

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 Illinois counties that are included in the following FEMA disaster declaration:
 - **FEMA DR-4461-Severe Storms and Flooding**
 - o Incident period February 24, 2019 – July 3, 2019
 - o Disaster declaration September 19, 2019
 - o Counties in the disaster declaration include the following: Adams, Alexander, Bureau, Calhoun, Carroll, Cass, Fulton, Greene, Hancock, Henderson, Henry, Jackson, Jersey, Knox, Madison, Mercer, Monroe, Morgan, Pike, Randolph, Rock Island, St. Clair, Schuyler, Scott, Stephenson, Union, and Whiteside.
- 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: Monday, October 7, 2019
 - b. End Date: Friday, December 20, 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 May 3, 2019, as detailed below. The applicant will be required to certify to household income.

FEMA DR – 4461					
County	AMI at 80%	County	AMI at 80%	County	AMI at 80%
Adams	\$53,050	Henderson	\$53,050	Pike	\$53,050
Alexander	\$50,900	Henry	\$58,150	Randolph	\$54,300
Bureau	\$55,350	Jackson	\$53,050	Rock Island	\$58,150
Calhoun	\$65,050	Jersey	\$65,050	St. Clair	\$65,050
Carroll	\$53,050	Knox	\$53,050	Schuyler	\$53,050
Cass	\$53,050	Madison	\$65,050	Scott	\$53,050
Fulton	\$53,050	Mercer	\$58,150	Stephenson	\$53,050
Greene	\$53,050	Monroe	\$65,050	Union	\$53,050
Hancock	\$53,050	Morgan	\$53,050	Whiteside	\$53,050

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: _____
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@fhlb.com

Questions? Contact Community Investment at 312-565-5824