



Doc# 1815616038 Fee \$62.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 06/05/2018 12:00 PM PG: 1 OF 13

HOME IMPROVEMENT GRANT AGREEMENT

THIS AGREEMENT, made on April 13, 2018 by and between Anna Khalameyzer (hereinafter "**OWNER**"), and the VILLAGE OF SKOKIE, (hereinafter "**VILLAGE**") an Illinois municipal corporation located at 5127 Oakton Street, Skokie, Illinois. The **VILLAGE** and **OWNER** shall jointly be referred to as "Parties".

10-22-2d-044-0000
PIN# 10-22-2d-044-0000

WITNESSETH:

WHEREAS, the **VILLAGE** operates a Housing Improvements Program (hereinafter "Program") to financially assist low and moderate income Skokie homeowners with various home repairs in order to maintain the quality of their homes and reduce home energy consumption; and

WHEREAS, eligible home improvements for the Program include, but is not limited to, improvements which are visible to the public, improve the neighborhood, and are life/safety issues such as correcting basement flooding, most weatherization work, roof repairs or replacement, tuckpointing, exterior painting, furnace repair or replacement and major structural repairs; and

WHEREAS, normal home maintenance such as interior painting, carpeting, or kitchen remodeling or other decorating projects are not eligible home improvements under the Program; and

WHEREAS, **OWNER** of the property commonly known as 8747 C Keeler in Skokie, Illinois of which legal description is attached hereto, marked exhibit "1", submitted an application to the **VILLAGE** requesting to participate in the Program, a copy of which is attached hereto, marked Exhibit "2" and hereby made a part of this **AGREEMENT**; and

WHEREAS, the **VILLAGE** caused an inspection of the subject premises to verify the need for the requested work and provided the **OWNER** with an inspection report, a copy of which is attached hereto, marked Exhibit "3" and hereby made a part of this **AGREEMENT**; and

WHEREAS, the subject premises is a residential property improved with either a single-family home, condominium, townhouse, two-flat or cooperative located within the **VILLAGE**; and

WHEREAS, the **VILLAGE** has reviewed the aforesaid application and has determined that the **OWNER**'s participation in the Program is in the **VILLAGE**'S best interest and is in accordance with the objectives of the Program;

NOW, THEREFORE, in consideration of the premises set forth above, and the mutual agreements hereinafter set forth below, it is hereby agreed:

1. **Representations**. The representations set forth in the foregoing recitals are material to this **AGREEMENT** and are hereby incorporated into and made part of this **AGREEMENT** as though they were fully set forth in their entirety in this Section 1.
2. **Definitions**. As used in this **AGREEMENT**, the following definitions shall apply:
Inspection Report: A document prepared on behalf of the **VILLAGE** based on an examination of the Subject Premises which specifies home improvement work which is eligible for a Grant under the Program.

Project: All of the home improvement work covered under the Grant from the **VILLAGE**.

Subject Premises: The property is commonly known as 8747C Keeler in Skokie, Illinois which is the **OWNER**'s principal residence.

Work: The undertaking of labor by a contractor approved by the **VILLAGE** to accomplish the home improvements specified in Exhibit "3".

3. **Issuance of Grant**. Pursuant to **OWNER**'s participation in the Program, the **VILLAGE** agrees to provide

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OWNER with a grant in an amount not to exceed TWELVE THOUSAND DOLLARS (\$12,000) ("Grant") to pay for materials and contractor's fees for the Project and related Work.

4. Documentation. **OWNER** represents that he or she is the legal title holder to Subject Premises. In further proof thereof **OWNER** has submitted to the **VILLAGE**:
 - a. Title policy or Letter of Opinion from Chicago Title and Trust Company; or
 - b. Torrens Certificate; or
 - c. if legal title is in a Trust, a letter of direction and certification as to the current beneficiary under such Trust Agreement. A copy of the submitted document(s) is/are attached hereto, marked Exhibit "4", collectively, and hereby made a part of this **AGREEMENT**.
5. Financial Eligibility. **OWNER** represents to the **VILLAGE** that **OWNER's** total annual household income does not exceed the very low income limits established by the Federal Government as specified in Exhibit "5" attached hereto and hereby made a part of this **AGREEMENT**. In further proof thereof **OWNER** has submitted the following documents to the **VILLAGE**:
 - a. **OWNER's** Income Documentation Year 2016.
6. Homeowner's Representation. The Grant shall be issued to **OWNER** by the **VILLAGE'S** reliance upon all information provided by the **OWNER** and all representations, exhibits, data and other materials submitted with and in support of **OWNER's** participation in the Program. Any misinformation or withholding of material information incident thereto shall, at the option of the **VILLAGE**, give rise to the **VILLAGE'S** right to terminate this **AGREEMENT** pursuant to Section 16 of this **AGREEMENT**.
7. Priority of Improvements. The work to be performed shall be conducted in the following priority, subject to the approval of the **VILLAGE**:
 - a. Work required to correct existing code violations;
 - b. Exterior home improvements;
 - c. All other home improvements.
8. Permits. **OWNER** is responsible for securing and paying for all necessary licenses and permits.
9. Multiple Bids. **OWNER** agrees to obtain at least three (3) bids from qualified contractors for each project and work item. **OWNER** shall be required to utilize the Contractor who has submitted the lowest bid, unless otherwise approved by the **VILLAGE**.
10. No Prior Agreements. **OWNER** has represented to the **VILLAGE** that no prior agreements have been entered into between the owner and any contractor for the project and work to be performed under this **AGREEMENT**.
11. Contracts. **OWNER** must provide the **VILLAGE** with a copy of any and all contracts for the Project and Work to be completed. The contracts must be approved in writing by the **VILLAGE**. No modifications may be made to Village approved contracts without the prior written consent of the **VILLAGE**.
12. Completion of Work. Upon completion of the Project and Work, **OWNER** shall deliver to the **VILLAGE** a contractor's waiver of lien and a certificate executed by the contractor or subcontractor, stating that the Project and Work is final and complete and is in compliance with all applicable federal, state and local laws, rules and regulations.
13. Payment to Contractors. The Parties agree that payments to the contractors shall not occur until the **VILLAGE** has inspected the completed Project and Work and provides the **OWNER** with written approval for payment.
14. Additional Documents. **OWNER** shall supply the **VILLAGE** with such other materials, documents and papers which the **VILLAGE** may require, from time to time.

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15. Homeowner Sale of Subject Property. If the **OWNER** sells the Subject Premises or any interest in it is sold or transferred, within 15 years after receipt of grant funds **OWNER** expressly agrees to pay the **VILLAGE** back for the entire Grant or a portion thereof based on the following schedule:

YEAR FROM RECEIPT OF GRANT FUNDS	PERCENTAGE OF GRANT OWED VILLAGE
0-5	100%
6	50%
7	45%
8	40%
9	35%
10	30%
11	25%
12	20%
13	15%
14	10%
15	5%

16. Termination. This Agreement may be terminated at the **VILLAGE'S** option by written notice to the **OWNER** upon the occurrence of any one or more of the following events:
- a. Construction of the Project has not commenced within ninety (90) days of the date of this **AGREEMENT**.
 - b. If any statement or representation made by **OWNER** in its application to the **VILLAGE** shall prove untrue in any material respect, or if the **OWNER** shall have withheld any material information incident thereto.

Delay in the exercise of the **VILLAGE'S** right to terminate shall not be construed as a waiver of any such right to terminate with regard to the occurrence of any specific event referred to above, and the **VILLAGE'S** failure to act as to any such event shall not be construed as a waiver of its rights with respect to any subsequent event of default.

17. The Village Not a Joint Venturer. The **VILLAGE** by executing this **AGREEMENT** or any action taken pursuant hereto or contemplated hereby shall not be deemed to be a partner or joint venture with **OWNER** or Contractor or any other parties. **OWNER** indemnifies and holds the **VILLAGE** harmless from any and all liabilities, damages, claims, demands, costs and expenses resulting from such a construction of the Parties and their relationship. Any inspection of the Subject Premises or any analysis of the Project made by the **VILLAGE** is intended solely for the benefit of the **VILLAGE** and shall not be deemed to create or form the basis of any warranty, representation, covenant, implied promise or liability to the **OWNER** or its employees or agents, any guest or invitee upon the Subject Premises or any other person.
18. Indemnification. The **OWNER** hereby agrees and covenants to forever hold harmless and indemnify the **VILLAGE** its officers, employees and agents, and to save them from and indemnify for all costs, claims,

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suits, demands, and actions arising during the term of this **AGREEMENT** directly or indirectly from or because of or in any way connected with this **AGREEMENT** that may be made by **OWNER**, its guests, invitees, or any other person, firm, corporation or organization, for property damage or injury. The provisions of this Section 18 shall survive the expiration or termination of this **AGREEMENT**.

19. Recording of AGREEMENT. A copy of this **AGREEMENT** shall be recorded against the Subject Premises at the office of the Cook County Recorder of Deeds.
20. Multiple Homeowners. If more than one person has an ownership in the Subject Premises, each person is fully and personally obligated to keep all of the promises made in this **AGREEMENT**, including the promise to pay the full amount owed.
21. Notices. All notices required or to be given pursuant hereto shall be in writing and either delivered personally or by a nationally recognized "over-night" courier service or mailed by United States certified or registered mail, postage prepaid, addressed to Seller and Purchaser as follows:

If to **VILLAGE:** Village of Skokie
5127 Oakton Street Attn: Village Clerk
Skokie, IL 60077

With copies to: Village Manager
5127 Oakton Street
Skokie, IL 60077

Corporation Counsel
5127 Oakton Street
Skokie, IL 60077

If to **OWNER:** Anna Khalameyzer
8747C Keeler
Skokie, IL 60076

Notices shall be deemed effective and properly delivered and received when and if either;

- personally delivered;
- delivered by Federal Express or other overnight courier; or
- deposited in the U.S. Mail, by registered or certified mail, return receipt requested, postage prepaid.

Either Party may change the names and addresses of the persons to whom notices or copies hereof shall be delivered, by written notice to the **VILLAGE** or **OWNER** or Seller, as the case may be, in the manner herein provided for the service of notice.

22. Entire Binding Understanding; No Oral Modification. All prior understandings and agreements between the Parties are merged into this **AGREEMENT**.
23. Performance. Time is of the essence in this **AGREEMENT**.
24. Severability. Each provision of this **AGREEMENT** is severable from all other provisions of this **AGREEMENT** and, if one or more of the provisions of this **AGREEMENT** shall be declared invalid, the remaining provisions of this **AGREEMENT** shall nevertheless remain in full force and effect.
25. Headings. The headings or titles of the Sections or Paragraphs in this **AGREEMENT** are for convenience only, are not a part of this **AGREEMENT**, and shall not be used as an aid in the construction of any provisions hereof.

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26. Due Authority. Each Party signing this AGREEMENT represents and warrants that they have full right and authority to enter into and perform this AGREEMENT in accordance with the terms hereof.

VILLAGE OF SKOKIE,

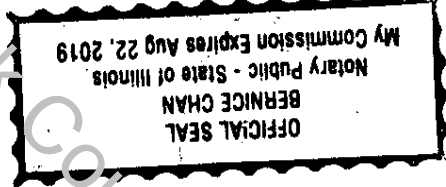
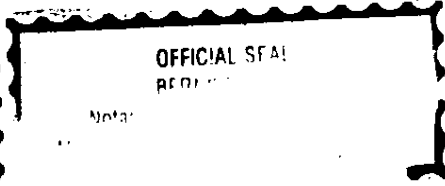
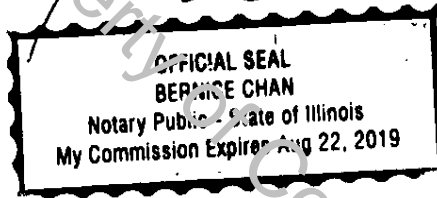
OWNER,

By: *John T. Lockerby*

By: *Anna Khalameyeva*

John T. Lockerby
Its Village Manager

Subscribed and sworn to before me
this 13th day of April, 2018



Property of Bernice Chan
Cook County Clerk's Office

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First American Title Insurance Company
 27775 Diehl Road, Warrenville, IL 60555
 Phone(877)295-4328, Fax (866)892-1147

OWNERSHIP SEARCH

FILE NO.: 2903178 **DATE:** 04/20/2018

TO:

Village of Skokie
 5127 Oakton St
 Skokie, IL 60077

EFFECTIVE DATE: 01/02/2018

GRANTEE IN LAST DEED OF RECORD: Anna Khalameyzer

LEGAL DESCRIPTION:

PARCEL 1: THAT PART OF LOTS 1 THROUGH 10 BOTH INCLUSIVE, IN BLOCK 4 IN A.A. LEWIS' EVANSTON GOLF MANOR, BEING A SUBDIVISION IN THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, BEING THE EAST 25.0 FEET OF THE WEST 94.62 FEET OF THE TRACT DESCRIBED ABOVE (BOTH DIMENSIONS AS MEASURED ON THE NORTH LINE OF THE SAID TRACT) EXCEPT THE SOUTH 52.97 FEET THEREOF AS MEASURED PERPENDICULAR TO THE SOUTH LINE OF SAID TRACT.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF THE ABOVE DESCRIBED PARCEL AS SET FORTH IN THE DECLARATION OF EASEMENTS DATED FEBRUARY 25, 1976 AND RECORDED FEBRUARY 26, 1976 AS DOCUMENT 23400403 AND AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NO. 1066372 TO DR. LAWRENCE M. PERL AND SUSAN G PERL, HIS WIFE, DATED DECEMBER 15, 1976 AND RECORDED MARCH 16, 1977 AS DOCUMENT 23852583 ALL IN COOK COUNTY, ILLINOIS

THIS SEARCH REFLECTS THE "GRANTEE IN LAST DEED OF RECORD" OF THE LEGAL DESCRIPTION PROVIDED TO FIRST AMERICAN TITLE INSURANCE COMPANY AS DISCLOSED IN PUBLIC RECORDS ESTABLISHED UNDER STATE STATUTES AND AT THE DATE SHOWN. IF REQUESTED BY THE APPLICANT, IT WILL ALSO ENCOMPASS GENERAL REAL ESTATE TAXES, MORTGAGES, ASSIGNMENTS, JUDGMENTS AND LIENS OF RECORD AS SHOWN IN THE RECORDERS OFFICE OF THE COUNTY WHERE THE SUBJECT PROPERTY IS LOCATED AND WHICH MAY CONSTITUTE A LIEN ON THE DESCRIBED PREMISES. IT DOES NOT CONTAIN A SEARCH OF ANY JUDICIAL PROCEEDINGS IN ANY COURT. THE INFORMATION FURNISHED IN THIS SEARCH IS FOR THE BENEFIT OF THE APPLICANT ONLY. USE OF THIS INFORMATION BY ONE OTHER THAN THE APPLICANT WITHOUT EXPRESS WRITTEN AUTHORIZATION OF THE COMPANY IS PROHIBITED. THIS IS NOT A TITLE INSURANCE POLICY, ABSTRACT, GUARANTY OR OPINION OF TITLE AND MAY NOT BE RELIED UPON AS SUCH. NO AMENDMENT, DELETION OR ENDORSEMENT CAN BE MADE TO THIS SEARCH. IT ONLY REFLECTS THE LAST DEED AS SHOWN IN THE PUBLIC RECORDS. THE COMPANY'S LIABILITY IS LIMITED TO THE ACTUAL AMOUNT PAID FOR THIS SEARCH. ANY CLAIM OF LOSS OR DAMAGE, WHETHER OR NOT BASED ON NEGLIGENCE, SHALL BE LIMITED TO SUCH AMOUNT. IN THE EVENT ANY OF THE ABOVE LIMITING PROVISIONS ARE HELD INVALID OR UNENFORCEABLE THE REMAINING SHALL BE DEEMED NOT TO INCLUDE THAT PORTION AND THEY SHALL HAVE FULL FORCE AND EFFECT.

FOR YOUR PROTECTION, PLEASE OBTAIN A TITLE COMMITMENT AND SUBSEQUENT POLICY OF INSURANCE.

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HOME IMPROVEMENTS PROGRAM APPLICATION

SECTION 1 – Applicant Information			
Name	ANNA KHALAMEYZER		
Address	8747 N. Keeler Av, Unit C, Spokine, IL 60076		
Home Phone	847-933-9076	Work Telephone	312-479-4119
Unit Type:	<input type="checkbox"/> Single-family Detached <input checked="" type="checkbox"/> Townhouse <input type="checkbox"/> Condominium/Cooperative <input type="checkbox"/> Two-flat		
Occupancy:	<input checked="" type="checkbox"/> Own & Occupy Unit <input type="checkbox"/> Rent & Occupy Unit <input type="checkbox"/> Do Not Occupy Unit		
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White <input type="checkbox"/> Asian and White <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> American Indian/Alaskan Native and Black/African American <input type="checkbox"/> Other multi racial		
Ethnicity: Are you Hispanic or Latino	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Number of Persons in the Household	/	Household Income	
Female Headed Household:	<input checked="" 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 all persons over 17 years old who contributed to the household income for the last two years with all forms and schedules.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Village Inspection Report	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Three bids from contractors for improvement work specified in the inspection report	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Proof of home ownership	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Amount of grant/loan request	\$ 1,000		

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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: <u>A.K.</u>			
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: <u>A.K.</u>			
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: <u>A.K.</u>			
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 ANNA KHALAMEYZER	\$ 18,880		
	Person B	\$		
	Person C	\$		
	TOTAL	\$ 18,880		
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
<i>Employment</i>	Name of company			
	Address of company, city, state, zip code			
	Telephone			
<i>Public Assistance (ADC, General Assistance, etc.)</i>	Public Aid case number			
	Caseworker name			
	Address of office, city, state, zip code			
	Telephone			
<i>Social Security (Survivor's Benefits, SSI, Retirement, Disability, etc.)</i>	Social Security number	331-90-9826		
	Address of office, city, state, zip code			

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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	CHASE		
	Account number	1110021317636		
	Present balance	\$ 1,303.84	\$	\$
	Annual interest rate	%	%	%
Bank Account	Name of bank	CHASE		
	Account number	1609540912		
	Present balance	\$ 22,026.51	\$	\$
	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 checked="" 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), ANNA KHALAMEYZER, being duly sworn, on oath, deposes and states that my (our) total gross household income for the last tax year was \$ 18,880, and that my (our) total income for this year will not exceed \$ 24,000 based on a current monthly income of \$ 2,000.

Subscribed and sworn before me this 6th day of September, 2017.

Anna Khalameyzer

Person A's Signature

Person B's Signature

Person C's Signature



Bernice Chan

NOTARY PUBLIC

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Uncorrected

All mechanical appliances, fireplaces, solid fuel burning appliances, cooking appliances and water heating appliances shall be properly installed and maintained in a safe working condition and shall be capable of performing the intended function.

INSPECTOR COMMENTS:

REPAIR/REPLACE REFRIGERATOR SO IT COOLS PROPERLY.

REPLACE NON-WORKING DISHWASHER.

REPAIR/REPLACE WASHER & DRYER TO OPERATE PROPERLY.

Uncorrected

All interior surfaces, including windows and doors, shall be maintained in good, clean and sanitary condition

INSPECTOR COMMENTS:

REPAIR HOLES CAUSING DRAFTS ON NORTH KITCHEN WALLS.

Uncorrected

Single or multiple station smoke alarms shall be installed and maintained on the ceiling or wall outside of each separate sleeping area in the immediate vicinity of bedrooms.

INSPECTOR COMMENTS: INSTALL SMOKE AND CARBON MONOXIDE DETECTOR WITHIN 15' OF SLEEPING AREAS.

Uncorrected

Single or multiple station smoke alarms shall be installed and maintained in each room used for sleeping purposes

INSPECTOR COMMENTS: INSTALL SMOKE DETECTOR IN EACH BEDROOM.

Uncorrected

Every interior door shall fit reasonably well within its frame and shall be capable of being opened and closed by being properly and securely attached

INSPECTOR COMMENTS:

WEATHERPROOF TO STOP DRAFTS OR REPLACE FRONT EXTERIOR DOOR AND DOOR TO ATTACHED GARAGE.

Uncorrected

All mechanical appliances, fireplaces, solid fuel burning appliances, cooking appliances and water heating appliances shall be properly installed and maintained in a safe working condition, and shall be capable of performing the intended function.

INSPECTOR COMMENTS:

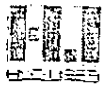
SERVICE HVAC SYSTEM AND CHECK EXTERIOR COMPRESSOR.

Five horizontal lines for signature or notes.

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FY 17, B1, 4



FY 2017 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP](#) [Income Limits](#) [HUD LIHTC Database](#)

FY 2017 Income Limits Summary

FY 2017 Income Limit Area	Median Income Explanation	FY 2017 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Cook County	\$79,000	Very Low (50%) Income Limits (\$) Explanation	27,650	31,600	35,550	39,500	42,700	45,850	49,000	52,150
		Extremely Low Income Limits (\$)* Explanation	16,600	19,000	21,350	24,600	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$) Explanation	44,250	50,600	56,900	63,200	68,300	73,350	78,400	83,450

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

NOTE: Cook County is part of the **Chicago-Joliet-Naperville, IL HUD Metro FMR Area**, so all information presented here applies to all of the **Chicago-Joliet-Naperville, IL HUD Metro FMR Area**. The **Chicago-Joliet-Naperville, IL HUD Metro FMR Area** contains the following areas: Cook County, IL; DuPage County, IL; Kane County, IL; Lake County, IL; McHenry County, IL; and Will County, IL.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2017 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2017 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here: