

Action Plan

Grantee: DuPage County , IL

Grant: B-08-UN-17-0002

LOCCS Authorized Amount:	\$ 5,176,438.00
Grant Award Amount:	\$ 5,176,438.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 1,725,000.00
Total Budget:	\$ 6,901,438.00

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

Areas have been identified by cross referencing data detailing foreclosure and pre-foreclosure activity with HUD's foreclosure and abandonment risk score data. Census tracts have been identified by foreclosure activity, pre-foreclosure activity and significant numbers of subprime mortgages.

Distribution and and Uses of Funds:

The HERA act (Sec 2301 (c)(2)) requires that funds be distributed to the areas of greatest need based on the three stipulated needs categories as follows: 1.) Areas with greatest percentage of home foreclosures; homes will be purchased, rehabbed, resold and rented. 2.) Area with the highest percentage of homes financed by a subprime mortgage related loan, will also be purchased, rehabbed, resold and rented. 3.)Area likely to face a significant rise in the rate of home foreclosures, but since NSP funds cannot be used to prevent foreclosures, these areas will be closely monitored by DuPage County for continued foreclosure activity.

Definitions and Descriptions:

A structure that is "blighted" refers to a.) being abandoned, b.) meets DuPage County's definition of an "Unsafe Structure" under the 2007 Building Code. "Affordable rents" shall mean the Maximum Allowable High HOME Rents published by HUD. Rents include utilities and if the tenant pays the utilities, an allowance must be subtracted from the maximum allowable rent and determines the maximum contract rent. "Continued affordability" shall be in accordance with the HOME program standards at 24 CFR 92.252(a), (c), (e) and (f) for rentals and 24 CFR 92.254 for homeownership housing.

Low Income Targeting:

Funds will be used to purchase and redevelop abandoned or foreclosed homes for housing individuals or families whose incomes do not exceed 50% of area median. The amount is \$1,300,000, which represents 25% of the DuPage County allocation. This number will rise as program income is received and 25% will also be allocated.

Acquisition and Relocation:

DuPage County does not intend to demolish or convert any low and moderate income dwelling units. Should it become necessary, to undertake demolition, DuPage offers the following information: Four units can reasonably expected to be demolished. Seven units are intended to be produced under the rental activity program. These units are expected to be available to households whose income does not exceed 50% of are median income.



Public Comment:

Public Hearing held November 5, 2008. Three issues arose. 1.) Utilizing NSP funds for the disabled. County explained that funds were neighborhood driven and not population driven. 2.) Leveraging through FHA 203(k) program would produce a greater number of units. County would look into this issue and 3.) The role of the DuPage Housing Authority in assisting the County. They expressed their interest and are already working toward making below market financing available through bond proceeds.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
BCKT	Bucket Project	DG 01	administration
		dg 02a	acquisition of rental
		dg 02b	Acquisition, for homebuyer
		dg 02c	Habitat for Humanity LH25
		dg 03	Housing Rehabilitation
		DG 03 H	Habitat for Humanity non LH25
		DG 03x	Rehab: LH 25% CHAD/HFF only
		dg 04	homebuyer assistance



Activities

Project # / BCKT / Bucket Project

Grantee Activity Number: DG 01
Activity Title: administration

Activity Type:
Administration

Project Number:
BCKT

Projected Start Date:
07/01/2009

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

National Objective:
Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:
NA

Activity Status:
Under Way

Project Title:
Bucket Project

Projected End Date:
07/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 400,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 400,000.00

Activity is being carried out by:
Yes

Activity is being carried out through:
Grantee Employees

Organization carrying out Activity:
DuPage County

Proposed budgets for organizations carrying out Activity:

Responsible Organization
DuPage County

Organization Type
Local Government

Proposed Budget
\$ 400,000.00



Location Description:

421 N County Farm Road, Wheaton, IL 60139

Activity Description:

Used for administrative expenses associated with the NSP grant. Activities include: salaries, benefits, auditing, vehicle usage and professional services. Also includes fees for counseling if no home is purchased.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: dg 02a
Activity Title: acquisition of rental

Activity Type:
 Acquisition - general

Project Number:
 BCKT

Projected Start Date:
 07/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 987,220.83
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 987,220.83

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	7	7		100.00
# of Households	7	7		100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	7
# of Housing Units	7
# of Parcels acquired voluntarily	7
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of Properties	7



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Community Housing Assn of Dupage

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Community Housing Assn of Dupage	Non-Profit	\$ 1,200,000.00
DuPage County	Local Government	\$ 0.00

Location Description:

Scattered site tbd in HUD pre-determined areas. Addresses of Acquisition were in: three locations in Addison; three locations in Villa Park and one in Glendale Heights.

Activity Description:

To acquire rental properties. Developer (CHAD) shall utilize funds for eligible costs associated with acquisition for a minimum of six single family dwelling units.

A total of 7 properties were acquired and rented to families of LH25. Beneficiaries are located in the rehab portion of this report. See Activity dg03x.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: dg 02b
Activity Title: Acquisition, for homebuyer

Activity Type:
 Acquisition - general

Project Number:
 BCKT

Projected Start Date:
 07/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,335,592.05

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,335,592.05

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	19		19	100.00
# of Households	19		19	100.00
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	19
# of Housing Units	19
# of Parcels acquired voluntarily	19
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of Properties	19



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

DuPage Habitat for Humanity

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
DHA Management Inc.	Non-Profit	\$ 2,000,000.00
DuPage County	Local Government	\$ 0.00
DuPage Habitat for Humanity	Non-Profit	\$ 750,000.00
DuPage Housing Authority	Non-Profit	\$ 0.00

Location Description:

Scattered site TBD in HUD pre-determined areas of greatest need. Concentrated areas include Hanover Park, Glendale Heights and Addison.

Activity Description:

To acquire residential properties by the following organizations: Habitat for Humanity should acquire 8 properties and DHA Management Inc. should acquire approximately 14 properties. Habitat acquired 8 properties, but 3 were sold to families LH25 and are recorded under dg 02c.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: dg 02c
Activity Title: Habitat for Humanity LH25

Activity Type:
 Acquisition - general

Project Number:
 BCKT

Projected Start Date:
 07/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 NA

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 07/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 377,792.50

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 377,792.50

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Parcels acquired voluntarily

of Properties

Total

3

3

3

3

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 DuPage Habitat for Humanity

Proposed budgets for organizations carrying out Activity:

Responsible Organization
 DuPage Habitat for Humanity

Organization Type
 Non-Profit

Proposed Budget
 \$ 377,792.50

Location Description:



Properties located in Addison, Glendale Heights and Carol Stream.

Activity Description:

To acquire and rehab properties to be sold to persons under 50% MFI.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: dg 03
Activity Title: Housing Rehabilitation

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 BCKT

Projected Start Date:
 07/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 07/31/2019

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,155,124.86

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,155,124.86

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	21	2	19	100.00
# of Households	21	2	19	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	21
# of Housing Units	21
# of Properties	21

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 DHA Management Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
DHA Management Inc.	Non-Profit	\$ 1,300,960.00
DuPage County	Local Government	\$ 0.00



DuPage Habitat for Humanity	Non-Profit	\$ 840,296.00
DuPage Housing Authority	Non-Profit	\$ 0.00

Location Description:

Scattered site TBD in HUD pre-determined areas of greatest need. Areas of greatest need that have been serviced include Addison, Glendale Heights and Hanover Park.

Activity Description:

To fund rehabilitation activities for foreclosed homes previously acquired through this grant.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: DG 03 H
Activity Title: Habitat for Humanity non LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 BCKT

Projected Start Date:
 06/01/2015

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way

Project Title:
 Bucket Project

Projected End Date:
 09/30/2019

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 194,479.06

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 194,479.06

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	1		1	100.00
# of Households	1		1	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Properties	1

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 DuPage Habitat for Humanity

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
DuPage Habitat for Humanity	Non-Profit	\$ 194,479.06



Location Description:

148 Montana in Glendale Heights

Activity Description:

The rehabilitation of the property originally acquired by the DuPage Housing Authority but deeded over to Habitat.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: DG 03x
Activity Title: Rehab: LH 25% CHAD/HFF only

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 BCKT

Projected Start Date:
 05/30/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 05/30/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 412,278.70

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 412,278.70

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	7	7		100.00
# of Households	7	7		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	
# of Housing Units	
# ELI Households (0-30% AMI)	
# of Properties	7

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 Community Housing Assn of Dupage

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Community Housing Assn of Dupage	Non-Profit	\$ 412,278.70



Location Description:

Information provided in Acquisition sections.

Activity Description:

7 Properties were acquired and rented to LH25 families. 3 properties are located in Villa Park, 1 in Glendale Heights, and 3 in Addison.

@12/2015 Additional property is added from Glendale Heights. Property formerly belonged to Dupage Housing Authority and has been transferred to DuPage Habitat for Humanity. This property will be rehabbed and sold to a homeowner qualifying under LH25.

@9/7/2018: Funding transferred \$222348.16 to Activity DG03H since home was sold to a non LH 25 family.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: dg 04
Activity Title: homebuyer assistance

Activity Type:
 Homeownership Assistance to low- and moderate-income

Project Number:
 BCKT

Projected Start Date:
 07/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Bucket Project

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 38,950.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 38,950.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	15	3	12	100.00
# of Households	15	3	12	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	15
# of Housing Units	15

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 DuPage Homeownership Center

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
DuPage County	Local Government	\$ 0.00
DuPage Homeownership Center	Non-Profit	\$ 90,000.00



Location Description:

Scattered areas throughout Dupage County per HUD's direction.

Activity Description:

To provide "soft second" mortgages, down payment assistance, closing cost assistance or other eligible assistance.

Environmental Assessment: EXEMPT

Environmental None

Action Plan Comments:

Reviewer - Action Plan amendment approved - accounts for change in rental project, LH25% requirement and admin budget.

Reviewer - Grantee is making reconciliations to budgets and activities - ongoing process. Approved.

Reviewer - Made modifications to budget and project completion data.

Reviewer - Grantee is amending activity set-ups to change LH-25 designation and will require financial reconciliation in future reporting.

Reviewer - Grantee did not make any changes to action plan. Grantee needs approval to complete QPR.

Action Plan History

Version	Date
B-08-UN-17-0002 AP#1	07/07/2010
B-08-UN-17-0002 AP#2	04/12/2011
B-08-UN-17-0002 AP#3	06/21/2012
B-08-UN-17-0002 AP#4	06/28/2012



B-08-UN-17-0002 AP#5	10/04/2012
B-08-UN-17-0002 AP#6	04/30/2014
B-08-UN-17-0002 AP#7	08/28/2014
B-08-UN-17-0002 AP#8	12/18/2015
B-08-UN-17-0002 AP#9	12/21/2017
B-08-UN-17-0002 AP#10	01/18/2018
B-08-UN-17-0002 AP#11	09/25/2018
B-08-UN-17-0002 AP#12	11/26/2018
B-08-UN-17-0002 AP#13	12/09/2019

