

PROPERTY TAX RELIEF PROGRAM CRITERIA FOR APPLICATION & FREQUENTLY ASKED QUESTIONS (FAQS)

- **What is this program?**

Dr. Willie Wilson and his wife through their foundation are loaning \$150,000 to homeowners to assist Cook County of Illinois them in paying their delinquent taxes for tax year 2015 that will go on sale on April 3-6, 2017.

- **What is the eligibility criteria?**

- Residential property
- Applicant must reside in the home
- Homeowner of record
- For delinquent taxes for period 2015 of \$1000 or less
- No foreclosures or liens on the property (excluding the first mortgage)
- Ability to repay the loan by August 2017
- Optional participation in a 2-hour financial empowerment workshop after taking out the loan

- **What year is up for sale on April 3rd?**

Property taxes for tax period 2015.

- **Where on the website can I find the application?**

Visit westsidejustice.org to find the application. If you are unable to download the application you can visit us at 601 South California Avenue.

- **What age do I need to be to qualify for a Senior Exemption?**

Homeowners 65 years or over qualify for a senior exemption. If you are not currently receiving the exemption, you may apply and if you qualify, the sale of your taxes may be stopped.

- **What is the maximum amount of money I can receive?**

The foundation seeks to assist homeowners with a tax liability for 2015 of \$1000 or less.

- **What if my home is already foreclosed?**

If your home is already in foreclosure, you are not eligible for the loan assistance. But we can refer you to a professional who may be able to assist you.

- **Is the application available at midnight?**

The application will be available at the office and online at 9:00am CST.

- **Can I receive help for more than one property?**

To assist as many people as possible, the loan assistance is designed for homeowners who reside in the home also known as the principal place of residence. Therefore, you can only receive assistance for one property.

- **Must the property be in a certain part of Cook County?**

First, we are addressing the most immediate needs of all 50 wards in the City of Chicago. If the property is outside the City, your name will be placed on a waiting list should additional funds become available in the future.

- **What are the terms of the loan? (lien, interest, credit checks)**

No credit checks are needed to qualify. No interest, penalties, late fees, processing fees, convenience fees or liens will be attached to the loan.

- **Can I apply for a joint loan with my spouse/parent?**

Only the homeowner of record, the person whose name is on the title/deed, can apply for the loan. Only one loan will be issued for one single property.

- **If my debt exceeds \$1,000, can I still receive a loan to cover a part of my debt?**

First, homeowners whose debt is at or below \$1000 will be prioritized. Homeowners with a delinquency that exceeds \$1000 will be placed on a waiting list. Should additional funds become available those on the waiting list will be considered.

- **Can I apply in the name of a close relative? What documents do I need to present?**

Only the homeowner of record may apply for the loan. If the homeowner is unable to submit their completed application in person, please notify the Westside Justice Center volunteer and their needs will be considered on a case by case basis. A completed application consists of the application form, a copy of your Illinois state issued ID and a copy of the property tax notice.

- **I have lived in the house for years, I pay the taxes, but the name on the deed is one of my parents', can I still be eligible for a loan?**

Only the homeowner of record is eligible and may apply for the loan. If the owner of record is unable to submit their completed application in person, their application will be considered on a case by case basis.

For more information visit:

Westside Justice Center

westsidejustice.org

773.940.2213

Cook County Treasurer's Office

cookcountytreasurer.com