

Action Plan

Grantee: McHenry County, IL

Grant: B-08-UN-17-0005

LOCCS Authorized Amount:	\$ 3,085,695.00
Grant Award Amount:	\$ 3,085,695.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 1,320,761.55
Total Budget:	\$ 4,406,456.55

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

McHenry County has identified geographic areas of greatest need using the foreclosure and abandonment risk score data provided by HUD, trend analysis data from Chicago Metropolitan Agency for Planning for location and count of foreclosures in McHenry County, and local foreclosure listings. McHenry County's greatest needs areas are compiled in the table below based on three criteria for determining need: (1)census tracts with the greatest percentage of home foreclosures, (2)census tracts with the highest percentage of sub-prime mortgage related loans, and (3)census tracts most likely to face a significant rise in the rate of home foreclosures. Table 1 reflects a match score of one through three, with three being the highest need for a census tract that meets all three criteria. Table 1: McHenry County Areas of Greatest Need –NSP Program

Township	City/Village/Unincorporated	Census Tract/Block Group	Needs match criteria
Nunda	Oakwood Hills, Prairie Grove, Unincorp.	870810/1-3	3
McHenry	Johnsburg, McCullom Lk, McHenry, Ringwood, Uninc.	870603/1,2	3
Algonquin	Crystal Lake, Lake in the Hills	871202/1-4	3
Nunda	Holiday Hills, Island Lake, Lakemoor, Unincorp.	870811/1-3	3
Algonquin	Lake in the Hills	871205/1-3	3
Nunda	Port Barrington, Island Lake	870812/1-3	3
McHenry	McHenry, Bull Vly, Ringwood, Uninc.	870500/1-7	3
McHenry	Johnsburg, Unincorp.	870704/1-4	3
Chemung	Harvard, Unincorporated	870300/1-5	2
Greenwood	Greenwood, Bull Vly, Wonder Lk, Woodstock, Uninc.	870401/1-3	2
Dorr	Bull Valley, Woodstock, Unincorp.	870903/1-3	2

Additional areas were later identified as greatest needs as per the HUD risk score analysis calculator that was generated <http://www.huduser.org/nspgis/nspdatadesc.html>. Also one HUD property was purchased in census tract 8702.01 not in greatest needs area but as part of a portfolio of 4 HUD properties and is very near the 8702.02 identified above.

Distribution and Uses of Funds:

Section 2301(c)(2) of HERA requires that McHenry County determine the area of greatest needs using the three stipulated needs categories. Using the HUD Foreclosure and Risk Score data, McHenry County created Tables 2-4 to identify the census tracts that are at the highest need of NSP funds within the three needs categories:

McHenry Co. Census Tracts with the Greatest Percentage of Home Foreclosures,
McHenry Co. Highest Percentage of Homes Financed by Subprime Mortgage Related Loans, McHenry Co. Highest Percent of Homes Likely to Face Significant Rise in the Rate of Home Foreclosures (greater than or equal to 4.5% chance). From those lists came the areas of greatest needs listed above. Note the "needs match criteria" in the Areas of Greatest Needs means a match in 2+ categories described herein. Later, HUD created a Risk Score based on the following:

The estimated rate of foreclosure problems do not reflect "real" numbers of foreclosures but rather reflect neighborhood



characteristics that are estimated to have a high level of risk for foreclosure, notably a concentration of loans made between 2004 and 2007 that were determined to have been "high cost" relative to other loans made at that same time, "highly leveraged" loans which are loans where the mortgage-to-income ratio is very high (see <http://www.huduser.org/periodicals/ushmc/summer08/summary.pdf>), falling home values in metropolitan or non-metropolitan balance of states, and both the average unemployment rate for the county in 2008 and the change in average unemployment rate between 2007 and 2008. The model is adjusted at the state level to match the rate of total foreclosure starts in 2007 and 2008 in combination with loans 90 day delinquent at the fourth quarter of 2008 from the Mortgage Bankers Association National Delinquency Survey. If county level data from private vendors are higher than the model score, county level model scores are adjusted upward to account for this higher rate.

The "vacancy" risk score is only calculated for Census Tracts which have a "foreclosure" risk score of 10 or higher and where the number of USPS residential addresses represent at least 75 percent of the total housing units in a Census Tract as of 2000. If a Tract does not meet this criteria, their "vacancy" risk score is based only on the "foreclosure risk" score. For those that do meet the criteria, they receive a score based on their ranking from multiplying the estimated foreclosure problem rate times the vacancy rate. The vacancy rate is calculated as the percent of addresses 90 days or more vacant as of March 2009 divided by the total USPS addresses in the Tract. Tracts are ranked from 1 to 20 on the result of this cross.

AMENDMENT: McHenry County will fund a project under Eligible Use E for acquisition, rehabilitation and sale of a single family residence to a non-profit agency for use as a group home. One home will be accomplished with NSP funding. The property will be rented to very low income persons with mental and physical disabilities. Services will be provided to the clients by the non-profit who will maintain the property and provide services to the clients through other funding sources. HOME rent limits apply. The period of affordability will match HOME requirements. The home is in a census tract area of greatest needs. Clients are income qualified prior to becoming a tenant or receiving services. The property was originally acquired and rehabilitated under Eligible Use B. This amendment will also involve amendment to accomplishments, expenditures, and reporting.

Definitions and Descriptions:

(1) Definition of "blighted structure" in context of state or local law.

McHenry County will use the 2006 International Property Maintenance Code Definition 108.1.3 Structure unfit for human occupancy:

A structure is unfit for human occupancy whenever the code official finds that such structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is insanitary, vermin or rat infested, contains filth and contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public.

(2) Definition of "affordable rents" in context of state or local law.

HUD user 2008 Fair Market Rents table: Affordable Rents Description

fmr0
fmr1
fmr2
fmr3
fmr4
734
840
944
1154
1304

Affordable rents shall mean the Maximum Allowable High HOME Rents as published by HUD from time to time. These rents also include utilities. If the tenant pays utilities, a utility allowance must be subtracted from the maximum allowable rent to determine the maximum contract rent.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Continued affordability will be ensured for NSP assisted rental housing as per the HOME program standards at 24 CFR 92.252 (a), (c), (e), (f) and 24 CFR 92.254 for homeownership housing as described below:

24 CFR 92.252 (a) Rent Limitation:

The maximum rent limits are the lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111 (see Definition of Affordable Rents (C)(2)) or;
2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

24 CFR 92.252 (c) Initial Rent Schedule and Utility Allowances:

The maximum monthly allowances for utilities and services (excluding telephone) for NSP will be established as per the Housing Choice Voucher Program Guidebook (a copy is on file with McHenry County Planning and Development). McHenry County will review and approve rents proposed by the owner for units subject to the maximum rent limits described in 24 CFR 92.252(a) to ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

24 CFR 92.252 (e) Periods of Affordability:

NSP assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements shall be imposed by McHenry County's regulatory and land-use restriction agreement, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The County may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability.

The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.



NSP Investment per Unit
 Length of the Affordability Period
 Less than \$15,000
 5 years
 \$15,000 - \$40,000
 10 years
 More than \$40,000
 15 years
 New construction of rental housing
 20 years
 Refinancing of rental housing
 15 years

24 CFR 92.252 (f) Subsequent Rents During the Affordability Period:

1. The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to McHenry County. NSP rent limits will be the same as the HOME program rent limits as they are recalculated periodically. Regardless of changes in fair market rents and in median income over time, the rent limits for a project are not required to be lower than the HOME rent limits for the project in effect at the time of project commitment.

2. McHenry County will provide project owners with information on updated NSP rent limits so that rents may be adjusted (not to exceed the maximum rent limits in paragraph (f)(1) above) in accordance with the written agreement between McHenry County and the owner. Owners must annually provide McHenry County with information on rents and occupancy of NSP-assisted units to demonstrate compliance with this section.

Low Income Targeting:

The estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income is \$771,423.75 (25% of McHenry County's allocation). Additionally, 25% of NSP program income will be made available for households at less than 50% area median income.

Acquisition and Relocation:

McHenry County does not intend to demolish or convert any low-and moderate-income dwelling units as a priority with NSP funds. However, McHenry County will consider the use of NSP funds for this type of activity if it is deemed necessary to stabilize a particular area of the County in need. McHenry County provides the following required information:

- The estimated number of low- and moderate-income dwelling units—i.e., 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities is 5units.
- The estimated number of NSP affordable housing units that will be made available as a result of the demolition or conversion of existing units are:

3 units available for households at less than 50% LMI by July 2013, and
 2 units available for households greater than 50% LMI but not to exceed
 120% LMI by July 2013.

Public Comment:

The draft Substantial Amendment to the 2008 Annual Action Plan for NSP was posted to the McHenry County website www.co.mchenry.il.us and a Public Notice was posted in the Northwest Herald newspaper on November 10, 2008. No public comments were received during the public comment period of November 10, 2008 through November 25, 2008. A hearing was held on November 18, 2008 from 6:00 pm to 7:00 pm at the McHenry County Administration Building, 667 Ware Road, Woodstock, IL, 60098 in room #208.

AMENDMENT: The Draft Amendment to include activity under eligible use E for the Substantial Amendment to the Action Plan of 2008 for NSP, was posted to the McHenry County website, placed in the Northwest Herald newspaper on June 24, 2015 circulated throughout McHenry County, distributed to the local libraries. The public comment period was from June 24, 2015 through July 9, 2015, a hearing was held during the public comment period on July 1, 2015 at 8:15 am at the County Administration building. No public comments were received. County Board authorized the amendment to be sent to HUD thereafter. Hard copy was submitted to Region V, and technical assistance provided support to staff for amending DRGR to reflect the changes.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
-----------	---------------	--------------------	----------------



5/905 Public Facility 9999 Acquisition/Rehab-	Public Facility Restricted Balance Purchase, Rehab, Sale 2/901/Rental	5/905 Public Facility <i>No activities in this project</i> 1/900 LH25 Acquisition/Rehab 1/900-LH25 Project Delivery 2/901-Acquisition/Rehab-HB 2/901-Project Delivery HB 3/902 Counseling 3/902 LH25 Counseling 4/904-Grantee LH25 Acquisition Rehab 4/903 Administration	201 Pyott Public Facility Acquisition/Rehab-LH LH25- Project Delivery Acquisition/Rehab-Homebuyer Project Delivery-HB Counseling LH25 Counseling Grantee LH25 Aquisition Rehab NSP Administration
BUCKET NSP-Admin 4/903	BUCKET Administration		



Activities

Project # / Title: 5/905 Public Facility / Public Facility

Grantee Activity Number: 5/905 Public Facility
Activity Title: 201 Pyott Public Facility

Activity Type:

Acquisition, construction, reconstruction of public facilities

Project Number:

5/905 Public Facility

Projected Start Date:

08/01/2015

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Person)

Activity Status:

Under Way

Project Title:

Public Facility

Projected End Date:

12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 304,944.29

Other Funds \$ 0.00

Total Funds \$ 304,944.29

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
4	4		100.00

Proposed Accomplishments

of Public Facilities

Total
1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

County of McHenry

Proposed budgets for organizations carrying out Activity:

Responsible Organization

County of McHenry

Organization Type

Local Government

Proposed

\$ 304,944.29



Location Description:

201 Pyott Road, Lake in the Hills IL

Activity Description:

purchase, rehab and sale of single family residence for use as a group home for low income individuals

Project # / Title: Acquisition/Rehab-Counseling / Purchase, Rehab, Sale

Grantee Activity Number: 1/900 LH25 Acquisition/Rehab
Activity Title: Acquisition/Rehab-LH

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental

Projected End Date:

10/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,022,940.23
Other Funds \$ 0.00
Total Funds \$ 1,022,940.23

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households	5	5		100.00
# Owner Households	2	2		100.00
# of Households	7	7		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	5



# of Multifamily Units	1
# of Housing Units	6
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units & other green	5
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	2
#Low flow showerheads	7
#Low flow toilets	7
#Units with solar panels	
#Dishwashers replaced	7
#Clothes washers replaced	5
#Refrigerators replaced	7
#Light fixtures (outdoors) replaced	17
#Light Fixtures (indoors) replaced	77
#Replaced hot water heaters	7
#Replaced thermostats	7
#Efficient AC added/replaced	7
#High efficiency heating plants	8
#Additional Attic/Roof Insulation	2
#Energy Star Replacement Windows	61
# of Properties	6

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Corporation for Affordable Homes of McHenry County	Non-Profit	\$ 528,303.43
McHenry County	Local Government	\$ 591,763.10

Location Description:

Rental:

1393 and 1395 Geringer, Algonquin (two sf residences sharing three lots-approved zoning) .

376 McHenry Ave, Woodstock (duplex)

377 Pierson, Crystal Lake (sf)

201 Pyott Rd, LAke in the Hills (sf)

Homebuyer:

234 First St, Woodstock



7504 Maple, Wonder Lake

Activity Description:

Acquisition/rehabilitation and either rental, sale, or lease to own, of housing units to benefit persons at 50% LMI. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the acquisition of 5-8 properties located in census tracts identified as areas of greatest needs determined by the number of foreclosures, number of sub-prime mortgages, number of vacancies.



Grantee Activity Number: 1/900-LH25 Project Delivery
Activity Title: LH25- Project Delivery

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

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.

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental

Projected End Date:

03/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 140,994.49

Other Funds: \$ 0.00

Total Funds: \$ 140,994.49

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Renter Households				0.0
# Owner Households				0.0
# of Households				0.0

Proposed Accomplishments

- # of Singlefamily Units
- # of Multifamily Units
- # of Housing Units
- # ELI Households (0-30% AMI)
- Activity funds eligible for DREF (Ike Only)
- #Units & other green
- #Units deconstructed
- #Sites re-used
- #Units exceeding Energy Star
- #Units with bus/rail access
- #Low flow showerheads
- #Low flow toilets
- #Units with solar panels
- #Dishwashers replaced
- #Clothes washers replaced

Total



- #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

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Corporation for Affordable Homes of McHenry County	Non-Profit	\$ 43,829.24
McHenry County	Local Government	\$ 27,594.76

Location Description:

number of units described under Acquisition/Rehab activity for LH25. Projected accomplishments are established for the LH25 project under the Acquisition/Rehab activity. Prior, duplicate projected accomplishments were entered into DRGR, however, data clean up was conducted 10/28/13.

Activity Description:

Project Delivery associated with acquisition, rehab, and rental, sale, or lease to own agreement of 5-8 housing units for the 25% set aside to assist persons of 50% LMI.
 Project delivery for eligible use B acquisition, rehab of properties. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the purchase, rehab, and rental, sale or lease to own option of 5-8 housing units in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies. Delivery includes but is not limited to: all procurement of services, site location, bid processes, and preparation of sale.



Grantee Activity Number: 2/901-Acquisition/Rehab-HB
Activity Title: Acquisition/Rehab-Homebuyer

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 Acquisition/Rehab-Counseling

Project Title:
 Purchase, Rehab, Sale 2/901/Rental

Projected Start Date:
 03/01/2009

Projected End Date:
 03/30/2013

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

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

Total Budget: \$ 2,195,346.42

Other Funds: \$ 0.00

Environmental Assessment:
 COMPLETED

Total Funds: \$ 2,195,346.42

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	10		10	100.00
# of Households	10		10	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	10
# of Housing Units	10
Activity funds eligible for DREF (Ike Only)	
#Units & other green	5
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	4
#Low flow showerheads	17
#Low flow toilets	17
#Units with solar panels	
#Dishwashers replaced	10
#Clothes washers replaced	6
#Refrigerators replaced	10
#Light fixtures (outdoors) replaced	30
#Light Fixtures (indoors) replaced	110



#Replaced hot water heaters	10
#Replaced thermostats	10
#Efficient AC added/replaced	10
#High efficiency heating plants	10
#Additional Attic/Roof Insulation	10
#Energy Star Replacement Windows	60
# of Properties	10

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Corporation for Affordable Homes of McHenry County	Non-Profit	\$
McHenry County	Local Government	\$ 119,554.80

Location Description:

315 Country Lane, Algonquin, IL 60102-acquisition \$161,577.58
 103 Palisades Ln., Oakewood Hills, IL 60013-acquisition \$157,310.65
 7520 Salem Rd., Wonder Lake, IL 60097-acquisition \$79,688.70
 1030 Wimbledon, Island Lake, IL 60021-acquisition \$151,772.70
 9609 W. Witchie, Fox River Grove, IL 60021-acquisition \$96,090.00
 1109 Hayes St., Harvard, IL 60033-acquisition \$86,000.00
 703 Lincoln St., Harvard, IL 60033-acquisition \$69,882.00
 807 N. Division, Harvard, IL 60033-acquisition \$64,000.00
 703 Lincoln, Harvard, IL-acquisition \$62,413.30
 11003 Myrtle, Huntley-acquisition \$92,301.28
 650 Dartmoor, Crystal Lake-acquisition \$85,000.00

Activity Description:

Acquisition of properties identified in areas of greatest needs in accordance with NSP regulations. McHenry County received approval to acquire, rehab and sell 10-20 homes in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies reported in the census tract through a Homebuyer Program. McHenry County contracted with Corporation for Affordable Homes of McHenry County to carry out the acquisition, rehab, and sale. Consumer Credit Counseling Services will do mandatory counseling for homebuyers.



Grantee Activity Number: 2/901-Project Delivery HB
Activity Title: Project Delivery-HB

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental

Projected End Date:

03/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 269,589.54

Other Funds \$ 0.00

Total Funds \$ 269,589.54

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households				0.0
# of Households				0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Corporation for Affordable Homes of McHenry County

McHenry County

Organization Type

Non-Profit

Local Government

Proposed

\$ 113,025.51

\$ 93,747.22



Location Description:

locations described in Homebuyer Acquisition rehabilitation activity. Also, projected accomplishments are defined in the Homebuyer Acquisition rehab activity. Projected accomplishments were duplicated in the acquisition Rehab activity and in the project delivery activity. Data clean up on 10/28/2013 eliminated the duplicate projected accomplishments.

Activity Description:

Project delivery for eligible use B acquisition, rehab, and sale of properties. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the purchase, rehab, and sale of 10-20 homes in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies. Delivery includes but is not limited to: all procurement of services, site location, bid processes, construction, and preparation of sale.



Grantee Activity Number: 3/902 Counseling
Activity Title: Counseling

Activity Type:

Public services

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

05/01/2009

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

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Person)

Activity Status:

Completed

Project Title:

Purchase, Rehab, Sale 2/901/Rental

Projected End Date:

03/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 45,972.58

Other Funds \$ 0.00

Total Funds \$ 45,972.58

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
70		70	100.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Consumer Credit Counseling Services of McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Consumer Credit Counseling Services of McHenry County

Organization Type

Non-Profit

Proposed

\$ 200,600.00

Location Description:

400 Russel Ct. Woodstock, IL 60098 CCCS office

Activity Description:

NSP eligible activity (B) Purchase and rehabilitate homes and residential properties that have been abandoned or



foreclosed upon, in order to sell, rent, or redevelop such homes and properties. Correlated CDBG eligible activity 24 CFR 570.201. This activity will meet the NSP requirement to provide counseling services may include, but are not limited to eight hours of counseling (required), individual financial literacy assistance, individual case management and follow-up. Counseling services will include initial consultation, and fast track 8 hours counseling for eligible participants whose credit is in good shape. Participants whose credit needs some repair will work with the Subrecipient's guidance to repair credit and be educated on budgeting for homeownership over a greater than 8 hours minimum counseling time.



Grantee Activity Number: 3/902 LH25 Counseling
Activity Title: LH25 Counseling

Activity Type:

Public services

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

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.

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Person)

Activity Status:

Completed

Project Title:

Purchase, Rehab, Sale 2/901/Rental

Projected End Date:

03/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 16,620.06

Other Funds: \$ 0.00

Total Funds: \$ 16,620.06

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
30	30		100.00

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Consumer Credit Counseling Services of McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Consumer Credit Counseling Services of McHenry County

Corporation for Affordable Homes of McHenry County

Organization Type

Non-Profit

Non-Profit

Proposed

\$ 200,000.00

\$ 0.00

Location Description:

400 Russel Court, Woodstock, IL 60098 CCCS office



Activity Description:

Counseling to income eligible clients(at or below 50% LMI) as part of requirements for the NSP eligible activity (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. Correlated CDBG eligible activity 24 CFR 570.201. This activity will meet the NSP requirement to provide counseling services may include, but are not limited to eight hours of counseling (required), individual financial literacy assistance, individual case management and follow-up. Counseling services will include initial consultation, and fast track 8 hours counseling for eligible participants whose credit is in good shape. Participants whose credit needs some repair will work with the Subrecipient's guidance to repair credit and be educated on budgeting for homeownership over a greater than 8 hours minimum counseling time.

Project # / Title: BUCKET / BUCKET

Grantee Activity Number: 4/904-Grantee LH25 Acquisition Rehab
Activity Title: Grantee LH25 Aquisition Rehab

Activitiy Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 BUCKET

Projected Start Date:
 05/23/2011

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.

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Cancelled

Project Title:
 BUCKET

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 0.00

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



Proposed Accomplishments

Total

of Singlefamily Units
of Housing Units
of Properties

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
McHenry County	Local Government	\$ 0.00

Location Description:

LH25 properties and status as of May 2011 when Grantee /Developer agreement was dissolved between Grantee and the Developer, Corp for Affordable Homes of McHenry County:

1393 and 1395 Geringer, Algonquin (two sf residences sharing three lots-approved zoning) . Currently under construction
376 McHenry Ave, Woodstock (duplex) currently under construction

377 Pierson, Crystal Lake (sf) currently rented

Homebuyer:

234 First St, Woodstock offer to purchase pending

7504 Maple, Wonder Lake offer to purchase pending

Activity Description:

Under eligible use B- Acquisition, Rehab and and sale, rental or lease to own of properties. McHenry County is taking over for the Developer, Corporation for Affordable Homes of McHenry County for the purchase, rehab and sale of 5-8 housing units in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and the number of vacancies.

Project # / Title: NSP-Admin 4/903 / Administration

Grantee Activity Number: 4/903 Administration

Activity Title: NSP Administration

Activity Type:

Administration

Activity Status:

Under Way

Project Number:

NSP-Admin 4/903

Project Title:

Administration

Projected Start Date:

Projected End Date:



05/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

03/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget:	\$ 410,048.94
Other Funds	\$ 0.00
Total Funds	\$ 410,048.94

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

McHenry County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
McHenry County	Local Government	\$ 410,048.94

Location Description:

McHenry County Government Center Planning and Development 2200 N. Seminary Ave Woodstock, IL 60098

Activity Description:

NSP eligible activity in correlation with CDBG 24 CFR 570.205 and 570.206 for general administration and planning activities. McHenry County will contract with and oversee the developer Corporation for Affordable Homes of McHenry County and subrecipient Consumer Credit Counseling Services of McHenry County, and or any additional or alternate developer or subrecipient for NSP related activities listed as Rental Program, Homebuyer Program, and Counseling and known as eligible use B.

Action Plan Comments:



Reviewer - 6/7/2011 Rejected per Grantee, Faith Taylor, resolving data issues (TA was involved).

Reviewer - McHenry County updated the Action Plan specifically to adjust budget funding. The County decreased the estimated program income, increased the budgets to LH25 activities and obligated funding to those activities for which it is currently working on. Reviewed and approved by Jerry L. P. Deese, CPD Representative.

Reviewer - McHenry County updated the Action Plan specifically to adjust budget funding. No other actions are required at this time. Reviewed and approved by Jerry L. P. Deese, Senior CPD Representative.

Reviewer - The County met with TA provider on 3/5/15 to go over DRGR Reports. Based on TA recommendations, the County was advised to increase its budget by \$421.60 to match actual funding the County received between PI and Grant Funding. No additional comments at this time. Reviewed and approved by Jerry L. P. Deese, Senior CPD Representative.

Reviewer - Per grantee request, AP amendment will be rejected; grantee is continuing to develop amendment to the plan for revising draws and budget items. SC 1/20/16

Reviewer - The County amended the action plan to include Eligible Use E for a Public Facility - 201 Pyott Road. The County also moved funding from the original activity LH25 Acquisition/Rehab and LH25 Project Delivery to the new activity Public Facility, and revised all vouchers with explanation.

No additional significant changes have been made to the Action Plan this quarter. No Substantial Amendment is needed at this time. No further comments at this time. Action Plan has been reviewed and approved by Jerry L. P. Deese, Senior CPD Representative, Chicago FO

Action Plan History

Version	Date
B-08-UN-17-0005 AP#1	01/28/2016
B-08-UN-17-0005 AP#2	03/05/2015
B-08-UN-17-0005 AP#3	01/30/2015
B-08-UN-17-0005 AP#4	07/11/2014
B-08-UN-17-0005 AP#5	11/05/2013
B-08-UN-17-0005 AP#6	04/25/2013
B-08-UN-17-0005 AP#7	03/11/2013
B-08-UN-17-0005 AP#8	07/27/2012
B-08-UN-17-0005 AP#9	03/22/2012
B-08-UN-17-0005 AP#10	01/06/2012



B-08-UN-17-0005 AP#11
B-08-UN-17-0005 AP#12
B-08-UN-17-0005 AP#13

12/30/2011
06/29/2011
03/05/2010

