



# **HOUSING 101: Homeowners and Homeownership Support**

**DOH Bureau of Community Engagement, Racial Equity & Strategic Initiative (CERESI)**

**05.18.2024**

**10:00am-2:00pm**

Olive-Harvey College

# MAYOR OF THE CITY OF CHICAGO



**Brandon Johnson**  
Mayor  
City of Chicago



# ★ Our Sponsoring Alderpeople



**Greg Mitchell**  
7th Ward Alderman  
City of Chicago



**Michelle Harris**  
8th Ward Alderwoman  
City of Chicago



**Anthony Beale**  
9th Ward Alderman  
City of Chicago

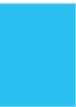


**Peter Chico**  
10th Ward Alderman  
City of Chicago



**Ronnie Mosley**  
21st Ward Alderman  
City of Chicago





# AGENDA + GOALS & OBJECTIVES

## Agenda

- Welcome and opening
- About the Department of Housing
- Housing 101:
  - Cutting the Cost of Homeownership
- City Agencies:
  - Streets and Sanitation
  - Water Management
  - Department of Housing
    - Green Homes Chicago
  - Closing

## Objective

- Introduce residents to Chicago DOH and our work.
- Share information on where community residents can get help with housing support and services
- Educate participants on the home maintenance process
- Answer housing questions and share resources on where to go if community members need more information





# MISSION, VISION, VALUES

The mission of Chicago's Department of Housing is to expand access and choice for residents and protect their right to quality homes that are affordable, safe, and healthy.

The equitable distribution of resources across all 77 communities so that every Chicagoan can choose and remain in quality housing that is affordable, safe, and healthy.

Equitable | Collaborative | Dedicated | Resourceful





# HOUSING LEADERSHIP



**Kenya Merritt**  
Deputy Mayor  
Business and Neighborhood  
Development



**Lissette Castañeda**  
Department of Housing  
Commissioner



**Natasha Hamilton**  
Managing Deputy  
Commissioner, CERESl



**Jim Horan**  
Managing Deputy  
Commissioner, Housing  
Development Programs



# ★ WHAT DRIVES OUR WORK?



## 1. Support community healing

**Catalyze city-wide momentum for healing** that promotes building empathy, understanding of shared mutuality, and strengthens civic relationships



## 2. Build restorative tools and partnerships

**Establish and advance new models of engagement and practice** that aim to reduce and eliminate harm and co-create solutions with those most impacted by the problems



## 3. Own institutional transformation

**Drive organizational change efforts** toward advancing racial equity in City policies, practices, and programs at a systems-level

# Principal, Interest, Taxes, Insurance, Energy (PITIE) Financial Self-Defense

Tiffany Smith, Associate Director of Neighborhood Strategies  
Neighborhood Housing Services of Chicago (NHS)



# Cutting the Cost of Homeownership

*Presented by: Tiffany Smith, NHS Chicago*



# | Who We Are

**Neighborhood Housing Services of Chicago (NHS) works to create thriving, mixed-income neighborhoods of choice by:**

- Educating and preparing homeowners for success
- Engaging residents & community leaders to identify opportunities to close the wealth gap and improve our quality of life block by block
- Lending to provide borrowers with affordable mortgage products with robust purchase assistance
- Building, preserving, and rehabbing affordable housing in South and West Side neighborhoods
- Sustaining homeownership through foreclosure prevention services and home repair programs





## It's not just talk. We deliver. Since 1975, we have:

- Served over 265,000 clients
- Created over 7,000 new homeowners
- Loaned over \$688 million to clients
- Financed, built or rehabbed nearly 40,000 units
- Saved over 10,000 homeowners from foreclosure





# | What is PITIE?

## Reducing Your Cost of Homeownership

- Mortgage Loan: Principal and Interest
- Homeowners Insurance
- Property Taxes
- Energy Costs: Gas and Electric
- Water Bills



**The only person that watches over your money is you!**



# | Cost of Insurance Matters

**Monitor Your Homeowners Insurance Costs:** The average cost of homeowners insurance (100% replacement cost) is:

- For a single-family home is around **\$1,500 - \$2,000**
- For a 2-unit building is around **\$2,200 - \$2,800**
- For a 3-4 unit property is around **\$2,800 - \$3,200**





# | Cost of Insurance Matters

Loan Due Date	01/01/2018 <sup>4</sup>
Payment Due Date	02/01/2018
Amount Due	<b>\$2,177.54</b>
<i>If payment is received after 02/16/2018, \$18.26 late fee will be charged.</i>	
<b>Explanation of Amount Due</b>	
Principal	\$114.09
Interest	\$ 251.16
Escrow (Taxes and Insurance)	\$723.52
<b>Regular Monthly Payment</b>	<b>\$1,088.77</b>
Unpaid Late Charges	\$0.00
Other Charges and Fees	\$0.00
Charges / Fees this Period	\$0.00
Past Due Payment(s)	\$1,088.77
Unapplied Payment(s)	\$0.00
<b>Total Amount Due</b>	<b>\$2,177.54</b>

<b>Account Information</b>	
Interest Bearing Principal	\$100,576.30
Deferred Principal	\$44,946.49
Outstanding Principal <sup>1</sup>	\$145,522.79
Interest Rate (Fixed)	3.000%
Prepayment Penalty	No



# Cost of Insurance Matters

## Lender's Information:

Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250  
Federal Identification No. 87-0465626

## ESCROW SUMMARY

<b>Beginning Escrow Balance</b>	\$544.19
<b>Additions to Escrow</b>	
DEPOSITS *	\$6,895.46
<b>Subtractions from Escrow</b>	
HAZARD INSURANCE	\$5,967.00
FHA/PMI INSURANCE	\$0.00
PROPERTY TAXES	\$2,273.11
LIEN YTD	\$0.00
H/O MAINTENANCE	\$0.00
<b>Ending Escrow Balance</b>	<b>\$-800.46</b>

\*Includes \$0.00 in Escrow Interest.

**Construction:** Masonry  
**Year Built:** 1911

## Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

## IMPORTANT MESSAGES

NOTICE: You will be receiving a second envelope that will contain your new Policy Booklet and Important Notice Regarding your New Policy. Please call your agent if you have any questions.

## PREMIUM

Annual Premium \$1,211.00

*Your premium has already been adjusted by the following:*

Home/Auto Discount                      Claim Record Discount

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**Total Premium** **\$1,211.00**

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# | Cost of Insurance Matters

ial Company

CHECK DATE  
02/28/18

\$ \*\*\*\*\*3,997.89

VOID IF NOT PRESENTED WITHIN SIX MONTHS OF ISSUE DATE OF CHECK

SAFECO INSURANCE COMPANY OF ILLINOIS

9/100 DOLLARS\*\*\*\*\*



Explanation of Amount Due	
Principal	\$117.86
Interest	\$ 247.39
Escrow (Taxes and Insurance)	\$190.31
<b>Regular Monthly Payment</b>	<b>\$555.56</b>



# Homeowner Resources

## Property Tax Discounts for Homeowners

- Homeowners Exemption
- Seniors Exemption
- Seniors Assessment Freeze
- Longtime Homeowners Exemption

IF PAYING LATE, PLEASE PAY	08/02/19-09/01/19 \$2,688.61	09/02/19-10/01/19 \$2,728.34	10/02/19-11/01/19 \$2,768.07	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW	
<b>TAXING DISTRICT BREAKDOWN</b>					
<b>Taxing District</b>	<b>2018 Tax</b>	<b>2018 Rate</b>	<b>2018 %</b>	<b>Pension</b>	<b>2017 Tax</b>
<b>MISCELLANEOUS TAXES</b>					
Metro Water Reclamation Dist of Chicago	280.11	0.396	5.84%	31.83	216.39
Parks-Museum/Aquarium Bond	0.00	0.000	0.00%		3.23
Chicago Park District	233.42	0.330	4.86%	10.81	189.47
<b>Miscellaneous Taxes Total</b>	<b>513.53</b>	<b>0.726</b>	<b>10.70%</b>		<b>409.09</b>
<b>SCHOOL TAXES</b>					
Board of Education Chicago	2,512.47	3.552	52.34%		2,093.91
Chicago Community College District	103.98	0.147	2.17%		88.28
<b>School Taxes Total</b>	<b>2,616.45</b>	<b>3.699</b>	<b>54.51%</b>		<b>2,182.19</b>
<b>MUNICIPALITY/TOWNSHIP TAXES</b>					
Chicago School Bldg & Imp Fund	96.20	0.136	2.00%		66.75
Chicago Library Fund	78.51	0.111	1.64%		63.52
City of Chicago	1,108.99	1.565	23.06%	737.04	889.24
<b>Municipality/Township Taxes Total</b>	<b>1,281.70</b>	<b>1.812</b>	<b>26.70%</b>		<b>1,019.51</b>
<b>COOK COUNTY TAXES</b>					
Cook County Forest Preserve District	42.44	0.060	0.88%	1.41	33.37
County of Cook	225.65	0.319	4.71%	77.10	176.01
Cook County Public Safety	87.00	0.123	1.81%		58.67
Cook County Health Facilities	33.24	0.047	0.69%		32.30
<b>Cook County Taxes Total</b>	<b>388.33</b>	<b>0.549</b>	<b>8.09%</b>		<b>300.35</b>
<b>(Do not pay these totals)</b>	<b>4,800.01</b>	<b>6.786</b>	<b>100.00%</b>		<b>3,911.14</b>
<b>TAX CALCULATOR</b>					
2017 Assessed Value	21,544	2018 Total Tax Before Exemptions	5,478.61		
2018 Property Value	277,350	Homeowner's Exemption	-678.60		
2018 Assessment Level	X 10%	Senior Citizen Exemption	.00		
2018 Assessed Value	27,735	Senior Freeze Exemption	.00		
2018 State Equalizer	X 2.9109				
2018 Equalized Assessed Value (EAV)	80,734	2018 Total Tax After Exemptions	4,800.01		
2018 Local Tax Rate	X 6.786%	First Installment	2,151.13		
<b>IMPORTANT MESSAGES</b>					
- Thank you for your first installment payment of: \$2,151.13 on 02-26-					
<b>PROPERTY LOCATION   MAILING ADDR</b>					



# | Exemptions = Debt Reducers

Property Tax Exemptions:  
**Homeowner** – now \$703

<b>2018 Total Tax Before Exemptions</b>	
	5,478.61
Homeowner's Exemption	-678.60
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
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<b>2018 Total Tax After Exemptions</b>	
	4,800.01
First Installment	2,151.13
Second Installment +	2,648.88
<hr/>	
<b>Total 2018 Tax (Payable In 2019)</b>	
	4,800.01



# | Exemptions = Debt Reducers

Property Tax  
Exemptions: **Senior**  
**in their 60's**

CALCULATOR	
2019 Total Tax Before Exemptions	5,572.29
Homeowner's Exemption	-689.00
Senior Citizen Exemption	-551.20
Senior Freeze Exemption	-137.80
<hr/>	
2019 Total Tax After Exemptions	4,194.29
First Installment	2,640.01
Second Installment +	1,554.28
<hr/>	
Total 2019 Tax (Payable in 2020)	4,194.29



# | Exemptions = Debt Reducers

Property Tax  
Exemptions:  
Senior in their 80's

CALCULATOR	
2019 Total Tax Before Exemptions	2,768.20
Homeowner's Exemption	-689.00
Senior Citizen Exemption	-396.80
Senior Freeze Exemption	-1,682.40
<hr/>	
2019 Total Tax After Exemptions	0.00
First Installment	0.00
Second Installment +	0.00
<hr/>	
Total 2019 Tax (Payable in 2020)	0.00



# | Exemptions = Debt Reducers

Property Tax  
Exemptions:  
Missing all  
exemptions

CALCULATOR	
2019 Total Tax Before Exemptions	2,447.12
Homeowner's Exemption	.00
Senior Citizen Exemption	.00
Senior Freeze Exemption	.00
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2019 Total Tax After Exemptions	2,447.12
First Installment	1,323.29
Second Installment +	1,123.83
<hr/>	
Total 2019 Tax (Payable in 2020)	2,447.12



# | Cost of Utilities Matter

## Energy Cost: Electric, Gas and Water

- **Alternative Energy Suppliers**

Learn how to tell if you have an alternative gas or electric supplier and whether they save you money or cost you money

- **Non-Profit Utility “Watch Dog” - Citizens Utility Board (CUB)** Go to [citizensutilityboard.org](http://citizensutilityboard.org)

- **Overlooked Water Bill Discounts**

**Senior Sewer Service Charge Exemption** for single-family homes only & City of Chicago **Utility Billing Relief (UBR)**



# | Gas & Electric Price Matters

- ✓ **Peoples Gas** is the only regulated supplier of heating gas in the City of Chicago
  - ✓ Currently, \$0.2503.
- ✓ **ComEd** is the only regulated supplier of electricity in the City of Chicago
  - ✓ Currently through May 2024, 6.848 cents per kilowatt-hour (0.06848)

Where can I find the regulated price of gas and electric this month?

[www.citizensutilityboard.org](http://www.citizensutilityboard.org)



# | Utility Assistance

- **ComEd**
  - Residential Special Hardship Program Grant up to \$500 to income-eligible customers
  - Deferred Payment Arrangement Plan
- **Nicor Gas**
  - Sharing Program  
Grant up to \$400 or \$450 to income-eligible customers
  - Percentage of Income Payment Program
- **Peoples Gas**
  - Extended deferred payment arrangements
- **Low Income Home Energy Assistance (LIHEAP)**
- **CEDA**



# | Water Bills

## **City of Chicago Senior Sewer Service Charge Exemption**

- Homeowner must be 65 or older
- Single-family homes only
- Eliminates the sewer charge from the monthly bill

## **City of Chicago Utility Bill Relief Program (UBR)**

- Single family or 2-unit homes only
- Income eligibility determined by CEDA (if income eligible for LIHEAP, homeowner should be income eligible for UBR)



# | Homeowner Preservation

- **Group Education**
  - Financial Self-Defense
  - Property Tax Appeals
  - Property Tax exemptions
- **PITIE Counseling**
- **Estate Planning with CDEL**
  - TODI
- **Home Improvement Grants**





# Questions? Contact Us

**NHS Chicago**

[www.nhschicago.org](http://www.nhschicago.org)

[homeownership@nhschicago.org](mailto:homeownership@nhschicago.org)

773-329-4111

# Streets and Sanitation

Courtney Bryson, Asst Division Superintendent  
Department of Streets and Sanitation



# Department of Streets and Sanitation

The Department of Streets and Sanitation (DSS) is one of the largest non-emergency departments with a team of over 2,000 employees. DSS responds to an average of half-a-million service requests per year making a difference in communities across the city.

DSS seeks to achieve equity in the city's service delivery, decision-making, and resource distribution.





# DSS – Bureau of Rodent Control

1. Rodent Baiting
2. Dead Animal Recovery
3. Garbage/Recycling Cart Management



Rodent Abatement  
signage





# DSS – Bureau of Sanitation

1. **Solid Waste Collection-** Sanitation services approximately 625,000 households, 52 times per year, as well as manages over 90,000 tons of Recycling
2. **Weed Cutting-** High weeds can conceal illegal activities, obscure dangerous debris, harbor rodents, and serve as a breeding ground for mosquitoes, which is why the bureau must be proactive on weed cutting efforts.





# DSS – Recycling, Waste Diversion & Materials Management

## Material Management- Recycling & Waste

1. DSS works in partnership with the Mayor's Office of Sustainability to improve recycling and sustainability.
2. The City has increased funding and expanded recycling staff dedicated to equitably increasing recycling education and material management diversion
3. Last November, in partnership with the community organization NeighborSpace, the City began supporting six small community garden composting sites regionally located throughout Chicago and is developing a food waste collection pilot with five (5) drop-off locations & a possible test of collection from 15 residential routes.
4. DSS is updating its recycling block captain program which encourages residents to educate their neighbors on the importance of recycling.





# DSS – Bureau of Street Operations

1. Snow/Winter Operations
2. Graffiti Removal
3. Street Sweeping
4. Central Business District Operations
5. Large Scale Events
6. Vacant Lot Cleaning
7. Garage Demolition
8. Sheriff's Work Alternative Program
9. Re-Entry Program
10. Housing Insecure





# DSS – Bureau of Forestry

Deputy Commissioner- Malcom Whiteside, 312.746.5224

- 1. Tree Trimming and Removal-** DSS is transitioning from responding to 3-1-1 requests for tree trimming to an area trim model, creating a more efficient and equitable process for Chicago residents, and allowing for the proper maintenance of the City's overall urban tree canopy. This process will allow for the trimming of 550,000+ parkway trees and all other Bureau of Forestry services will remain available through 3-1-1.
- 2. Tree Planting-** In collaboration with CDOT, The Park District & the Mayor's Office, through the Our Roots Chicago Project, the City's goal was to plant 75,000 new trees equitably across Chicago over the next 5 years. In 2022 we planted 18k trees, exceeding our 15k/ year goal.





# DSS – Bureau of Traffic Services

Deputy Commissioner- Michael LaCoco, 312.747.0078



1. Contractual Towing Management
2. City Towing
3. Auto Pounds Management
4. Vehicle Impoundment Programs
5. Special Traffic Services





# Questions/Feedback





# Thank You

We encourage you to follow us on social media to learn more about the Department of Streets and Sanitation.



[@chistreetsandsan](#) /[streetsandsanitation](#) @[StreetsandSan](#)



# Chicago Department of Water Management

Angel Hawthorne, Dir of Public Affairs

Department of Water Management

# Chicago Department of Water Management



# Department of Water Management (DWM)

## Infrastructure

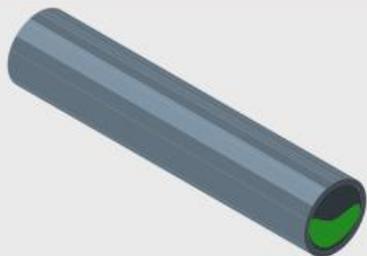


**12** Pump Stations



**4311 miles**  
of Water Main

**4600 miles**  
of Sewer Main



**~ 500K**  
Service Lines

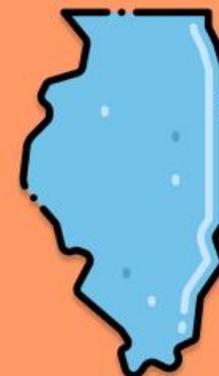
## Responsibilities

- Drinking Water Treatment
- Combined Sewer
- Water Distribution Maintenance
- Storm Water System Maintenance

## Capacity

**41%** of Illinois | Chicago & 120 suburbs

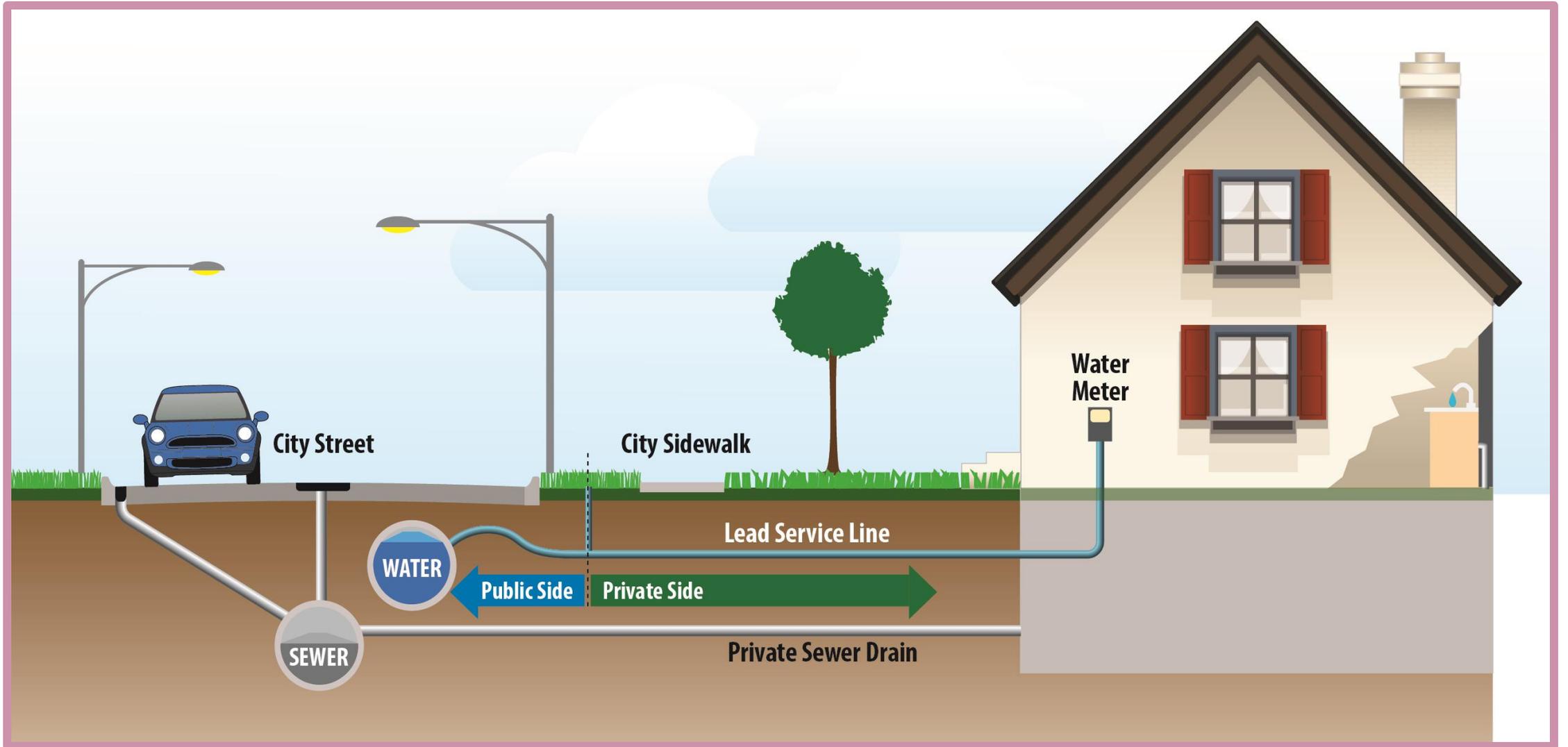
**~651** Million gallons/day at 30% utilization



# What's on Tap?

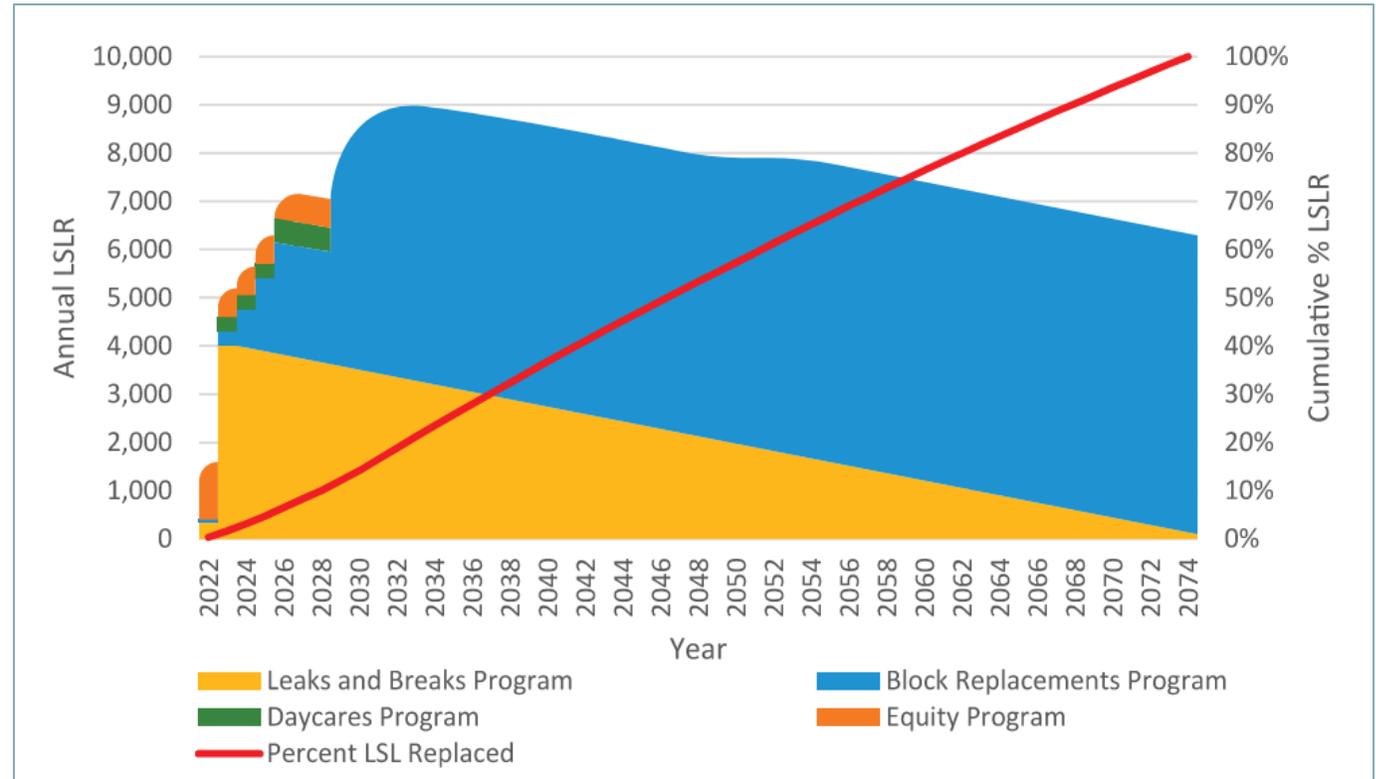


# ★ Lead Service Line: Who Owns What?

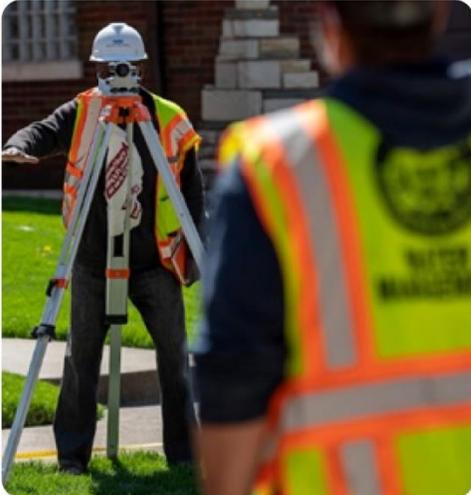


# ★ Lead Service Line Replacement (LSLR)

- **Equity**
  - Low-income homeowners
  - Funding for 600 replacements/year
- **Daycares**
  - Daycares, low-income prioritized in first round
- **Leaks and Breaks**
  - Any line requiring repair
  - 3,000 - 4,000 replacements/year
- **New Construction**
  - Water Main Replacement
  - Sewer Main Replacement
- **Homeowner-Initiated**
  - Waives permit fees for homeowners replacing LSL themselves



**FULL** line replacements- including the private side- and **FREE** to homeowners!  
Except for Homeowner-Initiated





# Questions/Feedback





# **Green Homes Chicago**

## **Energy retrofits for low-income homeowners**

Dan Gacek, Chicago Recovery Fellow

DOH Chicago Recovery Team



# Agenda

1. Background & context
2. How the program will work
3. Program eligibility
4. Q&A



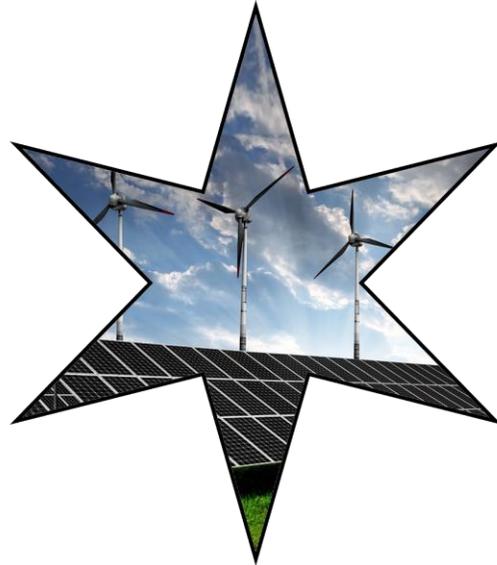
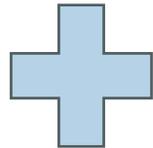
  **How did we get to Green Homes Chicago?**



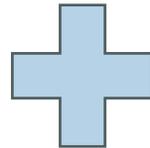
# A Just and Equitable Climate Future for Chicago



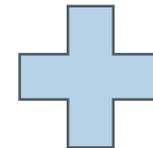
Center Equity  
and  
Environmental  
Justice



Uphold  
Commitment  
to Climate  
Goals



Address  
Profound  
Environmental  
Challenges



Generate  
Economic  
Benefits for  
Local  
Communities





# Program Goals

## Individual outcomes

Lower utility bills

Increase climate resilience

Improve health and indoor air quality

## City-wide outcomes

Equitably decrease Chicago's overall carbon emissions footprint

Make equitable investments in the "green collar" workforce



  **How will Green Homes Chicago work?**



# What “Green Homes” will provide

- **High-touch, no-cost home retrofits** for low-income Chicago homeowners
- Retrofits will include:
  - Weatherization and energy efficiency improvements (like additional insulation)
  - Heat pump HVAC system (heating and cooling)
  - Electrification of other household appliances (hot water heater, stove, clothes dryer)
  - Limited deferred maintenance
- No up-front or ongoing payment on part of homeowner
- All work coordinated by third party



Homeowner & contractor from DOE ABC pilot project give project team a tour of the two-flat mid-century brick home in the West Lawn community area that was recently retrofitted with heat pumps.



# Implementation Partners



- Based in Chicago and works nationally
- Work spans energy and health retrofits, solar, smart grid, electrification, and contractor and workforce development
- Collaborated with City on ABC-DOE pilot, federally funded demonstration project on data-informed decarbonization retrofits for 10 @ 1-to-4-unit homes

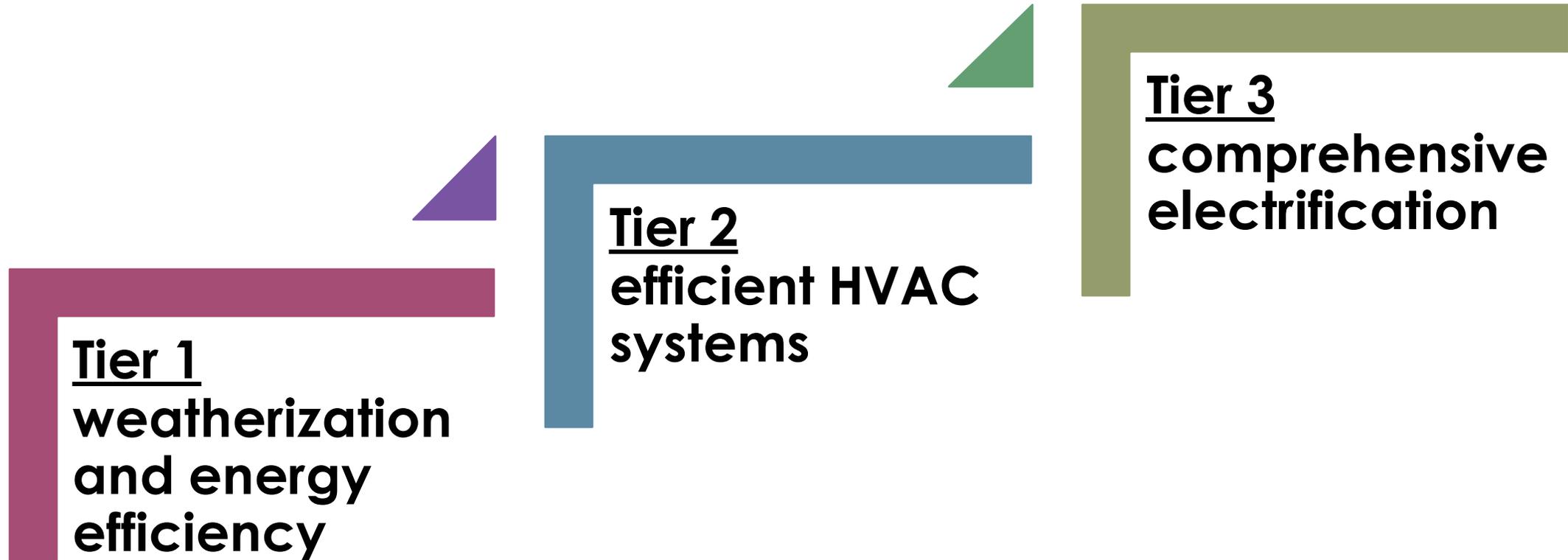


- Contracted by the Massachusetts Clean Energy Center (MA), Los Altos Hills (CA), Cambridge (MA), and others to provide assessments and home electrification
- Developing cutting-edge assessment software and retrofit approaches in partnership with US-DOE
- Partnering with BlocPower to bring services to Chicago





# Eligible improvements





# Tier 1: Weatherization



Improved insulation  
(wall, basement, attic)



Air & duct sealing



Drafty window/door  
replacement



Smart thermostat



Efficient lighting

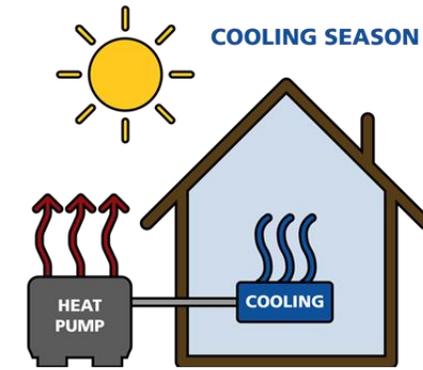
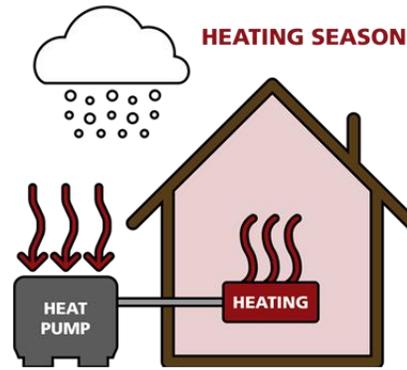




# Tier 2: Efficient HVAC



Electric heat hump HVAC systems



Flood-proofing  
and anti-theft  
devices

Electrical system  
upgrades as  
necessary





# Tier 3: Comprehensive



Heat pump domestic hot water heater



Heat pump clothes dryer



Induction range



Induction-ready cookware

**Removal of all fuel combustion appliances from home**

**Closure of natural gas account**





**How will residents qualify for  
Green Homes Chicago?**



# Homeowner Eligibility

- 1-4-unit owner-occupied properties
  - Condos, mixed-use properties, 5+ unit properties do not qualify.
- Must be the owner's primary and only residence
- Homeowners who earn up to 80% of the Area Median Income (AMI)

Household Size	Annual Income 2024
1	\$62,800
2	\$71,800
3	\$80,750
4	\$89,700
5	\$96,900





# Home Assessment

- **The home matters, too:** not every qualified homeowner may be served.
- After DOH eligibility determination, Zero or Elevate will conduct a home assessment for project viability.
- Zero or Elevate will propose a scope of work if they believe that sufficient electrification work can be performed for a reasonable price.
- Homes could be declined if:
  - Inability to sufficiently insulate home
  - Insufficient basement/unfinished space
  - Substantial deferred maintenance needs
  - Home too large
- **DOH's goal with this pilot program is to prove that decarbonizing retrofits can work and are affordable.**





# 2024 Application & Eligibility Process

- **Registration:**
  - Initial registration window: May 6 – May 24, 2024
  - Residents can register online or by calling 311
- **Evaluation & Prioritization:**
  - DOH will analyze all applicants & building types to select clients
    - *Note: some building types are a better fit for this type of retrofit*
  - DOH will notify all registrants once selection is completed
- **Application Processing:**
  - All applications are processed by the Homeownership Bureau to determine homeowner eligibility
- ***Unsure if You Are Eligible?***
  - DOH encourages you to apply anyway





# The "Green Homes" process



**Initial registration window: May 6 – May 24, 2024**

**Registration is now open!**



# Questions?

Learn more at:

[www.chicago.gov/greenhomes](http://www.chicago.gov/greenhomes)



Register online, by calling 311 or by using the CHI311 mobile app.

Questions? Email us:

[Daniel.gacek@cityofchicago.org](mailto:Daniel.gacek@cityofchicago.org)

[Steph.O'Connor@cityofchicago.org](mailto:Steph.O'Connor@cityofchicago.org)

[Matt.stern@cityofchicago.org](mailto:Matt.stern@cityofchicago.org)



**Thank you!**

# Housing 101 Evaluation Form

Housing 101 Fair: Homeowners and  
Homebuyers Support

