

Action Plan

Grantee: Elgin, IL

Grant: B-08-MN-17-0004

LOCCS Authorized Amount:	\$ 2,159,623.00
Grant Award Amount:	\$ 2,159,623.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 2,524,438.89
Total Budget:	\$ 4,684,061.89

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

Neighborhood Name: Elgin Historic District The neighborhood is located to the east of downtown Elgin and developed between the 1850s and 1880s. The area is primarily residential in nature with a number of multifamily "flats" located on the western edge of the area, adjacent to downtown Elgin. Other land uses within the area comprising of institutional uses such as a number of churches within the western portion of the neighborhood, public and parochial schools, and a few commercial uses. A portion of the neighborhood is currently designated as the Elgin Historic District in 1981 and is listed in the National Register of Historic Places. Total Housing Units in Neighborhood: 1259 Area Benefit Eligibility Percent Persons Less than 120% AMI: 80.76 Percent Persons Less than 80% AMI: 61.14 Vacancy Estimate USPS Residential Addresses in Neighborhood: 1212 Residential Addresses Vacant 90 or more days (USPS, March 2010): 173 Residential Addresses NoStat (USPS, March 2010): 28 Foreclosure Estimates Total Housing Units to receive a mortgage between 2004 and 2007: 557 Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.97% Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.53% Number of Foreclosure Starts in past year: 44 Number of Housing Units Real Estate Owned July 2009 to June 2010: 23 Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 8 Supporting Data Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -16.3 Place (if place over 20,000) or county unemployment rate June 2005*: 6.7 Place (if place over 20,000) or county unemployment rate June 2010*: 12.3 (Bureau of Labor Statistics Local Area Unemployment Statistics) Latitude and Longitude of corner points -88.281069 42.037309 -88.280897 42.036162 -88.280296 42.035461 -88.279266 42.034377 -88.277893 42.033803 -88.273430 42.031763 -88.273773 42.036289 -88.270941 42.036289 -88.270941 42.037054 -88.267765 42.037118 -88.267593 42.040879 -88.280296 42.040815 -88.281155 42.039477 Blocks Comprising Target Neighborhood 170898512001011, 170898512001010, 170898512001025, 170898512001026, 170898512002014, 170898512002013, 170898512002012, 170898512002011, 170898512002010, 170898512003000, 170898512003006, 170898512003008, 170898512003010, 170898512003009, 170898512003007, 170898512003005, 170898512003001, 170898512003002, 170898512003004, 170898512003003, 170898513003000, 170898513003005, 170898513003007, 170898513003009, 170898513003012, 170898513003011, 170898513003010, 170898513003008, 170898513003006, 170898513003004, 170898513003001, 170898513003002, 170898513003003, 170898513004002, 17089851304004, 170898513004006, 170898513004005, 170898513004003, 170898513004001, 170898514001011, 170898514002006, 170898514002002, Neighborhood Name: North East Neighborhood The neighborhood is located to the north of downtown Elgin and is on the east side of the Fox River and developed between the 188d 1930s. The area is primarily residential in nature with a number of multifamily "flats" located on the southern edge of the area, adjacent to downtown Elgin. Other land uses within the area comprising of institutional uses such as public and parochial schools, and commercial uses along themajor arterial road that makes up the eastern boundary of the neighborhood. A portion of the neighborhood is currently designated as the Spring-Douglas Historic District in 1996 and is listed in the National Register of Historic Places. Total



Distribution and and Uses of Funds:

Activity Name: NSP Purchase, Rehab and Resale Program – by City of Elgin Total Budget: \$1,341,207 public NSP funds for initial purchase and rehab; this budget includes purchase of homes, closing costs, rehabilitation costs, carrying costs until sale, project delivery costs directly attributable to a specific address, and closing costs at resale. Activity Description: This activity will address neighborhood stabilization in one of the approved census tracts through purchase, rehab, and re-sale of abandoned or foreclosed properties. The specific neighborhoods within the census tracts will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on highest degree of neighborhood need and availability of foreclosed, moderately priced properties. Note that all of the funds used for this activity will benefit moderate or middle-income housing requirements for those below the 120% of area median income. The City of Elgin may also provide low interest, payment deferred loans to the homebuyer beneficiaries of this activity. The term of assistance, therefore, will be until the homebuyer sells the home or the home is no longer the homebuyer's principal residence. Such deferred, or "soft second loans" will be considered a financing mechanism under NSP (B) and, as such, funds received by the City of Elgin in repayment of such loans may be retained by the City of Elgin and treated as CDBG funds to be used in accordance with Section 2301 of HERA. A portion of the homes may be affordable in perpetuity through deed restriction, shared equity agreements, or land trust models. All properties acquired under this activity must meet the required purchase discount of at least 1% less than current market appraised value. Eight (8) units of housing will be acquired, rehabilitated, and sold to eight (8) eligible households that are below 120% of area median family income. Activity Name: NSP Purchase, Rehab and Resale Program - by Habitat for Humanity of Northern Fox Valley Total Budget: \$539,906 public NSP funds for initial purchase and rehab; this budget includes purchase of homes, closing costs, rehabilitation costs, carrying costs until sale, and project delivery costs directly attributable to a specific address. Activity Description: This activity will address neighborhood stabilization in one of the approved NSP census tracts through purchase, rehab, and resale of foreclosed properties. The specific neighborhoods within the census tracts will be identified at the time the NSP funds are available for drawdown and as the program progresses. Purchase of specific foreclosed properties will be dependent on highest degree of neighborhood need and availability of foreclosed, moderately priced properties. Note that 25% of the total, original grant funds will be used for this activity to benefit low-income housing requirements for those below 50% of area median income. The tenure of beneficiaries will be ownership. This activity will be carried out by Habitat for Humanity of Fox Valley. Habitat for Humanity may also provide low interest, payment deferred loans to the homebuyer beneficiaries of this activity; the term of assn, therefore, will be until the homebuyers finally acquire the principal residence. Such deferred, or "soft second loans" will be considered a financing mechanism under NSP (B) and, as such, funds received by the City of Elgin in repayment of such loans may be retained by the City of Elgin and treated as CDBG funds to be used in accordance with Section 2301 of HERA. A portion of the homes may be affordable in perpetuity through deed restriction, shared equity agreements, or land trust models. All properties acquired under this activity must meet the required purchas

Definitions and Descriptions:

Low Income Targeting:

The areas of greatest need - the Elgin Historic District, the Northeast Neighborhood Association, the Southwest Area neighborhood and the Southeast neighborhood are areas with a predominance of low to moderate income demographics.

Acquisition and Relocation:

The City of Elgin has utilized NSP funds to purchase eleven properties. Five of the eleven properties will be rehabilitated by Habitat for Humanity of Fox Valley of which four are completed and one is in the process of being rehabilitated. The completed projects are:

355 Moseley Street
485 E Chicago Street
108-110 S. Channing Street
511 Washburn Street

The property in the process of being rehabilitated is:
315 Jewitt Street

Each of the above properties will be rehabilitated by Habitat for Humanity and offered for sale to low income homebuyers only, as part of the 25% of funds set aside to benefit low-income owners.

Four properties will be rehabilitated by the City of Elgin and are completed. These are:

162 Summit Street
318 South Street
463 E. Chicago Street
457-459 E. Chicago Street

The following properties were acquired by the City of Elgin for demolition. The demolition is complete:

209 Franklin Street
212 Franklin Street

No relocation of properties is being carried out at this time.

Public Comment:

A 15-day Public Comment period was provided beginning on Wednesday, June 16, 2010 ending on Thursday, July 1, 2010. Persons interested in providing public comment were requested to contact the NSP Contact Person at the City of Elgin. The amendment was also posted on the City's website. No public comments were received regarding Elgin's proposed NSP Amendment to the action plan.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
0001	Acquisition and Rehabilitation	155200-01	355 Moseley (HFH)
		155200-02	162 Summit (City of Elgin)
		155200-03	318 South (City of Elgin)
		155200-04	485 E Chicago (HFH)
		155200-05	209 Franklin (COE & Spillane)
		155200-06	108-110 S Channing (HFH)
		155200-07	212 Franklin (COE & HFHNFV)
		155200-08	511 Washburn (HFH)
		155200-09	637 Grace (HFHNFV)
		155200-10	463 E Chicago (City of Elgin)
		155200-11	457-459 E Chicago (City of Elgin)
		155200-12	222 Villa (Costs towards acquisition)
		155200-13	315 Jewett (HFH)
		155200-14	24 South Porter (Appraisal only)
		155200-15	Homebuyer Counseling (by NHS)
		155200-16	482 Fremont (HFHNFV)
		155200-17	269 Ann (HFHNFV)
0002	Demolition and Redevelopment	155202	Demolition of 209 and 212 Franklin
0003	Administrative Costs	155201	Program Administration
9999	Restricted Balance	No activities in this project	



Activities

Project # / 0001 / Acquisition and Rehabilitation

Grantee Activity Number: 155200-01
Activity Title: 355 Moseley (HFH)

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

11/25/2009

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:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

03/30/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 134,228.06

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 134,228.06

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
1	1		100.00
1	1		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

#Low flow showerheads

#Low flow toilets

#Dishwashers replaced

#Clothes washers replaced

#Refrigerators replaced

#Light fixtures (outdoors) replaced

#Light Fixtures (indoors) replaced

Total

1

1

1

2

1

1

1

2

10



#Replaced hot water heaters	1
#Replaced thermostats	1
#Efficient AC added/replaced	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	10
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois¹

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois¹

Organization Type

Local Government

Proposed Budget

\$ 122,928.06

Location Description:

355 Moseley

Activity Description:

Purchase and Rehab foreclosed property; includes survey, earnest money, appraisal, and rehabilitation. Rehabilitation performed by Habitat for Humanity of Northern Fox Valley.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-02
Activity Title: 162 Summit (City of Elgin)

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 0001

Projected Start Date:
 12/10/2009

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:
 Under Way

Project Title:
 Acquisition and Rehabilitation

Projected End Date:
 12/29/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 253,250.47

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 253,250.47

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
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1
#Replaced thermostats	1
#Efficient AC added/replaced	1



#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	10
# of Properties	1

Activity is being carried out by

Yes

Activity is being carried out through:

Contractors

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 241,302.50

Location Description:

162 Summit Street, Elgin IL 60120

Activity Description:

Purchase foreclosed home, includes appraisal, survey and earnest money; includes rehabilitation. Rehabilitation performed by the City of Elgin through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-03
Activity Title: 318 South (City of Elgin)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

01/05/2010

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:

Acquisition and Rehabilitation

Projected End Date:

07/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 305,412.27

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 305,412.27

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
#Units > other green	1
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1
#Replaced thermostats	1



#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 301,060.40

Location Description:

318 South Street

Activity Description:

Purchase foreclosed property, includes appraisal, survey and earnest money; includes rehabilitation. Rehabilitation performed by the City of Elgin through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-04
Activity Title: 485 E Chicago (HFH)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

01/05/2010

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:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 144,296.28

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 144,296.28

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
# ELI Households (0-30% AMI)	
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1
#Replaced thermostats	1



#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 164,184.69

Location Description:

485 E. Chicago Street

Activity Description:

Purchase foreclosed property, includes appraisal, survey and earnest money; includes rehabilitation. Rehabilitation performed by Habitat for Humanity of Northern Fox Valley through contractors.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number:	155200-05
Activity Title:	209 Franklin (COE & Spillane)

Activity Type:
Rehabilitation/reconstruction of residential structures

Project Number:
0001

Projected Start Date:
01/08/2010

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:
Acquisition and Rehabilitation

Projected End Date:
01/31/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 67,836.46

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 67,836.46

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households				0.0

Proposed Accomplishments	Total
# of Properties	1

Activity is being carried out by
Yes

Activity is being carried out through:
Contractors

Organization carrying out Activity:
City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 67,836.46

Location Description:
209 Franklin

Activity Description:

purchase foreclosed home, includes appraisal, survey and earnest money; includes demolition; property is blighted beyond repair.

Demolition performed by the City of Elgin through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-06
Activity Title: 108-110 S Channing (HFH)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

01/11/2010

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:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 168,766.29

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 168,766.29

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
# ELI Households (0-30% AMI)	
#Units & other green	1
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1



#Replaced thermostats	1
#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 165,080.99

Location Description:

108-110 S. Channing Street

Activity Description:

Purchase foreclosed property, appraisal, survey and earnest money included; includes rehabilitation. Rehabilitation performed by Habitat for Humanity of Northern Fox Valley through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number:	155200-07
Activity Title:	212 Franklin (COE & HFHNFV)

Activity Type:
Rehabilitation/reconstruction of residential structures

Project Number:
0001

Projected Start Date:
01/11/2010

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:
Acquisition and Rehabilitation

Projected End Date:
12/31/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 207,016.11

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 207,016.11

Benefit Report Type:
Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households				0.0

Proposed Accomplishments	Total
#Units \angle other green	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	
#Low flow toilets	
#Dishwashers replaced	
#Clothes washers replaced	
#Refrigerators replaced	
#Light fixtures (outdoors) replaced	
#Light Fixtures (indoors) replaced	
#Replaced hot water heaters	
#Replaced thermostats	
#Efficient AC added/replaced	
#High efficiency heating plants	
#Additional Attic/Roof Insulation	

#Energy Star Replacement Windows

of Properties

1

Activity is being carried out by

Yes

Activity is being carried out through:

Contractors

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 207,016.11

Location Description:

212 Franklin

Activity Description:

Acquire property; includes survey and appraisal.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-08
Activity Title: 511 Washburn (HFH)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

01/18/2010

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:

Under Way

Project Title:

Acquisition and Rehabilitation

Projected End Date:

03/30/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 103,441.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 103,441.71

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
# ELI Households (0-30% AMI)	
#Units & other green	1
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1



#Replaced thermostats	1
#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 96,832.00

Location Description:

511 Washburn

Activity Description:

Purchase foreclosed property, appraisal, survey and earnest money included; includes rehabilitation. Rehabilitation performed by Habitat for Humanity of Northern Fox Valley through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-09
Activity Title: 637 Grace (HFHNFV)

Activity Type:

Disposition

Project Number:

0001

Projected Start Date:

01/27/2010

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:

Completed

Project Title:

Acquisition and Rehabilitation

Projected End Date:

12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 75,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 75,000.00

Benefit Report Type:

NA

Proposed Beneficiaries

of Permanent Jobs Created

Total

Low

Mod

Low/Mod%

2

0.00

Proposed Accomplishments

of Properties

Total

Activity is being carried out by

Yes

Activity is being carried out through:

Contractors

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 75,000.00

Location Description:

Purchase and erect NSP signs at various Locations



Activity Description:

Purchased signs to place at NSP project sites.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: 155200-10
Activity Title: 463 E Chicago (City of Elgin)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

02/17/2010

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:

Acquisition and Rehabilitation

Projected End Date:

07/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 338,102.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 338,102.71

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
#Units < other green	1
#Units exceeding Energy Star	1
#Units with bus/rail access	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	2
#Light Fixtures (indoors) replaced	15
#Replaced hot water heaters	1
#Replaced thermostats	1



#Efficient AC added/replaced	1
#High efficiency heating plants	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 305,071.53

Location Description:

463 E. Chicago Street

Activity Description:

purchase foreclosed property includes appraisal, survey and earnest money; includes rehabilitation. Rehabilitation performed by the City of Elgin through contractors.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: 155200-11
Activity Title: 457-459 E Chicago (City of Elgin)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

02/17/2010

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:

Acquisition and Rehabilitation

Projected End Date:

07/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 370,001.48

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 370,001.48

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
#Units exceeding Energy Star	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Light Fixtures (indoors) replaced	20
#Replaced hot water heaters	1
#Replaced thermostats	1
#Efficient AC added/replaced	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15



of Properties

1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 336,213.29

Location Description:

457-459 E Chicago Street

Activity Description:

purchase and rehab foreclosed home includes survey, appraisal, and earnest moneys, rehab costs, includes rehabilitation. Rehabilitation performed by the City of Elgin through contractors.

Environmental Assessment:

UNDERWAY

Environmental

None

Grantee Activity Number:	155200-12
Activity Title:	222 Villa (Costs towards acquisition)

Activity Type:
Acquisition - general

Project Number:
0001

Projected Start Date:
02/17/2010

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:
Acquisition and Rehabilitation

Projected End Date:
12/31/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,934.90

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 4,934.90

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
			0.0

Proposed Accomplishments

of Housing Units

of Properties

Total

1

Activity is being carried out by
No

Activity is being carried out through:

Organization carrying out Activity:
City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 4,934.90

Location Description:



222 Villa Street

Activity Description:

appraisal and survey included. Note - the property was not purchased.

Environmental Assessment: EXEMPT

Environmental None

Grantee Activity Number: 155200-13
Activity Title: 315 Jewett (HFH)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

02/17/2010

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:

Acquisition and Rehabilitation

Projected End Date:

12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 99,967.12

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 99,967.12

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
#Units exceeding Energy Star	1
#Low flow showerheads	1
#Low flow toilets	2
#Dishwashers replaced	1
#Clothes washers replaced	1
#Refrigerators replaced	1
#Replaced hot water heaters	1
#Replaced thermostats	1
#Efficient AC added/replaced	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1



Activity is being carried out by

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 95,925.00

Location Description:

315 Jewett

Activity Description:

purchase foreclosed home, includes appraisal, survey and earnest money, rehab costs.

Rehabilitation proposed to be performed by Habitat for Humanity of Northern Fox Valley through contractors.

Environmental Assessment:

UNDERWAY

Environmental

None

Grantee Activity Number: 155200-14
Activity Title: 24 South Porter (Appraisal only)

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

0001

Projected Start Date:

03/01/2010

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:

Completed

Project Title:

Acquisition and Rehabilitation

Projected End Date:

03/31/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 450.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 450.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

of Households

Total

Low

Mod

Low/Mod%

0.0

Proposed Accomplishments

of Housing Units

Total

1

#Units w/ other green

1

#Units exceeding Energy Star

1

#Units with bus/rail access

1

#Low flow showerheads

1

#Low flow toilets

2

#Dishwashers replaced

1

#Clothes washers replaced

1

#Refrigerators replaced

1

#Light fixtures (outdoors) replaced

2

#Light Fixtures (indoors) replaced

15

#Replaced hot water heaters

1

#Replaced thermostats

1

#Efficient AC added/replaced

1

#High efficiency heating plants

1



#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	15
# of Properties	1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 450.00

Location Description:

24 S Porter

Activity Description:

Appraisal received was less than accepted offer. negotiations fell through, did not acquire property.

Environmental Assessment: UNDERWAY

Environmental None

Grantee Activity Number:	155200-15
Activity Title:	Homebuyer Counseling (by NHS)

Activity Type:

Public services

Project Number:

0001

Projected Start Date:

08/26/2010

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:

Acquisition and Rehabilitation

Projected End Date:

12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 33,030.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 33,030.00

Benefit Report Type:

Direct (Person)

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
150	75	75	100.00

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 24,410.03

Location Description:

Activity Description:



Neighborhood Housing Services to provide the requisite homebuyer counseling for prospective households interested in purchasing Elgin NSP homes.

Environmental Assessment: EXEMPT

Environmental None

Grantee Activity Number: 155200-16
Activity Title: 482 Fremont (HFHNFV)

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Planned

Project Number:
 0001

Project Title:
 Acquisition and Rehabilitation

Projected Start Date:
 01/14/2015

Projected End Date:
 12/31/2016

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 150,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 150,000.00

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

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

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

Proposed Accomplishments

	Total
# of Singlefamily Units	2
# of Housing Units	2
# of Properties	2

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Elgin, Illinois1	Local Government	\$ 150,000.00

Location Description:

to be determined. will be updated on determination of location.

Activity Description:

Rehabitation of foreclosed/abandoned, or blighted properties for sale to qualified low income home owner.

Environmental Assessment: UNDERWAY

Environmental None

Grantee Activity Number: 155200-17
Activity Title: 269 Ann (HFHNFV)

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 0001

Projected Start Date:
 02/10/2015

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

Benefit Report Type:
 Direct (Households)

Activity Status:
 Planned

Project Title:
 Acquisition and Rehabilitation

Projected End Date:
 12/31/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 300,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 300,000.00

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
2			0.00
2			0.00

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total
2
2

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 300,000.00



Location Description:

Homes within Elgin's areas of greatest need.

Activity Description:

exterior and interior rehabilitation of structures.

Environmental Assessment: UNDERWAY

Environmental None

Project # / 0002 / Demolition and Redevelopment

Grantee Activity Number: 155202

Activity Title: Demolition of 209 and 212 Franklin

Activity Type:

Clearance and Demolition

Project Number:

0002

Projected Start Date:

09/01/2010

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:

NA

Activity Status:

Completed

Project Title:

Demolition and Redevelopment

Projected End Date:

10/31/2010

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 35,559.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 35,559.00

Proposed Accomplishments**Total**

of Housing Units

of public facilities

of Properties

2

Activity is being carried out by

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 35,559.00

Location Description:

209 and 212 Franklin Blvd.

Activity Description:

Demolition of 209 and 212 Franklin Blvd, which are determined to be blighted structures.

Environmental Assessment:

COMPLETED

Environmental

None

Project # / 0003 / Administrative Costs**Grantee Activity Number:**

155201

Activity Title:

Program Administration

Activity Type:

Administration

Project Number:

0003

Projected Start Date:

01/01/2010

Activity Status:

Under Way

Project Title:

Administrative Costs

Projected End Date:

02/27/2012



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

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 52,411.70**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 52,411.70**Activity is being carried out by**

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Elgin, Illinois1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Elgin, Illinois1

Organization Type

Local Government

Proposed Budget

\$ 38,144.75

Location Description:**Activity Description:**

Administrative costs of staff administering the NSP program - activities of assessing foreclosed homes, purchasing, administering the rehab of homes and selling to qualified home buyers.

Environmental Assessment: EXEMPT**Environmental** None

Action Plan Comments:

Reviewer - 1. Please provide a description of the Area of Greatest Need and the Distribution and Uses of Funds.
2. Each address has a section entitled "Benefit Report Types". A total number is provided for each address, but it does not indicate the number of low or mod income households to benefit. Please provide this information for each address.
3. Each activity has a section regarding Responsible Organization. This section asks the Organization Type of the Responsible Organization. In this section, Elgin should be identified as a local government.

Reviewer - No changes were done to the DRGR Action Plan. Reviewed and approved by Jerry L. P. Deese, Senior CPD Representative.

Reviewer - Per email received on 10/24/2019 from grantee, This was the first step recommended by Josh Northey a HUD TA provider.

Action Plan History

Version	Date
B-08-MN-17-0004 AP#1	07/29/2010
B-08-MN-17-0004 AP#2	09/13/2011
B-08-MN-17-0004 AP#3	04/10/2012
B-08-MN-17-0004 AP#4	05/01/2012
B-08-MN-17-0004 AP#5	03/27/2013
B-08-MN-17-0004 AP#6	10/06/2016
B-08-MN-17-0004 AP#7	10/24/2019
B-08-MN-17-0004 AP#8	12/18/2019