



Cook County Bureau of Economic Development
Department of Planning and Development
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COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY (CDBG-DR) RESIDENTIAL RESILIENCE PROGRAM FREQUENTLY ASKED QUESTIONS

Q. What is the Residential Resilience Program?

A. The Residential Resilience Program is a residential rehabilitation program administered by the Cook County Department of Planning and Development within the Bureau of Economic Development. The Program is offered to assist income-qualified owners of single-family homes (one- to four-units) who reside in suburban Cook County with a one-time monetary grant to assist with flood remediation and mitigation. Applicants must have owned and occupied their homes prior to the severe storms and flooding that occurred between April 2013 and May 2013. Most importantly, they are required to show evidence the damage incurred was a result from this specific disaster. This is known as “tie-back.”

Q. Why is Cook County offering this Program?

A. Because the severe storms and flooding caused extensive damage throughout the Chicagoland area. Steps taken now may minimize the negative effects of future storms. Other homeowners may need financial assistance in repairing damage caused to their homes.

Q. Where does the money Cook County is offering come from?

A. The Program is being offered by Cook County through a larger allocation of money from the U.S. Department of Housing and Urban Development (HUD). In this specific instance the allocation is known as Community Development Block Grant – Disaster Recovery.

Q. Who is eligible to apply to the Program?

A. The Program is restricted to income-qualified owners of single-family homes (one- to four-units) who reside in suburban Cook County. Homeowners who must prove ownership of the subject property as of the time of the disaster. Second, the entire household income must be at or below 80% of the area median income for Cook County, adjusted for household size, and time-to-time updated by HUD. Third, the homeowner must prove there was flooding in 2013 through insurance claims or photographs. In addition, if the homeowner did receive either FEMA money or money from an insurance program of some kind, that amount will be deducted from the amount needed for the renovations. This is because there is not duplication of benefits.

Q. How does the Program work?

A. Cook County has partnered with two housing agencies to assist in Program administration. North West Housing Partnership, based in northwest suburban Schaumburg, has been assigned to work with homeowners who reside north of 39th Street/Pershing Road. Neighborhood Housing Services of the South Suburbs, based in East Hazel Crest, has been assigned to work with homeowners who reside south of 39th Street/Pershing Road. However, the aforementioned dividing is line is based on estimated volume and subject to change without notice.

These partners are formally referred to as Subrecipients.

The Subrecipients will be responsible for processing applications such as verifying income, employment, proof of ownership and current taxes and insurance policy. They will also schedule, perform and/or assist with walk-thru inspections to survey stated damage and counsel homeowners on the selection of contractors engaged to complete a mutually-agreed upon Scope-of-Work.

Q. What is the geographic area covered by the Program?

A. All of the suburban areas of Cook County are covered, including unincorporated areas. The only exclusion is the city of Chicago. Chicago is currently administering a similar program for city residents. Information on that program can be found here:

http://www.cityofchicago.org/city/en/depts/obm/provdrs/cdbg_dr.html

Q. When does the Program begin and how long will it last?

A. The Program has been officially launched and Subrecipients are now accepting applications. Begin by gathering the required income, employment, asset and real estate documentation (please see the application for detailed instructions and requirements) for submission to the Subrecipient. Due to limited resources such as time and government funding, the program does have an expiration date.

In order for the County to meet its obligations, applications for grant assistance will not be accepted by Subrecipients after April XX, 2019 and all construction must be completed by July XX, 2019.

Q. If I qualify for the Program and approve the scope-of-work how long will the rehabilitation work last?

A. Both of Subrecipients and their contractors have experience in residential rehabilitation. Yet, each residence is going to undergo a varying degree of work. Once the Scope-of-Work has been completed, the Subrecipient will be able to estimate the duration of rehabilitation. Also, please keep in mind such factors outside of the control of either the County or its Subrecipients, such as labor or material shortages and weather conditions.

If you are interested – please contact:
Northwest Housing Partnership – phone and address
Neighborhood Housing Services – phone and address.