



## Community First® Disaster Relief Program Guidelines

### Program Overview

The Community First® Disaster Relief Program offers direct relief grants to eligible homeowners and small businesses located in declared disaster areas through FHLBank Chicago members.

### Qualifying Disaster

#### **3577-EM-IL: Illinois Severe Storms, Straight-Line Winds, and Tornadoes**

- December 10, 2021
- Impacted Illinois counties (FEMA and State-Declared): Bond, Cass, Champaign, Coles, Edgar, Effingham, Fayette, Ford, Greene, Grundy, Iroquois, Jackson, Jersey, Kankakee, Lawrence, Livingston, Logan, Macon, Macoupin, Madison, Menard, Montgomery, Morgan, Moultrie, Pike, Sangamon, Shelby, Tazewell, and Woodford.

### Homeowner Eligibility Guidelines

- Ownership/Occupancy: The beneficiary must own and occupy a home as their primary residence in the qualifying disaster area.
- Household Income: The beneficiary's annual household income must be at or below 100% of the Area Median Income (AMI) assuming a four-person household using HUD Income Guidelines (see table below).
- Physical Loss: The beneficiary's home must have sustained a physical loss (i.e., structure and/or mechanical systems) of at least \$5,000 resulting from the qualifying disaster.
- Uses of Funds: The beneficiary may only use the grant funds to support the rehabilitation of their primary residence. In situations where the damage is irreparable, funds may be used for the acquisition of a new home within Illinois or Wisconsin.

<b>Eligible Household AMI by County</b>			
<b>County</b>	<b>AMI at 100%</b>	<b>County</b>	<b>AMI at 100%</b>
<b>Bond</b>	\$75,400	<b>Livingston</b>	\$74,100
<b>Cass</b>	\$67,900	<b>Logan</b>	\$76,700
<b>Champaign</b>	\$86,400	<b>Macon</b>	\$68,700
<b>Coles</b>	\$67,900	<b>Macoupin</b>	\$68,900
<b>Edgar</b>	\$67,900	<b>Madison</b>	\$84,900
<b>Effingham</b>	\$76,000	<b>Menard</b>	\$85,500
<b>Fayette</b>	\$67,900	<b>Montgomery</b>	\$67,900
<b>Ford</b>	\$86,400	<b>Morgan</b>	\$67,900
<b>Greene</b>	\$67,900	<b>Moultrie</b>	\$71,000
<b>Grundy</b>	\$90,300	<b>Pike</b>	\$67,900
<b>Iroquois</b>	\$68,200	<b>Sangamon</b>	\$85,500
<b>Jackson</b>	\$67,900	<b>Shelby</b>	\$67,900
<b>Jersey</b>	\$84,900	<b>Tazewell</b>	\$76,300
<b>Kankakee</b>	\$74,500	<b>Woodford</b>	\$76,300
<b>Lawrence</b>	\$67,900		

## Small Business Eligibility Guidelines

- Ownership/Occupancy: The beneficiary must own a small business with its primary operations located in the qualifying disaster area.
- Small Business Qualification: The beneficiary's small business must qualify as a small business based on the Small Business Administration (SBA) size standards, stated in number of employees or annual receipts.
- Physical Loss: The beneficiary's small business must have sustained physical loss (i.e., structure, mechanical systems, and/or inventory) of at least \$5,000 resulting from the qualifying disaster.
- Uses of Funds: The beneficiary may only use the grant funds to support the rehabilitation of their small business and/or to replace inventory. In situations where the damage is irreparable, funds may be used for the acquisition of new property for the small business's primary operations within Illinois or Wisconsin.

### Small Business Qualification Instructions

<b>Step 1</b>	Navigate to <a href="https://www.sba.gov/document/support--table-size-standards">https://www.sba.gov/document/support--table-size-standards</a>
<b>Step 2</b>	Select the Excel or PDF option towards the bottom of the page.
<b>Step 3</b>	Search for the applicable NAICS code (six-digit code typically found in a tax return).
<b>Step 4</b>	The size standard will be listed in number of employees or annual receipts.
<b>Step 5</b>	The small business qualifies if its number of employees or annual receipts are at or below the size standard listed.

**Eligibility Note:** FHLBank members are responsible for determining the eligibility of households and small businesses. FHLBank Chicago will not collect eligibility documentation. In lieu of documentation, FHLBank Chicago will rely on the member's certification of grantee eligibility.



**FHLBank**  
Chicago

## Community First® Disaster Relief Program Application

### Member Information

Member Institution: \_\_\_\_\_ Member Number: \_\_\_\_\_  
 Member Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### Grant Type

Homeowner  Small Business

### Beneficiary Information

Please only complete one of the following beneficiary tables unless the individual applicant meets the eligibility requirements as a homeowner and small business.

Homeowner	
<b>Beneficiary Name (Homeowner)</b>	
<b>Home Address, City, State, and Zip Code</b>	
<b>County</b>	
<b>Annual Household Income</b>	
<b>Projected Amount of Losses Incurred from Disaster</b>	
<b>Description of Damage to Property</b>	
<b>Use of Funds</b>	<input type="checkbox"/> Rehabilitation <input type="checkbox"/> Purchase

Small Business	
<b>Applicant Name (Small Business Owner)</b>	
<b>Home Address, City, State, and Zip Code</b>	
<b>County</b>	
<b>Beneficiary Name (Small Business)</b>	
<b>Small Business Address, City, State, and Zip Code</b>	
<b>County</b>	
<b>NAICS Code</b>	
<b>Annual Revenue</b>	
<b>Number of Employees Before Damage</b>	
<b>Number of Employees After Damage</b>	
<b>Projected Amount of Losses Incurred from Disaster</b>	
<b>Description of Damage to Property</b>	
<b>Use of Funds</b>	<input type="checkbox"/> Rehabilitation <input type="checkbox"/> Purchase <input type="checkbox"/> Inventory

### Signatures

#### Authorization Acknowledgement

(1) All information provided above is accurate, and necessary steps were taken to ensure its accuracy;  
 (2) Beneficiaries meet the eligibility of the FHLBank Chicago's Disaster Relief Program; and  
 (3) Funds will be used in accordance with the program guidelines; and  
 As a duly authorized officer of the FHLBank Chicago Member noted above, I accept the terms of this application:

Name: \_\_\_\_\_ (Typed) Title: \_\_\_\_\_