250	Sauk	\$54,550
Juneau	\$54,250	Vernon	\$54,250

4. Evidence of Loss: Evidence is required to substantiate that the original loss was sustained in the disaster area and was in an amount of at least \$5,000. Support documentation should include photos of the home, a certification from a qualified housing inspector, contracts for repair services, insurance documentation itemizing the loss, and/or receipts for any work or installed materials.

5. Eligible Uses:

- a. Applicants will be required to certify as to eligible use.
- b. Eligible use includes the purchase, construction, and/or rehab of owner-occupied housing or a single-family detached or manufactured home permanently attached to a fixed foundation.
- c. Grants can be applied to homes located in the declared disaster area, or to households whose homes were a complete loss, but who have re-located outside the disaster area, as long as they are still within the District.

1. Member Information

Name of Member: _____ Member Number: _____
Contact Person: _____ Title: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Telephone Number: _____ Extension: _____
Fax Number: _____
Email Address: _____

2.a. Applicant Information (address of owner-occupied property that sustained damage)

Name of Applicant/Household Owner: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Telephone Number: _____ County: _____
Email Address: _____

2.b. Applicant Information (address of where grant funds will be applied if different from 2.a. above)

Address: _____
City: _____ State: _____ Zip Code: _____
Telephone Number: _____ County: _____
Email Address: _____

3. Eligible Use Information

Purpose of grant (*Check the appropriate box or boxes*)

- New Construction Acquisition/Purchase Rehabilitation
 Other (Specify): _____

Is the project located in a rural area? Rural area is defined as either (a) a unit of general local government with a population of 25,000 or less; (b) an unincorporated area outside a Metropolitan Statistical Area (MSA); or (c) an unincorporated area outside an MSA that qualifies for housing assistance from the United States Department of Agriculture.

- Yes No

4. Homeowner Income

Income of homeowner: \$ _____

- Up to 50% AMI 51–60% AMI 61–80% AMI

5. Link to FHLBank Chicago Affordable Housing Program (AHP) Subsidies

Downpayment Plus® Program No Competitive AHP No

6.a. Authorized Signature – Member

The undersigned, a duly authorized officer of the Federal Home Loan Bank of Chicago Member noted above, certifies that:

- (1) All information provided above is accurate, and necessary steps were taken to ensure its accuracy; and
- (2) This applicant meets the eligibility requirements of the Federal Home Loan Bank of Chicago's Community First® Disaster Relief Grant Program.

Authorized Signature

Officer Name (please print)

Officer Title

Date

6.b. Authorized Signature – Applicant

The undersigned certifies that:

- (1) All information provided above is true, correct, and accurate; and
- (2) The applicant meets the eligibility requirements of the Federal Home Loan Bank of Chicago's Community First® Disaster Relief Grant Program.

Applicant Signature

Applicant Name (please print)

Officer Title

Date

Email the completed application and supporting ownership/occupancy and loss documentation to:

Community Investment Group
Federal Home Loan Bank of Chicago
ci@fhlbc.com

Questions? Contact the FHLBank Chicago Grant Administrator at 312-565-5824