

Action Plan

Grantee: Lake County, IL

Grant: B-08-UN-17-0004

LOCCS Authorized Amount:	\$ 4,600,800.00
Grant Award Amount:	\$ 4,600,800.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 6,057,852.89
Total Budget:	\$ 10,658,652.89

Funding Sources

Funding Source	Funding Type
\$776,385	Financial Institution Money
\$408,353.80	Financial Institution Money
\$2,391,468	Financial Institution Money

Narratives

Areas of Greatest Need:

Areas of Greatest Need Priority emphasis and consideration will be provided to those geographic areas of Lake County showing the greatest need, including those: 1. With the greatest percentage of home foreclosures: Under the NSP Program, HUD's Estimated Foreclosure Rate model has identified areas of Lake County having the highest percentage of foreclosures measured by HUD's estimated number of foreclosure starts over 18 months through June 2008 divided by HUD's estimated number of mortgages, per HUD's NSP foreclosure data table for the State of Illinois, as having a foreclosure rate above 5.1%; 2. With the highest percentage of homes financed by subprime mortgage related loans: Under the NSP Program, HUD's model has identified areas of Lake County with the highest percentage of homes financed by a subprime mortgage, as having at least 25% high cost loans as a percent of conventional loans made between 2004 and 2006 from Home Mortgage Disclosure Act data where the rate spread is 3 percentage points above the Treasury security of comparable maturity; and/or 3. Identified as likely to face a significant rise in the rate of home foreclosures: Under the NSP Program, HUD's model has identified areas of Lake County likely to face a significant rise in the rate of home foreclosures, as having a high risk factor for foreclosure or abandonment based on a ranking of 8 or above on a scale of 1 to 10 where 10 indicates that the area is in the highest 10 percent of risk nationwide for foreclosure and abandonment based on the combination of HUD's foreclosure risk estimate and USPS residential vacancy rate. The purchase, rehabilitation, and rental/resale of these properties will involve NSP funded activities within these areas of greatest need. However, not all Census Tracts/Block Groups, and not all targeted areas, can be assisted with initial NSP-assisted affordable housing activities. A certain balance will need to exist throughout the NSP program and its affordable housing activities regarding not only the time frame to acquire a foreclosed property, but its record of title, its acquisition price, its proposed rehabilitation costs, secondary financing arrangements of NSP income eligible households, and the length of time that similarly located properties have been on the market. Distribution and Uses of Funds NSP funded acquisition and rehabilitation of abandoned and foreclosed upon homes and residential properties will occur in one or more of the following ways: o NSP Rental Housing Program: Property Acquisition and Rehabilitation of Abandoned and Foreclosed Homes and Residential Properties for Permanent Rental of Single – Family Homes / Multi – Family Homes by Non-Profit Agencies (\$1,150,200). o NSP Single Family Housing Program: Property Acquisition and Rehabilitation of Abandoned and Foreclosed Homes and Residential Properties for Single-Family Homes; Financing Mechanisms for Purchase and Redevelopment; First Time Homebuyer Assistance Program / Affordable Plus Mortgage Program; Homebuyer Housing Counseling Program (\$2,990,520). o NSP Program Administration (\$460,080). Low Income Targeting , , 100% of funds will be used to serve households at or below 120% of area median income (below \$90,500). , 25% of funds must benefit households at or below 50% of area median income (for example a four person household having income at or below \$37,700). , , All of Lake County's NSP funded activities will be developed, to the



maximum extent practicable and for the longest feasible term, and in compliance with NSP requirements, to ensure that the sale, rental or redevelopment of abandoned and foreclosed upon homes and residential properties shall remain affordable to individuals and families whose income does not exceed 120% of Area Median Income. For example, a four person household receiving NSP assisted benefits would qualify at a household

Distribution and Uses of Funds:

The Lake County Consortium submitted a Revised Final NSP Addendum to the 2008 Annual Action Plan that was approved by HUD on January 12, 2009. A substantial amendment to this Addendum was approved by the Lake County Board on April 14, 2015 to clarify the use of program income funds and to edit outdated language. Also, Lake County Community Development updated budgets, including a forecast of remaining program income, in order to identify the estimated future LH25 requirement and the amount of funds necessary to achieve LH25 compliance. The Lake County Consortium signed its NSP Contract with HUD on March 27, 2009. The Lake County Consortium's Authority to Use Grant Funds is dated May 18, 2009. The programmatic operation of the Lake County Consortium's NSP activities are more fully described in its approved 60 page NSP Addendum in compliance with all HUD rules, NSP regulations, Citizen Participation requirements, NSP Activity Descriptions and Narrative Statements, Monitoring Standards and Procedures, Certifications, and NSP "Greatest Need" maps and tables (ie: Home Foreclosure Percentages per Municipality, Subprime Home Mortgages per Municipality, and Significant Rise in Home Foreclosures per Municipality). Description of Key NSP Projects Lake County has a strong background in CDBG and HOME funded affordable housing practices through its strong expertise in federal and county funded first time homebuyer programs and various housing rehabilitation programs, which already incorporate housing counseling activities. Lake County's existing CDBG and HOME funded Homeowner Rehabilitation Program (for the 50 non-CDBG entitlement jurisdictions) is administered by the Affordable Housing Corporation of Lake County (AHC). North Chicago's existing CDBG and HOME funded Homeowner Rehabilitation Program was administered by the City of Chicago and is now administered by the Affordable Housing Corporation. Waukegan's existing CDBG and HOME funded Homeowner Rehabilitation Program is administered by the City of Waukegan. Lake County previously amended its Consolidated Plan and prior Action Plans to allow for NSP-type housing activities (May 25, 2005 and February 14, 2006 through Community Development Commission approval and County Board approval for the acquisition and rehabilitation of vacant, abandoned, or foreclosed properties, respectively). Accordingly, new additional CDBG funding under the Neighborhood Stabilization Program allows for greater coordination of previously separated housing activities through the development of a quick concise specific NSP program balanced against Lake County housing needs. Lake County's existing CDBG and HOME funded Homeowner Rehabilitation Program, Homebuyer Assistance (FTHB/APM) Programs, and a Housing Counseling Program are administered by the Affordable Housing Corporation of Lake County (AHC). North Chicago's existing CDBG and HOME funded Homeowner Rehabilitation Program is administered by the City of North Chicago. Waukegan's existing CDBG and HOME funded Homeowner Rehabilitation Program is administered by the City of Waukegan. Therefore, as much as possible, Lake County would like to use its existing housing partners to expand its current housing activities neighborhood Stabilization Program. The Housing and Economic Recovery Act (July 2008) requires that NSP funds be distributed to the areas of greatest need based on three NSP specific program need categories. In response to HUD's NSP "expedited program implementation" strategy, Lake County has established this NSP Addendum to establish the needs, targetable uses of NSP funds in response to the NSP statutory program requirements. Accordingly, priority emphasis and consideration will be provided to those geographic areas of Lake County showing the greatest need, including those: 1. With the greatest percentage of home foreclosures:

Definitions and Descriptions:

Funds generated from the use of NSP funds are considered Program Income and must be returned to Lake County for reinvestment in its NSP activities. Accordingly, funds received by Lake County in repayment of this initial assistance will be retained by Lake County, treated as Program income for purposes of reprogramming and will be reused to continue additional NSP assisted activities in accordance with requirements of this Section 2301 of HERA. The regulations prescribe that 25% of program income will also be available for continued NSP LH25 activities (households whose income is less than 50% of area median income).

Housing Rehabilitation Standards

Per the NSP requirements, any rehabilitation of an abandoned or foreclosed upon home or residential property shall be to the extent necessary to comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to sell, rent or redevelop such homes and properties. Rehabilitation activities, per NSP requirements, may include preservation, improving energy efficiency or conservation, or providing renewable energy sources. Where practical, Lake County will encourage that NSP funded governmental and non-profit agencies strategically incorporate modern green building and energy efficiency improvements that provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.

As of 2012, the Lake County Consortium Property Rehabilitation Standards will be used on NSP-assisted activities. Prior to 2012, the 2003 International Residential Building Code and local municipal building codes will apply to Affordable Housing Corporation NSP-funded rehabilitation activities. The 2003 International Residential Building Code, the 2003 International Property Maintenance Code, fire safety, and other local municipal building codes will apply to North Chicago NSP-funded rehabilitation activities. The 1996 Building Officials and Code Administrators International Inc. (BOCA code), 1992 Council of American Building Officials (CABO code), fire safety, and other local municipal building codes will apply to Waukegan NSP-funded rehabilitation activities.

Low Income Targeting:

At least 25% of the combination of program funds and program income will also be targeted for low-income renters and/or homebuyers for continued NSP LH25 activities (households whose income is less than 50% of area median income).



Acquisition and Relocation:

Lake County's NSP program does not include acquisition of occupied homes so relocation will not be necessary. Lake County's URA relocation policies are available upon request.

Public Comment:

The NSP application of funds will consist of a substantial amendment to Lake County's 2008 Annual Action Plan (AAP), which was originally approved March 14, 2008. The customary HUD-required CDBG Citizen Participation process has been waived by HUD, such that the amended Action Plan must be published through the County's usual methods and be available on the County's website for at least 15 calendar days for public comment as NSP materials are developed, published, and submitted to HUD: (<http://www.co.lake.il.us/planning/cd/actionplan.asp>). The following documents are available on the County's website: The HUD Standard 424 application form, the proposed NSP Action Plan amendment, and (ultimately) the final NSP Action Plan amendment (as of December 1, 2008) along with any subsequent NSP amendment/adjustments that are made.

A "Citizen Participation Notice" was published on 11/1/08 in the News-Sun regarding the NSP Addendum to the 2008 AAP (See Appendix 1). Copies of this "Notice" were distributed to over 392 entities from the Community Development Division mailing list. Copies of the proposed NSP Addendum to the 2008 AAP were made available at five libraries in different areas of the County, and were distributed to groups and individuals on request. The proposed NSP Addendum to the 2008 AAP was available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.

The NSP Addendum to the 2008 AAP, including Lake County's funding strategies, was approved by:

- o The Affordable Housing Commission on October 21, 2008 (proposed draft);
- o The Lake County Community Development Commission on October 22, 2008 (proposed draft);
- o The Lake County Board's Health and Community Services Committee on November 11, 2008 (final draft);
- o The Lake County Board's Financial and Administrative Committee on November 12, 2008 (final draft); and
- o The Lake County Board on November 18, 2008 (final version).

Submission of the AAP substantial amendment Addendum is due to HUD on or before 12/01/2008. However should HUD require revision and resubmission, according to NSP statutory program requirements, any such resubmission must be received by HUD within 45 days of the date of the first disapproval, and in no case later than the close of business on 2/13/2009.

See the Citizen Participation Comment Appendix regarding the comments received and the actions taken regarding those comments (Appendix 2).

The 2015 amendment to the NSP Substantial Amendment to the 2008 AAP was undertaken to clarify the use of program income funds and edit outdated language.

1. The Public Hearing took place on March 11, 2015 at the meeting of the Housing and Community Development Commission which then approved the amendment to the Substantial Amendment.

2. Invitation for Public Comment ended April 9, 2015

The Lake County Board approved the amendment on April 14, 2015.

The 3rd substantial amendment to the 2008 NSP Action Plan was undertaken to incorporate program income received, update budget to open activities and prepare Lake County for eventual closeout. The public participation process for the amendment included:

1. Public comment period from October 5, 2018 – November 5, 2018.
2. Public Hearing on October 10, 2018 at the meeting of the Housing and Community Development Commission which then approved the amendment to the Substantial Amendment.
3. Approval of the amendment at the November 6, 2018 public meeting of the Health and Community Services Committee.
4. Approval of the amendment at the November 7, 2018 public meeting of the Financial and Administrative Committee.
5. Approval of the amendment at the November 13, 2018 public meeting of the Lake County Board.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
DELETED-ACTIVITIES	DELETED-ACTIVITIES (Temporary)	NSP 1 Sunset-03042019112656	LCRDC Waukegan Rentals - Use E
NSP 1	NSP Rental Housing Program	NSP 1	NSP Rental Housing Program
		NSP 1 Victoria	NSP 1 Victoria - Use E
		NSP1 Sunset	LCRDC Waukegan Rentals - Use B
NSP 2	NSP Single Family Housing	NSP 2A	NSP Single Family Housing Program
		NSP 2A - LH25	NSP LH25 AHC Single Family Housing
		NSP 2B	NSP Single Family Housing Program
		NSP 2B - LH25	NSP LH25 North Chicago Single Family Housing
		NSP 2C	NSP Single Family Housing Program
NSP 3	NSP Program Administration	NSP 2C - LH25	NSP LH25 Waukegan Single Family Housing
		NSP 3A	NSP Program Administration





Activities

Project # / DELETED-ACTIVITIES / DELETED-ACTIVITIES (Temporary)

Grantee Activity Number: NSP 1 Sunset-03042019112656
Activity Title: LCRDC Waukegan Rentals - Use E

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Cancelled

Project Number:
 DELETED-ACTIVITIES

Project Title:
 DELETED-ACTIVITIES (Temporary)

Projected Start Date:
 03/01/2017

Projected End Date:
 12/31/2018

Project Draw Block by HUD:

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: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

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

Renter Households

of Households

Total	Low	Mod	Low/Mod%
			0.0
			0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Substantially Rehabilitated Units

Total



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Lake County Residential Development Corporation

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lake County Residential Development Corporation

Organization Type

Non-Profit

Proposed Budget

\$ 0.00

Location Description:

This activity will primarily target townhomes on Georgetown Lane in Waukegan, IL.

Activity Description:

The Waukegan Scattered Site Rental Project is a collaboration between Lake County, City of Waukegan and Lake County Residential Development Corporation. Renters will be at or below 50% AMI. This activity is performed under NSP Eligible Use E Redevelopment.

Environmental Assessment:

Environmental None

Project # / NSP 1 / NSP Rental Housing Program

Grantee Activity Number: NSP 1
Activity Title: NSP Rental Housing Program

Activity Type:

Rehabilitation/reconstruction of residential structures

Activity Status:

Completed

Project Number:

NSP 1

Project Title:

NSP Rental Housing Program

Projected Start Date:

03/01/2009

Projected End Date:

12/31/2012

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: \$ 1,262,200.00**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 776,385.00**Total Funds:** \$ 2,038,585.00**Benefit Report Type:**

Direct (Households)

Proposed Beneficiaries

Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	18	18		100.00
# of Households	18	18		100.00

of Households

Proposed Accomplishments

of Multifamily Units

Total

18

of Housing Units

18

of Properties

1

Activity is being carried out by

No

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

Lake County Residential Development Corporation

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

Lake County Residential Development Corporation

Organization Type

Non-Profit

Proposed Budget

\$ 1,262,200.00

Funding Source Name

\$776,385

Matching Funds

Yes

Funding Amount

\$ 776,385.00

Location Description:

The NSP Rental Housing Program is County-wide; but must be within the charted Census Tract/Block Group tables and mapped "areas of greatest need" of pre-identified municipalities and unincorporated townships (as identified in the NSP Addendum).

Agency Location: Lake County Residential Development Corporation (LCRDC)

1280 Blackburn, Gurnee, IL 60031

Project Location: 2711 Gabriel, Zion, IL 60099

Activity Description:

LCRDC is acquiring and rehabilitating an 18-unit apartment building that will house persons at or below 50% of AMI. This foreclosed property is located in an area of greatest need in Zion.

Environmental Assessment:

COMPLETED



Environmental

None



Grantee Activity Number: NSP 1 Victoria
Activity Title: NSP 1 Victoria - Use E

Activity Type:

Construction of new housing

Project Number:

NSP 1

Projected Start Date:

03/01/2017

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:

NSP Rental Housing Program

Projected End Date:

12/31/2019

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 340,048.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 408,353.80

Total Funds: \$ 748,401.80

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	4			0.00
# of Households	4			0.00

Proposed Accomplishments

of Multifamily Units

of Housing Units

Total

4

4

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Lake County Residential Development Corporation

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lake County Residential Development Corporation

Organization Type

Non-Profit

Proposed Budget

\$ 340,048.00

Funding Source Name

\$408,353.80

Matching Funds

No

Funding Amount

\$ 408,353.80



Location Description:

1235 Victoria Street, North Chicago, IL 60064

Activity Description:

Construction of a free standing structure that will contain four housing units. The constructed units are targeted for qualified veteran housing.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP1 Sunset
Activity Title: LCRDC Waukegan Rentals - Use B

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP 1

Projected Start Date:

03/15/2015

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:

NSP Rental Housing Program

Projected End Date:

12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 427,555.12

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 427,555.12

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

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

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Properties

Total

2

2

2

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Lake County Residential Development Corporation

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lake County Residential Development Corporation

Organization Type

Non-Profit

Proposed Budget

\$ 427,555.12



Location Description:

This activity will primarily target townhomes on Georgetown Lane in Waukegan, IL.

Activity Description:

The Waukegan Scattered Site Rental Project is a collaboration between Lake County, City of Waukegan and Lake County Residential Development Corporation. Renters will be at or below 50% AMI.

Environmental Assessment: COMPLETED

Environmental None

Project # / NSP 2 / NSP Single Family Housing Program

Grantee Activity Number: NSP 2A
Activity Title: NSP Single Family Housing Program

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP 2

Projected Start Date:

03/01/2009

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:

Under Way

Project Title:

NSP Single Family Housing Program

Projected End Date:

12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 5,027,863.46

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 2,391,468.00

Total Funds: \$ 7,419,331.46

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
33		9	27.27



of Households 33 9 27.27

Proposed Accomplishments

Total

of Singlefamily Units 33
 # of Housing Units 33
 # of Properties 33

Activity is being carried out by

Activity is being carried out through:

No

Organization carrying out Activity:

Affordable Housing Corporation of Lake County1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget

Affordable Housing Corporation of Lake County1

Unknown

\$ 5,027,863.46

Funding Source Name

Matching Funds

Funding Amount

\$2,391,468

Yes

\$ 2,391,468.00

Location Description:

Agency Location: 1590 S. Milwaukee Avenue, Suite 312, Libertyville (Affordable Housing Corporation)

Project Location: Scattered sites or site-specific neighborhoods throughout Lake County, within identified areas of greatest need.

In 2015, the target areas for this activity were narrowed down solely to Round Lake areas of greatest need because prior to 2015, NSP funds were primarily invested in Waukegan, North Chicago, Mundelein and Zion.

Activity Description:

Project Type: Property Acquisition and Rehabilitation of Abandoned and Foreclosed Homes and Residential Properties for Single Family Homes; Financing Mechanisms for Purchase and Redevelopment; First Time Homebuyer Assistance Program / Affordable Plus Mortgage Program; Homebuyer Housing Counseling Program.

Consolidated Plan Goal: #1.3, #1.4, #1.5

Activity Summary: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single family home by NSP eligible homebuyers through one of four NSP functions:

(1) Acquisition / Rehabilitation: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single-family homes by NSP eligible homebuyers. Provides up to \$199,368 county-wide average per house for acquisition and substantial rehabilitation (inclusive of all NSP funded activities except for program administration), including the correction of lead-based paint hazards, for 15 income-eligible owner-occupied one to four unit single family properties. Household income and eligibility will be determined prior to the foreclosed property being acquired and prior to the completion of rehabilitation activities; it is intended that household income and eligibility be determined as a component of the Housing Counseling assistance provided through the NSP program.

(2) Financing Mechanisms: Establishment of financing mechanisms for the secondary acquisition of previously vacant, foreclosed, or blighted properties and the rehabilitation of existing homes by NSP eligible homebuyers. Financing may include such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low, moderate, and middle income homebuyers. Assistance may come in the form of low-interest amortized loans or deferred loans, not to exceed 20% loan-to-value or \$20,000 per house to secure the Period of Affordability, depending on the financial situation of the (pending) homeowner.

(3) Homebuyer Assistance: Provision of direct homeownership assistance to first-time homebuyers up to \$3,000 - \$8,000 in HOME funds and \$14,000 in IHDA funds (if the household income is at or below 80%); \$17,000 to \$22,000 in soft second NSP financing (if the household income is at or below 120%); and a \$35,000 fixed rate Private Lending Consortium Loan Pool loans at 4% as purchase assistance that covers the secondary acquisition of previously abandoned and foreclosed homes, post-rehab, to be used for downpayment, closing costs, and/or interest buydowns.

Priority emphasis under the NSP-funded activities will include:

- a. Targeting prospective homebuyers receiving public housing assistance or living in public or manufactured



housing. Outreach meetings and written materials will be provided to municipalities, real estate agents, social service agencies, and the Lake County/North Chicago/Waukegan Housing Authorities.

b. Pre-purchase homebuyer education and foreclosure prevention education to prospective homebuyers. Federal and State purchase assistance, for NSP income eligible homeowners, will be structured in the form of 0% loans payable by the homeowner upon sale or transfer of the property or upon default.

The Affordable Housing Corporation will receive a project delivery fee of \$2,000 per FTHB / APM assisted household.

(4) Housing Counseling: The Lake County Affordable Housing Corporation will carry out a housing education and counseling program in connection with its NSP-funded Housing Rehabilitation programs and the Cities of North Chicago and Waukegan NSP-funded Housing Rehabilitation programs. Housing Counseling services provided by the Affordable Housing Corporation include: Homebuyer Education Programs, Mortgage Delinquency and Default Resolution Counseling, Predatory Lending Education, and Pre-purchase Counseling. Each NSP assisted homebuyer must receive and complete at least 8 hours of housing counseling assistance under the NSP program including financial literacy assistance and individual household case management/follow-up before obtaining a mortgage loan. Public services for housing counseling will be provided only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of NSP-funded redeveloped properties. While there are other housing counseling agencies in Lake County (including the Lake County Housing Authority, Lake County Community Action, Catholic Charities, and Consumer Credit Counseling Service), the Lake County Affordable Housing Corporation already provides HUD-required HUD-approved housing counseling under the CDBG and HOME Programs. Lake County, and its NSP funded Subrecipients, must ensure that NSP assisted homebuyers obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages and that documented compliance is maintained for each NSP assisted homebuyer (per the NSP program requirements and the Statement on Subprime Mortgage Lending issued by the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Department of Treasury, and National Credit Union Administration, available at www.fdic.gov/regulations/laws/rules/5000-5160.html).

Specific neighborhoods, street addresses, and census tract/block groups will have to be identified prior to initiation of NSP activities and the acquisition/rehabilitation of specific foreclosed properties will be dependent upon many cost and time factors, not to mention the availability of foreclosed affordable properties. It is currently anticipated that the acquisition of an abandoned or foreclosed home or residential property would occur either: 1) in advance by the Affordable Housing Corporation/North Chicago/Waukegan; or 2) during the NSP assisted homebuyer's Housing Counseling sessions and pre-qualification for mortgage assistance. If a home acquired under the NSP Program can not be quickly re-sold to an income eligible household it will be held for agency rental purposes, leased with an option to buy for a future income eligible household, or temporarily left vacant and sold at a later date to an income eligible household.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP 2A - LH25
Activity Title: NSP LH25 AHC Single Family Housing

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP 2

Projected Start Date:

03/01/2009

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.

Activity Status:

Completed

Project Title:

NSP Single Family Housing Program

Projected End Date:

12/13/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 411,956.97

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 411,956.97

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

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

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

3

3

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Affordable Housing Corporation of Lake County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Affordable Housing Corporation of Lake County2

Organization Type

Non-Profit

Proposed Budget

\$ 411,956.97

Location Description:



Properties located in Zion, Round Lake Beach, and Mundelein communities of Lake County

Activity Description:

Acquisition and rehab of foreclosed or abandoned properties that are then sold to income qualifying homebuyers
Activity created to account for the under 50% of AMI homebuyers and the related funds

- 426 Heather Terr
- 1512 Cherokee
- 169 N Ridgemoor

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP 2B
Activity Title: NSP Single Family Housing Program

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP 2

Projected Start Date:
 03/01/2009

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

Activity Status:
 Completed

Project Title:
 NSP Single Family Housing Program

Projected End Date:
 12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 265,411.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 265,411.71

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	3			0.00
# of Households	3			0.00

Proposed Accomplishments	Total
# of Singlefamily Units	3
# of Housing Units	3
# of Properties	3

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of North Chicago1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of North Chicago1	Unknown	\$ 265,411.71



Location Description:

Agency Location: 1850 Lewis Avenue, North Chicago (North Chicago).

Project Location: Scattered sites or site-specific neighborhoods throughout the City of North Chicago, within identified areas of greatest need.

Activity Description:

Project Type: Property Acquisition and Rehabilitation of Abandoned and Foreclosed Homes and Residential Properties for Single Family Homes; Financing Mechanisms for Purchase and Redevelopment; First Time Homebuyer Assistance Program / Affordable Plus Mortgage Program; Homebuyer Housing Counseling Program.

Consolidated Plan Goal: #1.3, #1.4, #1.5

Activity Summary: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single family home by NSP eligible homebuyers through one of four NSP functions:

(1) Acquisition / Rehabilitation: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single-family homes by NSP eligible homebuyers. Provides up to \$199,368 county-wide average per house for acquisition and substantial rehabilitation (inclusive of all NSP funded activities except for program administration), including the correction of lead-based paint hazards, for 15 income-eligible owner-occupied one to four unit single family properties. Household income and eligibility will be determined prior to the foreclosed property being acquired and prior to the completion of rehabilitation activities; it is intended that household income and eligibility be determined as a component of the Housing Counseling assistance provided through the NSP program.

(2) Financing Mechanisms: Establishment of financing mechanisms for the secondary acquisition of previously vacant, foreclosed, or blighted properties and the rehabilitation of existing homes by NSP eligible homebuyers. Financing may include such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low, moderate, and middle income homebuyers. Assistance may come in the form of low-interest amortized loans or deferred loans, not to exceed 20% loan-to-value or \$20,000 per house to secure the Period of Affordability, depending on the financial situation of the (pending) homeowner.

(3) Homebuyer Assistance: Provision of direct homeownership assistance to first-time homebuyers up to \$3,000 - \$8,000 in HOME funds and \$14,000 in IHDA funds (if the household income is at or below 80%); \$17,000 to \$22,000 in soft second NSP financing (if the household income is at or below 120%); and a \$35,000 fixed rate Private Lending Consortium Loan Pool loans at 4% as purchase assistance that covers the secondary acquisition of previously abandoned and foreclosed homes, post-rehab, to be used for downpayment, closing costs, and/or interest buydowns.

Priority emphasis under the NSP-funded activities will include:

- a. Targeting prospective homebuyers receiving public housing assistance or living in public or manufactured housing. Outreach meetings and written materials will be provided to municipalities, real estate agents, social service agencies, and the Lake County/North Chicago/Waukegan Housing Authorities.
 - b. Pre-purchase homebuyer education and foreclosure prevention education to prospective homebuyers.
- Federal and State purchase assistance, for NSP income eligible homeowners, will be structured in the form of 0% loans payable by the homeowner upon sale or transfer of the property or upon default.

The Affordable Housing Corporation will receive a project delivery fee of \$2,000 per FTHB / APM assisted household. This fee was reduced to \$1,000 in 2014.

(4) Housing Counseling: The Lake County Affordable Housing Corporation will carry out a housing education and counseling program in connection with its NSP-funded Housing Rehabilitation programs and the Cities of North Chicago and Waukegan NSP-funded Housing Rehabilitation programs. Housing Counseling services provided by the Affordable Housing Corporation include: Homebuyer Education Programs, Mortgage Delinquency and Default Resolution Counseling, Predatory Lending Education, and Pre-purchase Counseling. Each NSP assisted homebuyer must receive and complete at least 8 hours of housing counseling assistance under the NSP program including financial literacy assistance and individual household case management/follow-up before obtaining a mortgage loan. Public services for housing counseling will be provided only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of NSP-funded redeveloped properties. While there are other housing counseling agencies in Lake County (including the Lake County Housing Authority, Lake County Community Action, Catholic Charities, and Consumer Credit Counseling Service), the Lake County Affordable Housing Corporation already provides HUD-required HUD-approved housing counseling under the CDBG and HOME Programs. Lake County, and its NSP funded Subrecipients, must ensure that NSP assisted homebuyers obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages and that documented compliance is maintained for each NSP assisted homebuyer (per the NSP program requirements and the Statement on Subprime Mortgage Lending issued by the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Department of Treasury, and National Credit Union Administration, available at www.fdic.gov/regulations/laws/rules/5000-5160.html).

Specific neighborhoods, street addresses, and census tract/block groups will have to be identified prior to initiation of NSP activities and the acquisition/rehabilitation of specific foreclosed properties will be dependent upon many cost and time factors, not to mention the availability of foreclosed affordable properties. It is

currently anticipated that the acquisition of an abandoned or foreclosed home or residential property would occur either: 1) in advance by the Affordable Housing Corporation/North Chicago/Waukegan; or 2) during the NSP assisted homebuyer's Housing Counseling sessions and pre-qualification for mortgage assistance. If a home acquired under the NSP Program can not be quickly re-sold to an income eligible household it will be held for agency rental purposes, leased with an option to buy for a future income eligible household, or temporarily left vacant and sold at a later date to an income eligible household. Acquisition and rehab for this NSP activity was administered by the City of North Chicago from the initialization of NSP to the end of 2014.

Environmental Assessment: COMPLETED

Environmental None

Grantee Activity Number: NSP 2B - LH25
Activity Title: NSP LH25 North Chicago Single Family Housing

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP 2

Projected Start Date:
 03/01/2009

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.

Activity Status:
 Completed

Project Title:
 NSP Single Family Housing Program

Projected End Date:
 12/31/2012

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 58,533.71
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 58,533.71

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
# of Properties	1

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of North Chicago2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of North Chicago2	Local Government	\$ 58,533.71



Location Description:

Properties located in the City of North Chicago in Lake County

Activity Description:

Acquisition and rehab of foreclosed or abandoned properties that are then sold to income qualified homebuyers. Acquisition and rehab for this NSP activity was administered by the City of North Chicago from the initialization of NSP to the end of 2014. Activity created to account for the under 50% of AMI homebuyers and the related funds

- 1932 Seymour

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP 2C
Activity Title: NSP Single Family Housing Program

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP 2

Projected Start Date:
 03/01/2009

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

Activity Status:
 Completed

Project Title:
 NSP Single Family Housing Program

Projected End Date:
 12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,593,559.43

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,593,559.43

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	14			0.00
# of Households	14			0.00

Proposed Accomplishments	Total
# of Singlefamily Units	14
# of Housing Units	14
# of Properties	14

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Waukegan1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Waukegan1	Unknown	\$ 1,508,559.43



Location Description:

Agency Location: 100 N. Martin Luther King Jr. Avenue, Waukegan (Waukegan).

Project Location: Scattered sites or site-specific neighborhoods throughout the City of Waukegan, within identified areas of greatest need.

Activity Description:

Project Type: Property Acquisition and Rehabilitation of Abandoned and Foreclosed Homes and Residential Properties for Single Family Homes; Financing Mechanisms for Purchase and Redevelopment; First Time Homebuyer Assistance Program / Affordable Plus Mortgage Program; Homebuyer Housing Counseling Program.

Consolidated Plan Goal: #1.3, #1.4, #1.5

Activity Summary: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single family home by NSP eligible homebuyers through one of four NSP functions:

(1) Acquisition / Rehabilitation: The acquisition of vacant, foreclosed, or blighted properties and the rehabilitation/re-sale of existing single-family homes by NSP eligible homebuyers. Provides up to \$199,368 county-wide average per house for acquisition and substantial rehabilitation (inclusive of all NSP funded activities except for program administration), including the correction of lead-based paint hazards, for 15 income-eligible owner-occupied one to four unit single family properties. Household income and eligibility will be determined prior to the foreclosed property being acquired and prior to the completion of rehabilitation activities; it is intended that household income and eligibility be determined as a component of the Housing Counseling assistance provided through the NSP program.

(2) Financing Mechanisms: Establishment of financing mechanisms for the secondary acquisition of previously vacant, foreclosed, or blighted properties and the rehabilitation of existing homes by NSP eligible homebuyers. Financing may include such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low, moderate, and middle income homebuyers. Assistance may come in the form of low-interest amortized loans or deferred loans, not to exceed 20% loan-to-value or \$20,000 per house to secure the Period of Affordability, depending on the financial situation of the (pending) homeowner.

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Priority emphasis under the NSP-funded activities will include:

- a. Targeting prospective homebuyers receiving public housing assistance or living in public or manufactured housing. Outreach meetings and written materials will be provided to municipalities, real estate agents, social service agencies, and the Lake County/North Chicago/Waukegan Housing Authorities.
- b. Pre-purchase homebuyer education and foreclosure prevention education to prospective homebuyers. Federal and State purchase assistance, for NSP income eligible homeowners, will be structured in the form of 0% loans payable by the homeowner upon sale or transfer of the property or upon default.

The Affordable Housing Corporation will receive a project delivery fee of \$2,000 per FTHB / APM assisted household.

(4) Housing Counseling: The Lake County Affordable Housing Corporation will carry out a housing education and counseling program in connection with its NSP-funded Housing Rehabilitation programs and the Cities of North Chicago and Waukegan NSP-funded Housing Rehabilitation programs. Housing Counseling services provided by the Affordable Housing Corporation include: Homebuyer Education Programs, Mortgage Delinquency and Default Resolution Counseling, Predatory Lending Education, and Pre-purchase Counseling. Each NSP assisted homebuyer must receive and complete at least 8 hours of housing counseling assistance under the NSP program including financial literacy assistance and individual household case management/follow-up before obtaining a mortgage loan. Public services for housing counseling will be provided only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of NSP-funded redeveloped properties. While there are other housing counseling agencies in Lake County (including the Lake County Housing Authority, Lake County Community Action, Catholic Charities, and Consumer Credit Counseling Service), the Lake County Affordable Housing Corporation already provides HUD-required HUD-approved housing counseling under the CDBG and HOME Programs. Lake County, and its NSP funded Subrecipients, must ensure that NSP assisted homebuyers obtain a mortgage loan from a lender who agrees to comply with the bank regulators' guidance for non-traditional mortgages and that documented compliance is maintained for each NSP assisted homebuyer (per the NSP program requirements and the Statement on Subprime Mortgage Lending issued by the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Department of Treasury, and National Credit Union Administration, available at www.fdic.gov/regulations/laws/rules/5000-5160.html).

Specific neighborhoods, street addresses, and census tract/block groups will have to be identified prior to initiation of NSP activities and the acquisition/rehabilitation of specific foreclosed properties will be dependent upon many cost and time factors, not to mention the availability of foreclosed affordable properties. It is

currently anticipated that the acquisition of an abandoned or foreclosed home or residential property would occur either: 1) in advance by the Affordable Housing Corporation/North Chicago/Waukegan; or 2) during the NSP assisted homebuyer's Housing Counseling sessions and pre-qualification for mortgage assistance. If a home acquired under the NSP Program can not be quickly re-sold to an income eligible household it will be held for agency rental purposes, leased with an option to buy for a future income eligible household, or temporarily left vacant and sold at a later date to an income eligible household. Acquisition and rehab for this NSP activity was administered by the City of Waukegan from the initialization of NSP to December 2015.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP 2C - LH25
Activity Title: NSP LH25 Waukegan Single Family Housing

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP 2

Projected Start Date:
 03/01/2009

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.

Activity Status:
 Completed

Project Title:
 NSP Single Family Housing Program

Projected End Date:
 12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 771,524.49
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 771,524.49

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	7	7		100.00
# of Households	7	7		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	7
# of Housing Units	7
# of Properties	7

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Waukegan2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Waukegan2	Local Government	\$ 771,524.49



Location Description:

Properties located in the City of Waukegan in Lake County

Activity Description:

Acquisition and rehab of foreclosed or abandoned properties that are then sold to income qualifying homebuyers
Activity created to account for the under 50% of AMI homebuyers and the related funds

- 622 N Lewis
- 1630 W Greenwood
- 1419 N Western
- 923 New York
- 28 N Elmwood
- 221 S Victory
- 1216 Hickory

Acquisition and rehab for this NSP activity was administered by the City of Waukegan from the initialization of NSP to the end of 2014.

Environmental Assessment: COMPLETED

Environmental None

Project # / NSP 3 / NSP Program Administration

Grantee Activity Number: NSP 3A
Activity Title: NSP Program Administration

Activity Type:

Administration

Project Number:

NSP 3

Projected Start Date:

10/01/2008

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Activity Status:

Under Way

Project Title:

NSP Program Administration

Projected End Date:

12/31/2017

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 500,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00



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

Total Funds: \$ 500,000.00

Benefit Report Type:

NA

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Lake County CD Division

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Lake County CD Division	Unknown	\$ 500,000.00

Location Description:

Lake County Department of Planning, Building, and Development CDBG-NSP Program Administration (18 North County Street, Waukegan).

Activity Description:

Consolidated Plan Goal: #3.5

Activity Summary: These funds will be used primarily for:

(1) the general management, oversight, and coordination of the Community Development Block Grant funded Neighborhood Stabilization Program, the development and certification of the NSP Addendum to the 2008 Annual Action Plan, the development of various performance report documents, and the development of continued application procedures in addition to general NSP project and program management activities. In addition, some of these funds may be used for special planning studies (if needed or requested). These funds will also be used to provide technical assistance for prospective CDBG funded NSP eligible local governments and/or non-profit agencies, NSP related training/workshops, and review of NSP funded project performance.

Included as project administration activities is the County-wide standardization of NSP-related costs for:

- o contracted title services to identify/confirm post-foreclosure ownership (1 per house estimated at \$100 each);
- o appraisal services for post-foreclosure Fair Market Value determinations and post-rehabilitation housing purchase valuations (2 per house estimated at \$300 each);
- o legal representation to ensure NSP-required program and legal compliance during the acquisition of foreclosed properties for upfront legal costs (estimated at \$1000 per house) and at each post-rehabilitation closing (1 per house estimated at \$350 each);
- o contracted title services to identify/confirm post-closing NSP-required low and moderate income ownership, including NSP household eligibility and NSP period of affordability restrictions (1 per house estimated at \$100 each); and
- o these funds will also be used to distribute and provide program advocacy regarding the 2010 – 2014 Housing and Community Development Consolidated Plan and its respective program needs statements, goals, and strategies as they relate to the NSP program.



Environmental Assessment: EXEMPT

Environmental None

Action Plan Comments:

- Reviewer - Grantee changed the budgets of the remaining LMMI and LH25 activities before the Grantee can begin close out. Reviewed and approved by Jerry L. P. Deese, Senior CPD Representative.
- Reviewer - Grantee sent an email request on 10/14/16 to reject this Action Plan. Jerry Deese, Senior CPD Representative.
- Reviewer - On February 14, 2017, the Grantee sent HUD an email requesting for HUD to reject this Action Plan. The Grantee is in the process of completing a substantial amendment for this grant. Jerry Deese, Senior CPD Representative.
- Reviewer - HUD conducted an on-site monitoring review visit of the NSP Program during the week of August 21-25, 2017. As part of the monitoring visit, HUD reviewed the County's Substantial Amendment, internal tracking spreadsheets, and projected NSP activity schedules. The information reviewed on-site matched with the information provided in the DRGR Action Plan. Therefore, this Action Plan is approved. Reviewed and approved by Jerry L. P. Deese, Senior CPD Representative.
- Reviewer - Changes to Action Plan do not constitute a substantial amendment. Reviewed and approved by Jerry Deese, Program Manager.

Action Plan History

Version	Date
B-08-UN-17-0004 AP#1	07/26/2010
B-08-UN-17-0004 AP#2	11/03/2011
B-08-UN-17-0004 AP#3	12/30/2011
B-08-UN-17-0004 AP#4	06/19/2012
B-08-UN-17-0004 AP#5	03/03/2014
B-08-UN-17-0004 AP#6	08/08/2016



B-08-UN-17-0004 AP#7

08/24/2017

B-08-UN-17-0004 AP#8

11/25/2019

