



## Inclusive Communities Fund Down Payment Assistance Grant Award Amount & Eligible Communities Guidelines

### Income Guidelines

Household Income	Eligible Communities (Max Grant)
< 80% AMI	\$15,000
80% - 120% AMI	\$10,000
> 120% AMI	\$7,500

### 2014 HUD Income Limits

Household Size	1	2	3	4	5	6	7	8
<80% AMI	\$40,550	\$46,350	\$52,150	\$57,900	\$62,550	\$67,200	\$71,800	\$76,450
>120% AMI	\$61,800	\$70,650	\$79,500	\$88,300	\$95,400	\$102,450	\$109,500	\$116,600

\*2014 Area Median Income (AMI) limits are for the Chicago-Naperville-Joliet HUD Metro Area

\*\*In determining gross household income, all family members over the age of eighteen (18) are considered, as well as other sources of income.

### Eligible Communities for Grant Program Assistance

- |                    |                  |                |                       |
|--------------------|------------------|----------------|-----------------------|
| Blue Island        | East Hazel Crest | Lynwood        | Riverdale             |
| Burnham            | Flossmoor        | Markham        | Robbins               |
| Calumet City       | Ford Heights     | Matteson       | Sauk Village          |
| Calumet Park       | Glenwood         | Olympia Fields | South Chicago Heights |
| Chicago Heights    | Harvey           | Park Forest    | South Holland         |
| Country Club Hills | Hazel Crest      | Phoenix        | University Park       |
| Dixmoor            | Kankakee         | Posen          |                       |
| Dolton             | Lansing          | Richton Park   |                       |



## Down Payment Assistance Grant Participating Lenders\*

### **BMO Harris Bank**

Multiple Locations

[www.bmoharris.com](http://www.bmoharris.com)

Contact: Millie Reyes-Williams

(708) 497-0492

[millie.reyeswilliams@bmo.com](mailto:millie.reyeswilliams@bmo.com)

### **First Merit Mortgage**

Multiple Locations

[www.FirstMerit.com](http://www.FirstMerit.com)

Contact: Regina Broadnax

(708) 654-4504

[regina.broadnax@firstmerit.com](mailto:regina.broadnax@firstmerit.com)

NMLS ID# 1177376

### **First Midwest Bank**

Multiple Locations

[www.firstmidwest.com](http://www.firstmidwest.com)

Contact: Daniel DePhillips

(708) 614-5482

[Daniel.DePhillips@firstmidwest.com](mailto:Daniel.DePhillips@firstmidwest.com)

NMLS ID# 218014

### **First Savings Bank of Hegewisch**

2351 Glenwood Dyer Rd

Lynwood, IL 60411

[www.fsbhegewisch.com](http://www.fsbhegewisch.com)

Contact: Cheryl Simmons

(708) 757-3103

[c.simmons@fsbhegewisch.com](mailto:c.simmons@fsbhegewisch.com)

NMLS ID# 689129

### **Inland Home Mortgage**

Multiple Locations

[www.inlandhomemortgage.com](http://www.inlandhomemortgage.com)

Contact: Bill Ware

(630) 319-5805

[bware@inlandbank.com](mailto:bware@inlandbank.com)

NMLS ID# 657840

### **Neighborhood Lending Services, Inc.**

1279 N Milwaukee Ave, 4<sup>th</sup> Floor

Chicago, IL 60622

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

Contact: Roberta Cosey

(773) 858-5675

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

### **PNC Mortgage**

Multiple Locations

[www.pnc.com](http://www.pnc.com)

Contact: Teresa Jimenez

(773) 671-6921

[Teresa.jimenez@pncmortgage.com](mailto:Teresa.jimenez@pncmortgage.com)

NMLS ID# 232924

### **The PrivateBank**

Multiple Locations

[www.theprivatebank.com](http://www.theprivatebank.com)

Contact: Byron Jones

(708) 671-2563

[bjones@theprivatebank.com](mailto:bjones@theprivatebank.com)

NMLS ID# 232781

### **South End Savings**

18200 S. Halsted St

Homewood, IL 60430

[www.southendsavings.com](http://www.southendsavings.com)

Contact: Andrew Lindstrom

(708) 799-2100

Email:

NMLS ID#

### **Standard Bank and Trust Company**

Multiple Locations

[www.standardbanks.com](http://www.standardbanks.com)

Contact: Tom Meneses

(708) 297-1055

[tomas.meneses@standardbanks.com](mailto:tomas.meneses@standardbanks.com)

NMLS ID# 497881

### **Wells Fargo Home Mortgage**

Multiple Locations

[www.wellsfargo.com](http://www.wellsfargo.com)

Contact: Cathy Tomasik

(708) 229-3053

[C.Tomasik@wellsfargo.com](mailto:C.Tomasik@wellsfargo.com)

NMLS ID# 226871

### **Wintrust Mortgage**

Multiple Locations

[www.wintrustmortgage.com](http://www.wintrustmortgage.com)

Contact 1: Mary Jo Sexauer

(708) 267-4082

[msexauer@wintrustmortgage.com](mailto:msexauer@wintrustmortgage.com)

NMLS ID# 755985

Contact 2: Corey Singleton

(708) 372-4669

[csingleton@wintrustmortgage.com](mailto:csingleton@wintrustmortgage.com)

NMLS ID# 755991

**\*You are encouraged to compare products, rates and services of multiple lenders and are entitled to choose whichever lender and lending product that best meets your needs.**