

Village of Wilmette Housing Assistance Program Guidelines

I. Purpose

The Wilmette Housing Assistance Program is designed to provide financial aid to senior citizens and permanently disabled heads of household who can demonstrate a definite need for such assistance in order to continue to live in Wilmette. This need has been created by the increased cost of rentals and real estate tax payments along with the erosion of purchasing power for the dollar, making continued residence in the community increasingly difficult for many on fixed incomes. The program recognizes that these residents for many years have contributed taxes (directly or indirectly) which to a great extent have gone to support the young people in our schools and other community facilities. The Village also recognizes that many of its senior citizens have been required to take out mortgages on their homes in order to acquire sufficient funds to meet their living needs. Therefore, it is appropriate that these citizens who live on limited incomes now receive benefit from these taxes when they are in need.

Qualification for Housing Assistance funds shall be based upon age, financial need, disability, and length of residence in the Village. Specific criteria have been established to ensure objectivity and impartiality in selection of recipients. Residents of Gates Manor, Shore Line Place, the Village Green Atrium, and Manor Care and residents receiving Section 8 subsidies shall not be eligible for the program. Those enrolled in the Cook County Tax Deferral Program shall only be eligible for mortgage assistance. The aid shall consist of a grant of \$200 per month for a twelve-month period for those receiving rent assistance. Assistance to mortgage holders shall be in the form of a 0 payment, 0% interest loan of \$150 per month for a twelve-month period. Property tax assistance shall be in the form of a 0 payment, 0% interest loan of a maximum of \$900 twice per year. The loans for property tax and mortgage assistance shall be in the form of liens that shall be paid at the sale of the home or transfer of title.

The budget appropriation permits assistance to approximately forty households over a twelve-month period.

The names and information provided by all applicants will be held in the strictest confidence by the evaluating body. Public reports on the operation of the program will contain only the age groups benefited, average payment, profile of the typical recipient, total amount of monies expended, and such other general information as deemed necessary and desirable. An annual report will be provided to the Village Board of Trustees, however, recipients will remain anonymous and be referred to only by an identification number, if at all.

II. Criteria for Assistance

1. The individual responsible for taxes, mortgage payment or rent payment must be 62 years or older; or, a head of a household not employed on a full-time basis who is certified by a physician as being permanently disabled. For this purpose, a person shall be considered to be permanently disabled when he or she is certified by a physician to have a permanent physical, mental, or other health condition which prevents the person from holding full-time employment. Individuals

who receive social security disability payments or supplemental security income payments based on disability, shall be deemed to be disabled for purposes of the program. Applicants who are applying for assistance due to disability must either submit the medical voucher form provided by the Commission or social security/supplemental security statements.

2. The applicant must reside in Wilmette at the time of application and have resided in Wilmette for at least two years, immediately preceding the date of application, unless the Commission, in its discretion, shall approve a shorter period of prior residence. If an applicant has lived outside Wilmette at any time during such period, such intervals of non-residence shall not render the applicant ineligible if the facts demonstrate, in the judgment of the Housing Commission, that the applicant had intended the non-residence to be temporary and has intended to maintain his/her permanent residence in Wilmette.
3. Assistance is to be given to no more than one member of a household; that being the head of the household. A head of household is to be defined as the person responsible for payment of rent, mortgage, or property tax.
4. The applicant must reside in the property tax, rent paying, or mortgage paying unit nine (9) months out of the year and must have the sole legal obligation to pay the property taxes, rent, or mortgage for which assistance is being sought. Assistance shall not be granted where an individual residing outside of the unit has a legally binding obligation to pay the property taxes, rent, or mortgage for which assistance is being sought.
5. Income must be the total for all those residing in the household. Maximum annual income will be based on very low-income limits for family or household established by HUD annually: un-reimbursable and uninsured medical and dental payments shall be deducted from gross income.

Earned and unearned income of other family members over age 18 living in the household of the applicant, as well as earned and unearned income of any other individual living in the household (including a home sharing or other shared living arrangement), shall be included in the applicant's total income for the purpose of determining eligibility. However, the income of a non-relative caretaker living in the household shall not be considered in determining the applicant's eligibility, where such other individual has no legal obligation to pay the property taxes, mortgage, or rent for which assistance is being sought. Actual contributions by other individual members living outside the household to pay rent, property tax, or mortgage expenses shall be counted as income to the applicant. Furthermore, the value of all property owned, except the home in Wilmette, plus personal property within the home and one family car, shall not exceed \$50,000. The Housing Commission may allow for a margin of 10% beyond the maximum at their discretion.

Self-employment expenses that have been reported to the Internal Revenue Service on Schedule C or C-EZ, except for such items as home rent, home utilities, property taxes, mortgage payments, automobile depreciation, and similar types of capital expense, may be applied to reduce self-employment and other income.

Income eligibility shall be determined on the basis of the applicant's federal income tax return for the previous calendar year. If the applicant is not required to file a tax return, the applicant shall list appropriate items of income from the prior calendar year on his/her application for

housing assistance and shall be required to sign – and have notarized – an income affidavit. (1) Where the applicant’s prior year income exceeds the eligibility guidelines, the applicant may nevertheless be considered eligible in the current year if, in the sole judgment of the Housing Commission, the applicant submits satisfactory evidence showing that the current year’s income is likely to be within the eligibility guidelines (e.g., the applicant is no longer working, a family member has moved out of the household). (2) Where the applicant’s prior year income meets the eligibility guidelines, the Commission may nevertheless deny eligibility where, in the Commission’s sole judgment, the applicant’s current year income is reasonably expected to exceed the eligibility guidelines due to changed circumstances (unless the applicants submits satisfactory evidence to the contrary). Pension payments shall be considered as income to the recipient.

6. Unreimbursable and uninsured medical and dental expenses shall include such medical expenses as Medicare premiums, the Medicare Part A and Part B deductibles and coinsurance amounts, cost of other health insurance premiums, cost of medical services and products not covered by public or private medical insurance, costs related to visual, hearing and dental problems, or other similar medical expenses. Extraordinary un-reimbursable medical expenses incurred after the end of the calendar year being used for determining income may be taken into account by the Housing Commission, provided that income from the same period is also considered.
7. The Housing Assistance grant expires upon termination of the period of the grant, upon the recipient moving out of the Village, or upon the death of the recipient. However, in the latter case, if there is a surviving member of the household who meets the eligibility requirements, that person shall remain in the program until the expiration of the grant. If there are no eligible survivors, the grant money shall revert to the Village.

The Housing Assistance loan will also expire upon the recipient moving out of the Village or upon the death of the recipient. However, in the latter case, if there is a surviving member of the household who meets the eligibility requirements, that person shall remain in the program until the expiration of the loan. If there are no eligible survivors, the loan shall be repaid.

8. Should the number of new applicants exceed the unfilled spaces in the Housing Assistance Program, a point system will be used to determine those who will be selected from among the new applicants to receive assistance to ensure impartiality and fairness in selection. Current recipients shall not be affected by the point system.

Years of Wilmette Residency	Accumulated Points
2-10	1
11-15	2
16-20	3
21-30	5
31-40	10
41-50	15
51-60	20
61-70	25

71-80	30
81-90	35
Over 90	40

	Income (in dollars)	
One Person Household	Points	Two Person Household
26,000-26,400	1	30,000-30,150
25,500-25,999	2	29,500-29,999
25,000-25,499	3	29,000-29,499
24,500-24,999	4	28,500-28,999
24,000-24,499	5	28,000-28,499
23,500-23,999	10	27,500-27,999
23,000-23,499	15	27,000-27,499
22,500-22,999	20	26,500-26,999
22,000-22,499	25	26,000-26,499
21,500-21,999	30	25,500-25,999
21,000-21,499	35	25,000-25,499
20,500-20,999	40	24,500-24,999
20,000-20,499	45	24,000-24,499
19,500-19,999	50	23,500-23,999
19,000-19,499	55	23,000-23,499
under 19,000	60	under 23,000

9. First time applicants will be visited at the applicant's residence by a member of the Housing Commission and a Village staff member, who shall explain the program, ascertain whether the applicant could benefit from other services and programs available in the community, and certify that the applicant's home environment appears consistent with the applicant's asserted need for financial assistance.
10. The assistance shall be granted for one year. All previous eligible households will be required to submit by April 30th of each year new applications and copies of their federal income tax returns (or equivalent data) for the prior calendar year. Such households will remain eligible for assistance in the current year if their income and assets remain within the eligibility guidelines under the eligibility criteria set forth above. Where the number of additional new applicants exceeds the number of unfilled spaces under the program, the new applicants will be evaluated under the above point system.
11. If the applicant has previously been in the program and wishes to continue, a new application must be filed. Home visits must be conducted annually for renewal applicants. Participants refusing their annual visit will be ineligible for the program.

12. Applicants receiving rental assistance will be required to fill out an affidavit attesting whether they are renting from a family member. While renting from a family member will not preclude an applicant from receiving assistance, the Commission will consider this assistance as income.

III. Summary of Procedures

Applications to the Housing Assistance Program are available by calling, writing, or visiting the Community Development Department. Once an application is received, it is reviewed by staff to ensure the minimum requirements are being met. The application is presented to the Housing Commission at its next regular meeting. If the application meets the eligibility criteria, the applicant is approved. One Commissioner volunteers to conduct, together with staff, a home interview with the applicant. Staff contacts the applicant as soon as possible to set up the interview. Once the interview is successfully completed, the necessary paperwork is processed to begin assistance payments in accordance with the time frame set by the type of assistance requested.

Where assistance for property tax payments has been requested and approved, the Commission shall pay the entire property tax installment (up to the maximum amount of assistance available) that is next due after approval of the application. Where the Housing Commission is not able to approve an application until after the due date for a property tax payment (whether because of the Commission's meeting schedule or the need for submission of additional information), the Commission shall, out of the program's funds, reimburse the applicant for property tax payment made by him (up to the maximum amount of assistance available), unless in the sole judgment of the Commission, the delay in approval of the application is the fault of the applicant.

IV. Future

The Housing Commission will annually review the eligibility guidelines established, along with the several forms and form letters to determine what, if any, revisions are appropriate.