



# Office of the City Clerk

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Room 107  
Chicago, IL 60602  
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## Legislation Details (With Text)

**File #:** O2022-1748

**Type:** Ordinance      **Status:** Introduced

**File created:** 5/25/2022      **In control:** Committee on Budget and Government Operations

**Final action:**

**Title:** Amendment of Municipal Code Chapter 2-96 by adding new Section 2-96-050 regarding installation requirements for police observation devices

**Sponsors:** O'Shea, Matthew J., Hopkins, Brian, Dowell, Pat, Hairston, Leslie A., Sawyer, Roderick T., Mitchell, Gregory I., Harris, Michelle A., Sadlowski Garza, Susan, Lee, Nicole T., Cardenas, George A., Quinn, Marty, Burke, Edward M., Lopez, Raymond A., Coleman, Stephanie D., Moore, David H., Curtis, Derrick G., Brookins, Jr., Howard, Tabares, Silvana, Scott, Jr. Michael, Burnett, Jr., Walter, Ervin, Jason C., Taliaferro, Chris, Reboyras, Ariel, Cardona, Jr., Felix, Waguespack, Scott, Austin, Carrie M., Villegas, Gilbert, Mitts, Emma, Sposato, Nicholas, Nugent, Samantha, Napolitano, Anthony V., Reilly, Brendan, Gardiner, James M., Cappleman, James, Silverstein, Debra L.

**Indexes:** Affordable Housing Opportunity Fund, Ch. 96 Office of Public Safety Administration

**Attachments:** 1. O2022-1748.pdf

Date	Ver.	Action By	Action	Result
5/25/2022	1	City Council	Referred	

**Committee on Budget & Government Operations City Council Meeting May 25, 2022 Alderman Matthew J. O'Shea, 19th Ward**

### ORDINANCE

#### BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CHICAGO:

SECTION 1. The City, building on the successes of previous programs that established various incentive programs to provide down-payment and/or closing cost assistance to City of Chicago police officers, hereby establishes a Police Officers Home Buyer Assistance and Police Recruitment Program (the "Program") to offer incentives to officers through a Home Buyer Assistance Incentive, or a Cash Bonus Incentive, as set forth in Exhibit A attached hereto and made a part hereof.

SECTION 2. Subject to the approval of the Corporation Counsel, and subject to the appropriation of funding, the Commissioner of Housing (the "Commissioner") and a designee of the Commissioner are each hereby authorized to execute and deliver loan agreements and mortgages to borrowers who qualify under the Program for the Home Buyer Assistance Incentive for the purpose of financing the purchase of property that qualifies under the Program, and to execute all such other agreements and instruments, including subordinations of the City mortgages to later re-financings, and to perform any and all acts as shall be necessary or advisable in connection with the Program.

SECTION 3. Subject to the approval of the Corporation Counsel, and subject to the appropriation of funding, the Comptroller shall execute and deliver agreements to provide Cash Bonus Incentives to Eligible Participants under the Program, and to perform any and all acts as shall be necessary or advisable in connection with the Program.

SECTION 4. The Program neither imposes any additional duties to be performed, nor grants any rights

to additional remuneration or benefits, by or to Chicago employees by virtue of their participation as borrowers under the Program.

SECTION 5. The Home Buyer Assistance Incentive is an Eligible Program, and employees of the City who qualify for participation in the Program are Eligible Persons, as such terms are defined in Section 2-45-130 of the Municipal Code of Chicago (the "Municipal Code").

SECTION 6. The amount of \$3,000,000 is hereby appropriated for the Home Buyer Assistance Incentive from the Affordable Housing Opportunity Fund, in accordance with Section 2-44-085(l)(1) of the Municipal Code, and the amount of \$7,500,000 is hereby appropriated for the Cash Bonus Incentive.

SECTION 7. Chapter 2-96 of the Municipal Code of the City of Chicago is hereby amended by inserting new Sections 2-96-050, as follows:

**2-96-050 Police Observation Devices- Aldermanic Placement**

If an alderman expends aldermanic menu funds to procure and install a Police Observation Device (POD) camera, the Executive Director shall procure and install an additional Police Observation Device (POD) camera for each camera procured by the alderman, to be installed at

a location selected by the alderman of the ward in consultation with the Commander of the Police District.

SECTION 8. To the extent that any ordinance, resolution, rule, order or provision of the Municipal Code, or part thereof, is in conflict with the provisions of this ordinance, the provisions of this ordinance shall control. If any section, paragraph, clause or provision of this ordinance shall be held invalid, the invalidity of such section, paragraph, clause or provision shall not affect any of the other provisions of this ordinance.

SECTION 9. This ordinance shall be published by the City Clerk, by causing to be printed in special pamphlet form at least five copies hereof, which copies are to be made available in her office for public inspection and distribution to members of the public who may wish to avail themselves of a copy of this ordinance.

SECTION 10. This ordinance shall take effect upon passage and publication.

MATTHEM J. O'SHEA Alderman,  
19th Ward

**Exhibit A**

**Police Officers Home Buyer Assistance and Police Recruitment Program**

**General Description:**

The Program provides incentives to recruit and maintain Chicago police officers by offering: (i) a home buyer assistance incentive for police officers; or (ii) a cash bonus incentive for newly recruited police

officers.

**Eligible Participant:**

The Program is open to employees who meet the following requirements:

- 1) Any employee of the City who is an active, full-time sworn police officer who has graduated from the Chicago Police Academy and who has not left employment as a sworn police officer with the Chicago Police Department after the effective date of this ordinance;
- 2) Any employee who has never previously accepted any incentive under the Program; and
- 3) If applying for the Home Buyer Assistance Incentive, has not previously owned or purchased any real property as their primary or principal dwelling of record.

**Home Buyer Assistance Incentive Requirements:**

Eligible Locations:

The Eligible Property must be located within the City. Eligible

Property:

The Property must be a residential building or a dwelling unit in a residential building that serves as the primary residence of record of the Eligible Participant during the Term of the Loan.

Loan underwriting terms: Loan amount: Borrowers:

Eligible costs:

**\$10,000**

More than one Eligible Participant allowed on a given Note, but not more than one Note per Eligible Property

Any of the following costs, paid to others, in connection with the purchase by Eligible Participant of the Eligible Property: down payment, title insurance, credit reports, recording fees, appraisals, points, transfer stamps, water certification settlement fees, third party property inspection fees, first year's pre-payment of mortgage insurance, pre-paid interest and such other costs as approved by DOH

Not permitted for the Term

Buyer's equity: Loan to value:

Other loans:

Termination date:

Interest:

Mortgage:

Subordination: Amount Forgiven:

None required

The appraised value of the Eligible Property, at the time of closing of the Loan, must exceed the sum of (i) the face value of the Note and (ii) the amount of all other loans made in connection with the Eligible Property during the Term

The Eligible Participant must be both the borrower on the Note and the named borrower on all other loans made in connection with the Eligible Property during the Term

5 years from the date of the Note

Zero percent per annum

Junior mortgage to the senior purchase mortgage, or to any replacement senior purchase mortgage undertaken during the Term of the Loan

Permitted, only to any replacement senior purchase mortgage undertaken during the Term of the Loan

\$2,000, on each anniversary of the date of the Note, provided that the Eligible Property continues to serve as the primary or principal dwelling of record of at least one Eligible Participant and the Eligible Participant continues to be an Eligible Participant as defined above

### **Cash Bonus incentive Requirements:**

In lieu of receiving the home buyer assistance incentives offered under the Program: (i) Eligible Participants who do not have previous full-time experience as a peace officer may receive a \$5,000 cash bonus; and (ii) Eligible Participants with previous full-time experience as a peace officer who become sworn members of the Chicago Police Department after the effective date of this ordinance may receive a \$10,000 cash bonus. Eligible Participants who become sworn members of the Chicago Police Department after the effective date of this ordinance must make their election of benefit within one year from the date such Eligible Participant becomes a sworn member of the Chicago Police Department or such Eligible Participant will receive the cash bonus by default. Any cash bonus an Eligible Participant receives under the Program shall be fully repaid to the City if such Eligible Participant becomes ineligible within five-years after receiving such cash bonus.

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