

**Second Amendment to the Submission of the
2013 Housing and Community Development Consolidated Annual Action Plan
of the Lake County Consortium, Lake County, Illinois**

The Lake County Consortium of Lake County, Illinois, comprised of Lake County as the Consortium lead entity, and the City of North Chicago and City of Waukegan, Illinois as Consortium partners is hereby amending the 2013 Annual Action Plan submission as dated March 14, 2013, submitted to the U.S. Department of Housing and Urban Development March 15, 2013.

The following sections of the 2103 Annual Action Plan are being amended to include updates to HOME Investment Partnerships Program (HOME) descriptions and specific HOME program activities. These amendments replace previously existing text and Table 3C documents as applicable.

Amendment #1:

Executive Summary-Paragraph 6 shall be amended to read as follows:

Housing projects funded under the Lake County HOME/CDBG programs are often developed at various times throughout the year and utilize multiple funding sources to leverage and match Consortium federal funds. As a result of changes to the HOME Program and pending HOME rule, the Consortium delayed application and allocation processes until August-September 2013. In September, funding allocations were made by the Community Development Commission Housing Application Review Committee and Community Development Commission for HOME and LCAHP funds. The PY2013 HOME Program funding allocations were made in compliance with the Consolidated and Further Continuing Appropriations Act of 2012 (P.L. 112-55) and the revised HOME Rule, 24 CFR Part 92 as effective August 23, 2013.

Amendment #2:

Description of Key Projects-Lake County Consortium Activities- 2013 Lake County Consortium HOME Program Funding Recommendations shall read as follows:

**2013 Lake County Consortium
HOME Program Funding Recommendations**

The PY2013 HOME Program funding recommendations are made in compliance with the revised HOME Program Rule, 24 CFR Part 92, effective August 23, 2013, and as required per the Consolidated and Further Continuing Appropriations Act of 2012 (P.L. 112-55) as per HOME Program implementation requirements from HUD. Funding allocations support the execution of owner occupied rehabilitation programming, rehabilitation, and acquisition, rehabilitation, and new construction homebuyer and rental activities. A HOME Program grant of \$1,000,453.00 was allocated during the PY2013 cycle. Of specific note, Consortium partners including the City

of Waukegan and City of North Chicago are allocated, by means of the Consortium agreement to a specific percentage of the grant funds available. Their use of the funds is reviewed by the Consortium for eligibility and as applicable, underwriting and subsidy layering per HOME requirements. A portion of the North Chicago allocation was subsequently allocated to a specific development project; this development project includes rental housing, with the potential for homebuyer units through lease-purchase programming. Units are reflected as “rental” for planning purposes, and upon conversion to “homebuyer” as applicable, will be converted as such under the 2013 CAPER and in federal reporting. Additionally, contingency allocations were made to specific HOME projects should additional funds become available during the PY2013 cycle. These Contingency allocations are outlined in the Table 3C documents as applicable. Community Housing Development Organization (CHDO) Operating allocations are in compliance with HOME Program cap requirements. All eligible CHDO Reservation projects will be funded under the CHDO Reserve, thereby exceeding the cumulative minimum CHDO Reservation requirements of the HOME Program.

Please reference Table 3C documents for additional details.

	Entity	Project Type	Recommended Amount
*	Community Partners for Affordable Housing	Homebuyer-Rehabilitation	\$148,480
	Community Partners for Affordable Housing	CHDO Operating	\$15,000
	Glenkirk	Rental-Rehabilitation	\$66,800
*	Lake County Residential Development Corporation	Rental/Homebuyer-Rehabilitation and New Construction	\$350,000
*	Lake County Residential Development Corporation	Rental-Rehabilitation	\$75,000
	Lake County Residential Development Corporation	CHDO Operating	\$15,000
	City of North Chicago	Owner Occupied-Rehabilitation	\$55,048
	City of Waukegan	Owner Occupied-Rehabilitation	\$175,080
	Lake County	Administration	\$100,045
		TOTAL	\$1,000,453

* Denotes CHDO Reservation project

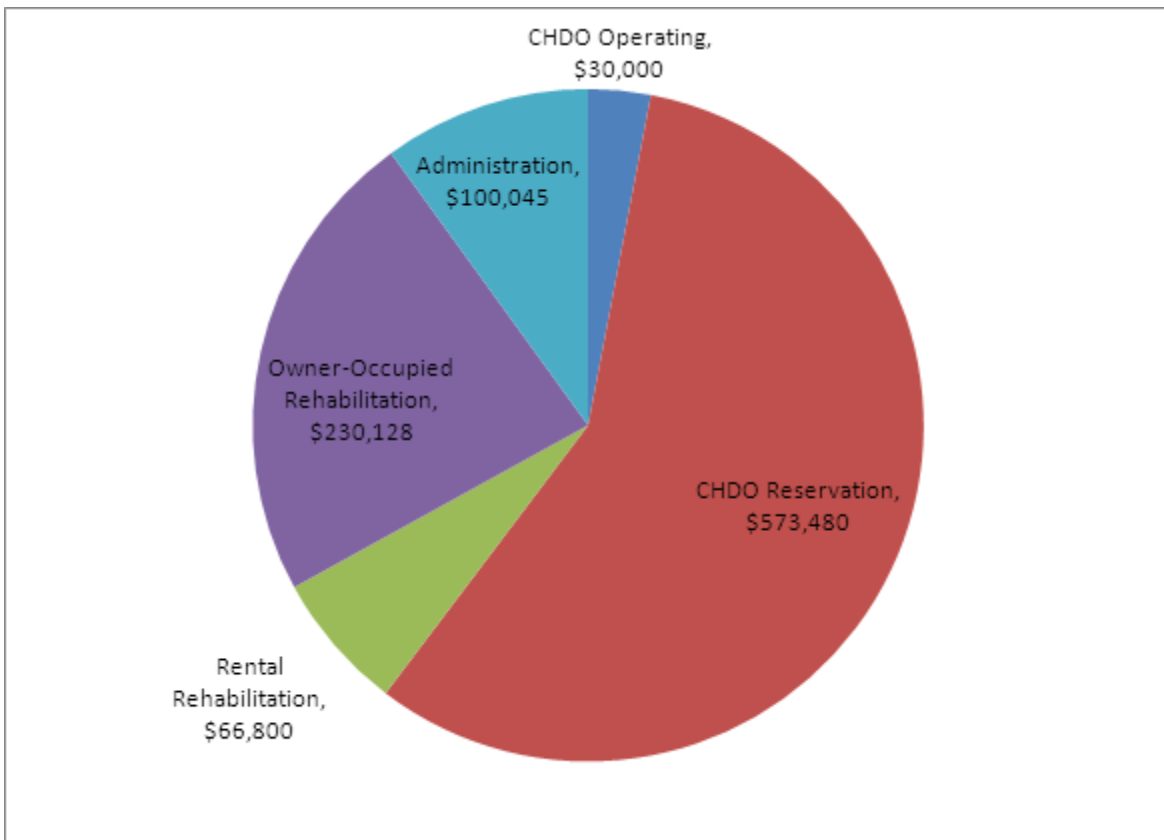
**NOTES REGARDING THE
HOME PROGRAM FUNDING RECOMMENDATION CHART**

NOTE: HOME CHDO Reservation Set-aside formula calculated as $\$1,000,453 \times 15\% = \$150,068.00$, the minimum CHDO Reservation amount.

NOTE: HOME CHDO Operating formula calculated as $\$1,000,453 \times 5\% = \$50,022.00$, the maximum allowable for CHDO Operating allocations

NOTE: HOME administration formula calculated as $\$1,000,453 \times 10\% = \$100,045.00$, the maximum allowable for Administration funding.

***2012 Lake County Consortium
HOME Program Funding Recommendations***



Amendment #3:

Portions of the Summary of Specific Annual Objectives, Table 3A shall be amended as follows:

Summary of Specific Annual Objectives (Table 3A)

Lake County

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number
Availability of Decent Housing					
DH1	Fair Housing	CDBG	Households	100	
	Housing Rehabilitation	CDBG HOME	Units	33	
	Housing New Construction	HOME	Units	11	
Availability of a Suitable Living Environment					
SL1	Emergency Shelter	ESG	Beds	233	
	Homelessness Prevention	ESG	Households	165	
	Basic Food & Nutrition Needs	CDBG	Households	41,000	
	Basic Health Needs	CDBG	Households	3016	
	Access to Services	CDBG	Households	350	
	Security of Family & Social Stability	CDBG	Households	1965	
	Behavioral Health	CDBG	Households	2200	
Sustainability of a Suitable Living Environment					
SL3	Roadway Improvements	CDBG	Households	9102	
	Water Supply System Improvements	CDBG	Households	752	
	Sanitary Sewer System Improvements	CDBG	Households	3661	
	Drainage Improvements	CDBG	Households	145	
Availability of Economic Opportunities					
EO1	Security of Employment	CDBG	Persons	723	

Amendment #4:

The Proposed 2013 Consortium Activities-Annual Affordable Housing Goals shall be amended to read as follows:

*Note, the corresponding Annual Housing Completion Goals (Table 3B) is also amended to read as herein:

Lake County continues to be committed to providing for safe, decent, and affordable housing in utilizing HOME, CDBG, ESG, and local Lake County Affordable Housing Program funds (LCAHP). Specifically, HOME and LCAHP funds are used to finance specific affordable housing programs and activities, while CDBG funds are currently used to support the administration of housing activities and some owner-occupied rehabilitation conducted by the Consortium partners, and ESG is used to support homeless activities including shelter, prevention, and coordination. Please note the ownership acquisition total reflects units that may be acquired, rehabilitated and resold so as to not duplicate total units. The Table 3B as presented was constructed based on estimates of activity allocations and previous projects completed during the last two program years. Lake County program funds historically leverage larger funding investments, thus a large capacity in total units of affordable housing. The annual goals reflect specific HOME and CDBG unit targets based on the designation of "County" units from subsidy layering review and underwriting.

Table 3B Annual Housing Completion Goals follows:

TABLE 3B ANNUAL HOUSING COMPLETION GOALS

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	11	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	11	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Rental Goals	23	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	3	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	18	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Owner Goals	21	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless	233	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Homeless	63	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Affordable Housing	301	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	23	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	21	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	44	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.

Amendment #5:

1.0 Consortium Housing Activities – HOME Funds shall read as follows:

Consortium HOME activities include projects targeted towards fulfilling homebuyer, rental, and owner-occupied housing goals as per the Annual Action Plan and Consortium Consolidated Plan. Individual HOME projects are outlined herein this section and the corresponding Table 3C documents. Further, as required of the Action Plan, the Consortium is identifying additional affordable housing strategies to assist with homebuyer and rental programming. One such strategy, lease-purchase, is outlined below. Additionally, the County has determined it will complete a local market study to determine maximum unit purchase price and 95% of value per the requirements of 24 CFR part 92.254 (1)(2)(iii). The limit determinations will be an addendum to the Action Plan and updated as required.

Lease-Purchase Programming:

The Consortium (Participating Jurisdiction) will utilize a lease-purchase program as an affordable unit development and disposition strategy as governed under 24 CFR 92.254 (a) (7) of the HOME Investment Partnership Program regulations. The program will be targeted to households earning 80% of area median income or less. The sales price to be considered as part of the contract option to purchase will be the higher limit of the Section 215(b) of NAHA limit, or Participating Jurisdiction (Consortium) limit as determined according to procedures at 92.254(1)(2)(iii) which provides that the Consortium may complete a self-study to determine reasonable market limits based on local market conditions. Finally, should a unit previously rented and optioned as a lease-purchase unit not convert to a homebuyer sale, it shall be governed under the rental requirements of 24 CFR 92.252 and further disposition requirements of 24 CFR 92.255.

Any activities that may utilize the lease-purchase strategy shall be identified in the Action Plan Activity descriptions and Table 3C documents.

Community Housing Development Organization (CHDO) Operating

- Community Partners for Affordable Housing
- Lake County Residential Development Corporation

1.1 – Fair Housing

- Prairie State Legal Services

Important Note

Lake County is committed to furthering fair housing. We are currently awaiting completion of an analysis of impediments to fair housing by a consultant. Upon its completion, action will be taken to overcome the impediments, which may result in amendments to this Annual Action Plan.

1.2 – Rehabilitation

- Community Partners for Affordable Housing – Homebuyer: Scattered Site Homebuyer Rehabilitation

- Glenkirk – Rental: CILA Group Home Rehabilitation
- Lake County Residential Development Corporation – Rental: CILA Group Home Rehabilitation
- City of North Chicago – Owner Occupied Rehabilitation
- City of Waukegan – Owner Occupied Rehabilitation

1.3 – New Construction

- *See 1.2 and 1.3 below*

1.2 and 1.3 – Rehabilitation and New Construction

- Lake County Residential Development Corporation – Rental and Homebuyer: Scattered Site Development

1.4 – Homebuyer Assistance

- *No projects funded under PY2013*

Under 1.0 Consortium Housing Activities, individual activities are identified per the Table 3C documents. All Table 3C documents have been revised and/or created under this section to reflect HOME funding allocations for the 2013 Annual Action Plan. The following table serves to outline the Table 3C amendments for convenience purposes only (note: this is not text to be incorporated into the Action Plan document):

Organization	Project/Program	Recommendation
Community Partners for Affordable Housing	CPAH Scattered Site Preservation Program	\$148,480.00 Contingency Allocation est. \$121,520.00
Community Partners for Affordable Housing	CHDO Operating	\$15,000.00
Glenkirk	Conway CILA Rehabilitation	Contingency Allocation est. \$48,000.00
Glenkirk	Moraine Aggregated Living Rehabilitation	\$66,800.00
Lake County Residential Development Corporation	North Chicago Strategic Revitalization Plan	\$300,000.00 Contingency Allocation est. \$20,000.00
Lake County Residential Development Corporation	Riverside Partnership - Group Home Acquisition/Rehabilitation	\$75,000.00
Lake County Residential Development Corporation	CHDO Operating	\$15,000.00

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: CHDO Operating

Activity: Community Partners for Affordable Housing (CPAH)

Description: CHDO funds will be provided to support a portion of staff salaries related to the development of decent, safe and sanitary affordable housing in connection with HOME-assisted development projects funded or to be funded by the Lake County Consortium as conducted by LCRDC. Included is one CHDO-Reservation project funded under the 2013 Annual Action Plan for scattered-site development and the evaluation and development of future affordable housing developments.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
1280 Blackburn Street, Gurnee, IL 60031

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date Est. December 2013	Completion Date TBD
Performance Indicator N/A	Anticipated Units N/A
Local ID TBD	Actual Units N/A

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$15,000.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$15,000.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: CHDO Operating

Activity: Lake County Residential Development Corporation (LCRDC)

Description: CHDO funds will be provided to support a portion of staff salaries related to the development of decent, safe and sanitary affordable housing in connection with HOME-assisted development projects funded or to be funded by the Lake County Consortium as conducted by LCRDC. Included are two CHDO-Reservation projects funded under the 2013 Annual Action Plan for scattered-site development and the evaluation and development of future affordable housing developments.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
1280 Blackburn Street, Gurnee, IL 60031

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date Est. December 2013	Completion Date TBD
Performance Indicator N/A	Anticipated Units N/A
Local ID TBD	Actual Units N/A

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$15,000.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$15,000.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: CPAH Scattered Site Preservation Project

Description: Utilizing the Community Land Trust model, Community Partners for Affordable Housing (CPAH) will acquire, rehabilitate and sell 2-3 homebuyer units to households earning 80% of area median income or less. Units will be located in Highland Park or Lake Forest, Illinois. Lease-purchase programming will be utilized as applicable.

This is a CHDO Reservation project, for which the PY2013 HOME allocation may increase in the event this is also a contingency project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Location to be determined pending acquisition; targeted areas include Highland Park and Lake Forest, Illinois.

Objective Number DH1	Project ID TBD	Funding Sources:	Awarded	Expended	Balance
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)	<i>CDBG</i>			
Type of Recipient Nonprofit	National Objective LMH	<i>ESG</i>			
Start Date Est. December 2013	Completion Date December 2014	<i>HOME</i>	\$148,480.00		
Performance Indicator Housing Units	Anticipated Units 2-3	<i>Prior Year Funds</i>			
Local ID TBD	Actual Units TBD	<i>Other CPD Funds</i>	\$121,520.00*		
		Total	\$148,480.00		
		Financial Narrative:			
		<i>\$121,520 is noted as a contingency allocation should additional HOME funds become available under PY2013</i>			

The primary purpose of the project is to help:

the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: Conway CILA Group Home Rehabilitation - Contingency Project Only

Description: Glenkirk will rehabilitate the Conway Community Integrated Living Arrangement (CILA) group home in Lake Forest, Illinois. The rehabilitation will include HVAC, kitchen and bath upgrades and exterior building and lot renovations to improve accessibility.

This is a contingency project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
1190 West Conway, Lake Forest, Illinois

Objective Number DH1	Project ID TBD	Funding Sources: Awarded Expended Balance
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)	<i>CDBG</i>
Type of Recipient Nonprofit	National Objective LMH	<i>ESG</i>
Start Date Est. December 2013	Completion Date August 2014	<i>HOME</i>
Performance Indicator Housing Units	Anticipated Units 1	<i>Prior Year Funds</i>
Local ID TBD	Actual Units TBD	<i>Other CPD Funds</i> \$48,000.00*
		Total \$48,000.00
Financial Narrative:		
<i>This is a contingency allocation should additional funding under PY2013 become available.</i>		

The primary purpose of the project is to help:

the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name:	Lake County
Priority Need:	High
Project:	Rehabilitation
Activity:	Moraine Aggregated Living Center Rehabilitation
Description:	Glenkirk will rehabilitate the 5-unit Moraine Aggregated Living Center that serves 20 residents with disabilities earning 50% of the area median income or less. The rehabilitation will include kitchen upgrades and exterior lot renovations to improve accessibility.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
1954 Greenbay Road, Highland Park, Illinois

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date Est. December 2013	Completion Date August 2014
Performance Indicator Housing Units	Anticipated Units 5
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$66,800.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$66,800.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High and Medium

Project: Rehabilitation and New Construction

Activity: North Chicago Strategic Revitalization Plan

Description: Lake County Residential Development Corporation (LCRDC) in partnership with the City of North Chicago will complete a scattered-site development project consisting of acquisition, rehabilitation, and new construction of 15-20 housing units targeted at households earning 80% of area median income or less. Four of the proposed units will be targeted as supportive housing units for disabled veterans. Units will be designated as rental units; however LCRDC will utilize a lease-purchase strategy for units as applicable. Such lease-purchase units as completed will be reported as homebuyer units. LCRDC will serve as the project developer and owner of units. Lease-purchase programming will be utilized as applicable.

This is a CHDO Reservation project, for which the PY2013 HOME allocation may increase in the event this is also a contingency project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Pending acquisition; sites within North Chicago, Illinois

Objective Number DH1	Project ID TBD	Funding Sources: Awarded Expended Balance
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)	<i>CDBG</i>
Type of Recipient Nonprofit	National Objective LMH	<i>ESG</i>
Start Date Est. December 2013	Completion Date December 2015	<i>HOME</i> \$350,000.00
Performance Indicator Housing Units	Anticipated Units 15-20	<i>Prior Year Funds</i>
Local ID TBD	Actual Units TBD	<i>Other CPD Funds</i> \$20,000.00*
		Total \$350,000.00
Financial Narrative:		
<p><i>\$50,000 of the total HOME award is from the North Chicago Consortium partner allocation</i></p> <p><i>\$20,000 is noted as a contingency allocation should additional HOME funds become available under PY2013</i></p>		

The primary purpose of the project is to help:

the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: Riverside Partnership Group Home Rehabilitation

Description: Acquisition, rehabilitation and rental of two housing units to support Community Integrated Living Arrangement (CILA) group homes in a partnership between Lake County Residential Development Corporation (LCRDC) and Riverside Foundation. LCRDC will serve as the project developer and owner of the units. Each CILA group home will serve four residents with disabilities earning incomes of 50% of area median income or less.

This is a CHDO Reservation project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 Location to be determined pending acquisition; targeted areas include may include Lincolnshire and Vernon Hills, Illinois, or other unincorporated areas in the vicinity, within Lake County, Illinois.

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date Est. December 2013	Completion Date June 2015
Performance Indicator Housing Units	Anticipated Units 2
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$75,000.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$75,000.00		

Financial Narrative:
 [Empty box for financial narrative]

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: City of North Chicago – Owner Occupied Rehabilitation

Description: Administered by the Department of Community Development and Planning and the Building and Health Department, the North Chicago program will use HOME funds to rehabilitate owner-occupied homes to ensure decent, safe, sanitary and code compliant housing, and said assistance is structured as a loan. All homes in the program will be occupied by low and very-low income households.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Scattered sites throughout the City of North Chicago

Objective Number DH1	Project ID TBD
HUD Matrix Code 14H	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Government	National Objective LMH
Start Date Est. December 2013	Completion Date May 2015
Performance Indicator Housing Units	Anticipated Units 2-3
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$55,048.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$55,048.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: City of Waukegan – Owner Occupied Rehabilitation

Description: City of Waukegan will provide assistance for the rehabilitation for owner-occupied one to four family homes to ensure the provision of decent, safe, and sanitary affordable ownership housing units for at least three eligible low-income Waukegan homeowners earning less than 80% of area median income. This assistance may come in the form of a deferred payment partially forgivable loan or a ten-year amortized loan dependent upon the borrower’s specific rehabilitation needs and ability to pay. This is a grant-funded project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Scattered sites throughout the City of Waukegan

Objective Number DH1	Project ID TBD
HUD Matrix Code 14H	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Government	National Objective LMH
Start Date Est. December 2013	Completion Date May 2015
Performance Indicator Housing Units	Anticipated Units 4-6
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$175,080.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$175,080.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs