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(Revised); March 2015 (Revised);
March 2017 (Revised) November 2022
(Revised)

2010 Housing & Community Development Consolidated Annual Action Plan

Substantial Amendment

Neighborhood Stabilization Program – Round 3

Lake County, Illinois

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1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Strezo, Dominic
Email Address	dstrezo@lakecountyil.gov
Phone Number	847-377-2132
Mailing Address	500 West Winchester Road, Unit 101 Libertyville, IL 60048

2. Areas of Greatest Need

Map Submission

Lake County's areas of greatest need maps, created using HUD's NSP3 Mapping Tool, are included in Appendix B of this Plan along with the NSP 3 data sheets for these areas.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

The primary data sources used to determine the areas of greatest need are:

- The NSP 3 Need Scores for Lake County;
- County-wide foreclosure data for 2009 and 2010 as provided by the Lake County Recorder of Deeds and the Lake County Sheriff's Office;
- The sources and uses of funds under NSP 1;
- The amount of funds available for use under NSP 3;
- Local input from municipalities containing likely areas of greatest needs on recommended target areas; and
- NSP 3 Impact Scores for likely areas of greatest need.

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Generally, Lake County determined its areas of greatest need using a three step process.

The first step in the planning process was to analyze how the NSP 1 target areas compared with the NSP 3 Need Scores and the County's current foreclosure data. The Lake County NSP 1 Plan called for the funding of eligible activities within the hatched areas shown on the NSP 1 Target Areas and Sites Map. These areas included substantial portions of five municipalities: Mundelein, North Chicago, Round Lake Beach, Waukegan and Zion.

HUD provides estimates of foreclosure need at the census tract level through "need scores." The scores range from 1 to 20, with a score of 20 indicating census tracts with the HUD-estimated greatest need for assistance. Seventy eight (78) of the three hundred and seventy eight (378) Census Tracts within Lake County contain need scores of 17 or higher, with most of these need scores located in the Waukegan, North Chicago, Zion and Round Lake areas (see NSP 3 Need Score Map). The NSP 3 Need Scores clearly overlap with the municipalities targeted through NSP 1.

With the help of the Lake County Planning Division, foreclosures between 1/1/2009 and 10/29/2010 and Sheriff's auctions between 12/1/2009 and 11/11/2010 were mapped. This data provided additional

local information on the locations of foreclosures occurring in the past year. Based on this local data, the following tables list the five municipalities with the highest percentage of foreclosures and auctions in Lake County over approximately the past year.

Sheriff's Auctions 12/1/2009- 11/11/2010	
<i>Municipality</i>	<i>Percentage</i>
Waukegan	16.88%
Round Lake Beach	7.57%
Zion	7.14%
Round Lake	7.09%
Mundelein	5.35%

Foreclosures 1/1/2009- 10/29/2010	
<i>Municipality</i>	<i>Percentage</i>
Waukegan	13.88%
Round Lake Beach	7.44%
Round Lake	6.04%
Zion	5.67%
Mundelein	5.51%

Once, again the local data overlaps significantly with the NSP 1 target areas.

Based on the overlap between the NSP 1 target areas, the NSP 3 Need Scores and local foreclosure data, it was decided that the NSP 3 Plan should focus on the five primary municipalities identified in the NSP 1 Plan (Mundelein, North Chicago, Round Lake Beach, Waukegan and Zion).

The HUD focus on impact strengthens the decision to continue to focus on the five primary municipalities identified in the NSP 1 Plan. To measure impact, the HUD Need Score dataset also includes an estimate of the properties which the program will need to purchase in a given area to ensure that the NSP Program has a measurable impact. By ensuring that NSP 1 and NSP 3 target areas overlap, both rounds of NSP funding (the NSP 3 grant and the NSP 1 program income) can be brought to bear on each target area in succession to meet the impact goals. With only \$1.37 million in NSP 3 funding, it is important to augment these funds to ensure that the program can address as many areas as possible.

The second step in the planning process was to reach out to each of the five municipalities to determine the locally recommended boundaries for areas of greatest need within each community. Lake County Community Development staff met with representatives of each of the five municipalities to discuss the boundaries, providing local stakeholders with maps detailing NSP 3 Need Scores, locations of NSP 1 properties within the municipality and County foreclosure data. Based on these discussions, specific target areas within each municipality were determined along with recommended activities to occur within each area. Lake County staff also drove each area of greatest need to review the housing stock and ensure that the intended eligible uses could successfully be undertaken given HUD guidance on program design.

The final step in the planning process was the compilation of the recommended areas of greatest need for each municipality and the determination of how to organize these areas as part of a holistic plan. The NSP 1 program informs the tiered approach proposed in this Plan. Four organizations are responsible for implementing the County's NSP 1 Plan. The cities of North Chicago and Waukegan administer NSP 1 within the boundaries of each city. The Affordable Housing Corporation of Lake County (AHC) is responsible for implementing the County's program in the remainder of Lake County. The County's fourth partner, Lake County Residential Development Corporation (LCRDC), was selected through an RFP process to rehabilitate an 18 unit apartment complex in Zion that will address the 25%

low income requirement.

The NSP 3 Plan mirrors this structure and results in a tiered approach. As discussed further in Section 7, the Plan includes separate activities:

- Administration;
- Activities in Waukegan (2 areas of greatest need);
- Activities in North Chicago (1 area of greatest need);
- Activities in Lake County (4 areas of greatest need); and
- Activities meeting the 25% Low Income Requirement.

The NSP 3 program will concurrently operate in Waukegan, North Chicago, and Lake County.

Due to feedback from the four grantee community organizations, an amendment process began in 2013 in order to expand the target areas. The grantees found the original target areas to be too restrictive in number of opportunities to complete NSP3 eligible activities. Lake County worked with the grantees to establish expanded boundaries that make up the current amended target areas.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. The objectively determinable signs of deterioration shall be the same as that found in the local ordinances which govern the area of greatest need in which the activity is occurring.
Affordable Rents	Per the NSP requirements, Lake County must define “affordable rents” and the continued affordability standards and enforcement mechanisms that it will apply for each/all of its NSP activities. Lake County adopts the HOME program standards at 24 CFR 92.252(a), (b), (c), (e), and (f), and 92.254.

Descriptions

Term	Definition				
Long-Term Affordability	<p>The long-term affordability requirements will be the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f), and 92.254. Additionally, the Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>NSP-assisted rental units must remain affordable for the following terms (based on the average HOME subsidy per unit). Enforcement of the affordability period will be through mortgage and deed restrictions.</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">Rehabilitation of less than \$15,000</td> <td>5 years</td> </tr> <tr> <td>Rehabilitation of \$15,000 - \$40,000</td> <td>10 years</td> </tr> </table>	Rehabilitation of less than \$15,000	5 years	Rehabilitation of \$15,000 - \$40,000	10 years
Rehabilitation of less than \$15,000	5 years				
Rehabilitation of \$15,000 - \$40,000	10 years				

	<p style="text-align: center;">Rehabilitation of \$40,000 + 15 years</p> <p>If NSP funds assist a property that was previously assisted with HOME funds, but on which the affordability restrictions were terminated through foreclosures or transfer in lieu of foreclosure, the NSP recipient must revive the HOME affordability restrictions for the greater of the remaining period of HOME affordability or the continuing affordability requirements of the NSP program.</p>
<p>Housing Rehabilitation Standards</p>	<p>Per the NSP requirements, any rehabilitation of an abandoned or foreclosed 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. The local Lake County standard is the Lake County Consortium Property Rehabilitation Standards. More specific requirements include:</p> <ul style="list-style-type: none"> ○ All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes. ○ All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy). ○ Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products. ○ Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed. ○ Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires). <p>As identified within the <i>2010-2014 Housing and Community Development Consolidated Plan</i>, “substandard conditions” is defined as “the quality of housing not in compliance with local housing code or Federal Housing Quality Standards (HQS), whichever is stricter.” Substandard condition but suitable for rehabilitation is defined as “the quality of housing with deficiencies economically feasible to correct.” Housing, in substandard condition but suitable for rehabilitation, can be repaired according to local building codes and HQS and then be returned to the housing stock as safe,</p>

	<p>decent and sanitary.</p> <p>As stated within the Consolidated Plan - Needs Section for Lake County's Housing Rehabilitation Goal:</p> <p style="padding-left: 40px;">“Although the majority of Lake County’s housing stock is in generally good condition, pockets of substandard housing exist throughout the County, especially in low-income areas. Rehabilitation of both rental and ownership units are needed to improve these units to decent, safe and sanitary condition. In addition, the acquisition and rehabilitation of existing residential properties creates opportunities to increase the supply of affordable rental and ownership units.”</p> <p>Use of NSP-funding for the acquisition and rehabilitation of vacant and foreclosed properties for (future) income eligible occupants will assist in this effort.</p>
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4. Low-Income Targeting

Low-Income Set-Aside Amount

<p>Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income (LH25).</p>
<p>Response:</p> <p style="padding-left: 20px;">Total minimum low-income set-aside percentage (must be no less than 25 percent): 25.00%</p> <p style="padding-left: 20px;">Total original grant funds set aside for low-income individuals: \$342,606</p> <p style="padding-left: 20px;">Estimated total program income funds set aside for low-income individuals (minimum 25% of generated program income): \$200,000</p>

Meeting Low-Income Target

<p>Provide a summary that describes the manner in which the low-income targeting goals will be met.</p>
<p>Lake County will address its low-income requirement by setting up an activity in the amount of \$342,606. These funds will be allocated specifically to address the low income targeting requirement. As program income is generated from NSP activity it raises the LH25 requirement. The ongoing LH25 requirement will be met through the scope of the existing rental and homebuyer activities outlined in this document. Funds may be used in any “active” area of greatest need. County staff calculated the current budget and forecasted the incoming program income in order to identify the estimated future LH25 requirement and the amounts of funds necessary to achieve LH25 compliance.</p>

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

<p>Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?</p>	<p>Yes</p>
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If yes, fill in the table below.

Question	Number of Units
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The 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.	2
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	Waukegan: 0 North Chicago: 6 Lake County: 0 Total: 6
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	A minimum of 3

Lake County will not allow NSP 3 funds to be used for relocation expenses.

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

The NSP application for funds consists of a **substantial amendment** to Lake County’s 2010 Annual Action Plan which was approved by HUD on June 30, 2010. The customary HUD-required 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 (www.lakecountyiil.gov/nsp). A copy of this Plan, including all maps and appendices is on the County website. Any additional versions of this Plan which result from the comments generated by the public or other interested parties will be posted at the above website.

A “Citizen Participation Notice” was published in the News-Sun regarding the 2010 Housing & Community Development Consolidated Annual Action Plan Substantial Amendment Neighborhood Stabilization Program – Round 3 (See Appendix C). Copies of the proposed Substantial Amendment were made available at five libraries in different areas of the County, and were distributed to groups and individuals on request. The proposed Substantial Amendment was available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.

Submission of the Substantial Amendment is due to HUD on or before March 1, 2011. 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.

The 2013 amendment to the Substantial Amendment was made available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.

The proposed 2015 and 2017 amendments to the Substantial Amendment requires that it be made available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.

Summary of Public Comments Received.

The summary of public comments received along with responses are included in Appendix D.

7. NSP Information by Activity

Activity Number 1	
Activity Name	Waukegan NSP 3
Uses	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance for Blighted Structures 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p><i>General Description:</i> The activities undertaken in the identified areas of greatest need within the City of Waukegan will be a continuation of the NSP 1 purchase/rehabilitation/resale program combined with the possible selected demolition of units which meet the definition of blighted under this Plan to ensure the viability of the purchase/rehabilitation/resale model. It should be noted that if homes are unable to be resold, homes purchased and rehabilitated may also be made rental units. The demolition of units will occur through the emergency demolition of selected properties based on an evaluation by the City of Waukegan in accordance with the blight definition found within this Plan. Once a structure is demolished, a lien will be placed on the property containing the required affordability restriction. Before development of the property can take place, the lien must be repaid.</p> <p><i>Relationship to Local Housing Market:</i> While both areas present many challenges, including the presence of high unemployment, the program will ensure positive impacts on current and future residents through a multi-faceted program. Understanding that even with the resale of NSP 3 funded homes, the total funds available are limited, the areas chosen by Waukegan are designed to leverage previous and planned development activities within the areas.</p> <p>In the following, Waukegan will be undertaking new streetscape projects to improve the water, sewer, road and sidewalk network in the area. There will also be a strategy of selected demolition when the needs of the area deem it to be necessary.</p> <p>Beyond these targeted activities, once the NSP program is kicked off within an area, the City will also complement the program with additional efforts. The</p>

	<p>City will target its local housing rehabilitation funds to existing and new income eligible owner occupants in the “active” area. This targeting will occur through direct outreach to homeowners and marketing of the program to the area of greatest need. The Waukegan Reinvestment program (HOME funded downpayment assistance) specifically targets homebuyers who will be purchasing a foreclosure within the City and this program will be targeted to increase sales of foreclosed homes within the target areas. Waukegan also proposes to focus on the “active” area with its code enforcement staff to improve the appearance of structures not assisted with HOME, CDBG or NSP funds.</p> <p><i>Duration or Term of Assistance:</i> The required period of affordability shall meet those found in the HOME Final Rule.</p> <p><i>Tenure of Beneficiaries:</i> Homeowners and/or Renters</p> <p><i>Expected Benefit to Income Qualified Persons or Households or Areas:</i> Affordability/ Decent, Sanitary and Safe Housing</p> <p><i>Assurance of Continued Affordability:</i> As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.</p> <p>From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed or higher energy costs which eat away at the ability of a homeowner to maintain homeownership.</p> <p><i>NSP3 Heightened Section 3:</i> The City of Waukegan, the proposed operator of this program, currently operates a housing rehabilitation program which utilizes local contractors who draw workers from the City of Waukegan. Preference for contractors who have or will employ workers from within the areas of greatest need will be fostered by the inclusion of such targeted employment as a criterion of the bidding process.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference requirement through Activity 4.</p>
Total Budget for Activity	<u>\$242,259</u>
Projected Start Date	The date of execution of a grant agreement with HUD.
Projected End Date	NSP does not have an official closeout date requirement
Responsible	Name City of Waukegan

Organization		Ezell Robins
	Location	100 N. Martin Luther King Jr. Avenue, Waukegan, IL
	Administrator Contact Info	ezell.robins@ci.waukegan.il.us ; (847) 599-2532

Activity Number 2	
Activity Name	North Chicago NSP 3
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance for Blighted Structures 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p><i>General Description:</i> The activities undertaken in the identified areas of greatest need within the City of North Chicago will be a continuation of the NSP 1 purchase/rehabilitation/resale program combined with the selected demolition of units which meet the definition of blighted under this Plan to ensure the viability of the purchase/rehabilitation/resale model. The demolition of units will occur through the emergency demolition of selected properties based on an evaluation by the City of North Chicago in accordance with the blight definition found within this Plan. Once a structure is demolished, a lien will be placed on the property containing the required affordability restriction. Before development of the property can take place, the lien must be repaid.</p> <p><i>Relationship to Local Housing Market:</i> While the area of greatest need experiences high unemployment, it is the standing policy of North Chicago to encourage homeownership as the City is majority renter (57.6% of occupied housing units per the 2005-2009 American Community Survey). Previous HOME funded activities have highlighted the need to address neighborhoods holistically through a targeted focus on increasing homeownership while also addressing properties which exert a blighting influence on the neighborhood through selected demolition.</p> <p>Even with the resale of NSP funded homes, the total funds available to address the area is limited. Therefore, this Plan recommends and anticipates that local housing rehabilitation funds for existing or new income eligible</p>

	<p>owner occupants will be targeted to the “active” area of greatest need. This targeting will occur through direct outreach to homeowners and marketing of the program to the area of greatest need. It is also recommended that any first-time homebuyer funds or downpayment assistance funds be targeted towards the eligible areas to increase the pot of available funds for purchasers of NSP homes.</p> <p><i>Duration or Term of Assistance:</i> The required period of affordability shall meet those found in the HOME Final Rule.</p> <p><i>Tenure of Beneficiaries:</i> Homeowners</p> <p><i>Expected Benefit to Income Qualified Persons or Households or Areas:</i> Affordability/ Decent, Sanitary and Safe Housing</p> <p><i>Assurance of Continued Affordability:</i> As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.</p> <p>From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed at the time of rehabilitation (e.g. roof or hot water heater) or higher energy costs which eat away at the ability of a homeowner to afford homeownership.</p> <p><i>NSP3 Heightened Section 3:</i> The City of North Chicago, the proposed operator of this program, currently operates a housing rehabilitation program which utilizes local contractors who draw workers from the City of North Chicago. Preference for contractors who have or will employ workers from within the areas of greatest need will be fostered by the inclusion of such targeted employment as an aspect of the bidding process.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference issue through Activity 4.</p>						
Total Budget for Eligible Use B (Acquisition/Rehab) Activity	<u>\$41,112.90</u>						
Total Budget for Eligible Use D (Demolition) Activity	<u>\$130,546.43</u>						
Projected Start Date	The date of execution of a grant agreement with HUD.						
Projected End Date	NSP does not have an official closeout date requirement						
Responsible Organization	<table border="1"> <tr> <td style="background-color: #e0e0e0;">Name</td> <td>City of North Chicago</td> </tr> <tr> <td style="background-color: #e0e0e0;">Location</td> <td>1850 Lewis Avenue, North Chicago, IL</td> </tr> <tr> <td style="background-color: #e0e0e0;">Administrator Contact Info</td> <td>(847) 596-8670</td> </tr> </table>	Name	City of North Chicago	Location	1850 Lewis Avenue, North Chicago, IL	Administrator Contact Info	(847) 596-8670
Name	City of North Chicago						
Location	1850 Lewis Avenue, North Chicago, IL						
Administrator Contact Info	(847) 596-8670						

Activity Number 3	
Activity Name	Lake County NSP 3
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance for Blighted Structures 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p><i>General Description:</i> The activities undertaken in the identified areas of greatest need within the remainder of Lake County will be a continuation of the NSP 1 purchase/rehabilitation/resale program combined with the selected demolition of units which meet the definition of blighted under this Plan to ensure the viability of the purchase/rehabilitation/resale model. It should be noted that if homes are unable to be resold, homes purchased and rehabilitated may also be made rental units. The demolition of units will occur through the emergency demolition of selected properties based on an evaluation by AHC in consultation with local code enforcement staff in accordance with the blight definition found within this Plan. Once a structure is demolished, a lien will be placed on the property containing the required affordability restriction. Before development of the property can take place, the lien must be repaid. Any demolition activities in Lake County would most likely occur in Zion.</p> <p><i>Relationship to Local Housing Market:</i> The program proposed for Lake County is largely the same in all three areas, but will feature differences in operation which reflect the differences between target areas. Both Mundelein and Round Lake Beach will feature a purchase/rehabilitation/resale program designed to maintain strong neighborhoods through an improved housing stock and continued affordable homeownership opportunities within each area.</p> <p>The Mundelein area is an outgrowth of the Village's current and future planning efforts. The Village's future planning efforts will focus on developing a thriving downtown and redevelopment of the Diamond Lake area. The area of greatest need occupies a central location within the Village, a lynchpin connecting a stable residential area to the west, downtown Mundelein to the</p>

north and the Diamond Lake area to the south.

The Round Lake Beach area is an outgrowth of recent efforts by both the Village and neighborhood groups to improve the attractiveness and desirability of the residential areas east and west of Cedar Lake Road, including Meadow Green and Countryside Lane. The efforts in Meadow Green resulted in a 2006 Governor's Hometown Award for the establishment of TIF district with the Homeowners Association to help support renovations of the units and repair the failing infrastructure system to provide a safer and cleaner neighborhood and higher property values. The NSP 3 area to the west of these subdivisions will allow the continued improvement of the housing stock within this area of the Village.

The Zion target area will focus on increasing homeownership opportunities through the overall stabilization of the neighborhood (rehabilitation of existing owner occupied units, demolition of units exhibiting a blighting influence and the provision of first-time homebuyer assistance to ensure that low income households can purchase homes). With the presence of numerous key local institutions within the Zion target area, including the public library, police headquarters and Central Junior High School combined with the NSP 1 rental rehabilitation project occurring at a key gateway for the neighborhood, it is believed that the neighborhood can be made an attractive one for ownership.

In all three cases, this Plan recognizes the need to leverage NSP dollars with other funding sources and programs. Therefore, once the NSP program is kicked off within a target area, the AHC in concert with the partner municipality will also complement the program with additional activities. AHC will target its local housing rehabilitation funds to existing and new income eligible owner occupants in the "active" target area. This targeting will occur through direct outreach to homeowners and marketing of the program to the area of greatest need. AHC will also target its first-time homebuyer program to increase sales of homes within the target areas. All three municipalities have agreed to commence targeted code enforcement work within the "Active" area of greatest need to reduce signs of neglect in properties which cannot be addressed through other programs.

Duration or Term of Assistance: The required period of affordability shall meet those found in the HOME Final Rule.

Tenure of Beneficiaries: Homeowners and/or Renters

Expected Benefit to Income Qualified Persons or Households or Areas: Affordability/ Decent, Sanitary and Safe Housing

Assurance of Continued Affordability: As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.

From a regulatory standpoint, units will be restricted in accordance with

	<p>HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed at the time of rehabilitation (e.g. roof or hot water heater) or higher energy costs which eat away at the ability of a homeowner to maintain homeownership.</p> <p><i>NSP3 Heightened Section 3:</i> AHC, the proposed operator of this program, currently operates a housing rehabilitation program which utilizes local contractors who draw workers from throughout Lake County. Preference for contractors who employ workers from within the area of greatest need will be fostered by the inclusion of such targeted employment as a criterion in the bidding process.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference requirement through Activity 4.</p>	
Total Budget for Activity		\$1,200,572 \$1,156,347
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	NSP does not have an official closeout date requirement	
Responsible Organization	Name	Affordable Housing Corporation of Lake County
	Location	1590 S. Milwaukee Avenue, Suite 312, Libertyville IL
	Administrator Contact Info	(847) 263-7478

Activity Number 4	
Activity Name	NSP 3 25%
Use	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<i>General Description:</i> All actions undertaken as part of this activity shall

	<p>address the 25% low-income requirement. Funds shall meet the 25% low-income requirements within any “active” area of greatest need.</p> <p><i>Relationship to Local Housing Market:</i> This activity responds specifically to the dual requirements for targeting to low-income households and for the preference for the development of rental units. The relationship between the use of these funds and their impact on a target area will be addressed through the approval process for the funds. This process will require that applicants explain how the inclusion of low income housing, whether rental or for-sale, fits in as part of the overall NSP plan for a given area of greatest need.</p> <p><i>Duration or Term of Assistance:</i> The required period of affordability shall meet those found in the HOME Final Rule.</p> <p><i>Tenure of Beneficiaries:</i> Homeowners or Renters, with a preference for renters.</p> <p><i>Expected Benefit to Income Qualified Persons or Households or Areas:</i> Affordability/ Decent, Sanitary and Safe Housing</p> <p><i>Assurance of Continued Affordability:</i> As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.</p> <p>From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners and renters is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed at the time of rehabilitation (e.g. roof or hot water heater) or higher energy costs which eat away at the ability to maintain occupancy.</p> <p><i>NSP3 Heightened Section 3:</i> Through the low-income component of its NSP 1 program, Lake County’s partners have complied with existing Section 3 requirements, including soliciting Zion-based contractors as part of bid packages for project work. Similarly, Lake County will require that any user of these funds identify and solicit local contractors employing individuals within the targeted area and will provide a preference for contractors who address the heightened Section 3 requirement.</p> <p><i>Rental Housing Preference:</i> As part of the application process, a preference shall be made for rental housing developments provided that the proposed rental housing fits within the overall plan to stabilize a given target area.</p>
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Budget	Source of Funding	Dollar Amount
	NSP3 Original Grant	\$342,606
	NSP3 Program Income Estimate (Other funding source)	\$200,000 \$
Total Budget for Activity		\$509,492.73
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	NSP does not have an official closeout date requirement	
Responsible Organization	Name	Lake County Residential Development Corporation
	Location	Mary Ellen Tamasy 1280 Blackburn St, Gurnee, IL 60031
	Administrator Contact Info	metamasy@lcrdcil.org (847) 244-7616

Activity Number 5		
Activity Name	Lake County NSP 3 Administration	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.205 24CFR 570.206	
National Objective	NA	
Activity Description	These funds will be used primarily for the general management, oversight and coordination of the Neighborhood Stabilization Program. A portion of these funds will also be used for planning costs in connection with the development and certification of this 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.	
Location Description	NA	
Budget	Source of Funding	Dollar Amount
	NSP3 Original Grant	\$137,042 \$82,565
	NSP3 Program Income (Other funding source)	\$23,000 \$77,477 \$
Total Budget for Activity		\$160,042
Performance Measures	NA	
Projected Start Date	The date of execution of a grant agreement with HUD.	

Projected End Date	NSP does not have an official closeout date requirement	
Responsible Organization	Name	Brenda O'Connell
	Location	500 West Winchester Road, Unit 101 Libertyville, IL
	Administrator Contact Info	BOConnell@lakecountyil.gov 847-377-2331

Activity Number 7		
Activity Name	NSP 1 - GTOWN USE B	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.202 Rehabilitation	
National Objective	LMH	
Activity Description	<p><i>General Description:</i> The activities undertaken will be the acquisition, rehabilitation and rental of four units.</p> <p><i>Relationship to Local Housing Market:</i> This activity responds specifically to the dual requirements for targeting to low-income households and for the preference for the development of rental units.</p> <p><i>Duration or Term of Assistance:</i> The required period of affordability shall meet those found in the HOME Final Rule.</p> <p><i>Tenure of Beneficiaries:</i> Renters</p> <p><i>Expected Benefit to Income Qualified Persons or Households or Areas:</i> Affordability/ Decent, Sanitary and Safe Housing</p> <p><i>Assurance of Continued Affordability:</i> As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.</p> <p>From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed at the time of rehabilitation (e.g. roof or hot water heater) or higher energy costs which eat away at the ability of a homeowner to maintain homeownership.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference requirement through this Activity.</p>	
Location Description	2101-2107 Georgetown Ln, Waukegan, IL	
Budget	Source of Funding	Dollar Amount

	NSP3 Original Grant	\$57,084
	NSP3 Program Income	\$31,128
	(Other funding source) - NSP 1	\$431,392
Total Budget for Activity		\$519,604
Performance Measures	4 housing units	
Projected Start Date	12/1/21	
Projected End Date	12/31/23	
Responsible Organization	Name	Brenda O'Connell
	Location	500 West Winchester Road, Unit 101 Libertyville, IL
	Administrator Contact Info	BOConnell@lakecountyil.gov 847-377-2331

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

Appendix A: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input checked="" type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• Blighted structure in context of state or local law,	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> • Affordable rents, • Ensuring long term affordability for all NSP funded housing projects, • Applicable housing rehabilitation standards for NSP funded projects 	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	<input checked="" type="checkbox"/>

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input checked="" type="checkbox"/>

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

Appendix B: HUD-based Areas of Greatest Need Maps

Appendix C: Published Public Notice

Document 1: Citizen participation notice for public comment 1.25.11-2.8.11

Document 2: Invitation for public comment 7.15.13-7.29.13

Document 3: Invitation for public comment – ended 4.9.15

Document 4: Invitation for public comment – ended 3.13.17

Appendix D: Summary of Public Comments and Responses

Document 1: Letter from Mayor Rockingham of the City of North Chicago 2.1.11

Document 2: Letter from Joel Williams, Lake County Community Development Administrator 2.8.11

No comments were submitted during the public notice or public hearing periods for the 2013 Amendment

The 2015 amendment to the NSP Substantial Amendment to the 2011 Annual Action Plan 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
3. The Lake County Board approved the amendment on April 14, 2015
4. No comments were made during the Public Hearing or Public Comment period for the 2015 amendment to the Substantial Amendment.

The 2017 amendment to the NSP3 Substantial Amendment was undertaken to finalize project and activity budget amounts.

Appendix E: SF 424

Appendix F: Budgets

NSP Original Grant Allocation

Project Sponsor	Project Type	NSP Original Approval
Lake County Residential Development Corporation	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use E: Redevelopment	\$342,606.00
Affordable Housing Corporation/ /North Chicago/Waukegan	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use C: Land Banking Eligible Use D: Demolition Eligible Use E: Redevelopment	\$890,773.00
Lake County NSP Program	NSP Program Administration	\$137,042.00
TOTAL		\$1,370,421.00

NSP Estimated Program Income Allocation as of March 2015

Project Sponsor	Project Type	Estimated Program Income
Lake County Residential Development Corporation	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use E: Redevelopment	\$183,596.16
Affordable Housing Corporation/ /North Chicago/Waukegan	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use C: Land Banking Eligible Use D: Demolition Eligible Use E: Redevelopment	\$664,069.57
Lake County NSP Program	NSP Program Administration	\$23,000.00
TOTAL		\$870,665.73

NSP Estimated Combined Total Allocation November 2022

Project Sponsor	Project Type	NSP Original Approval	Estimated Program Income	Estimated Combined Total Allocation
Lake County Residential Development Corporation	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use E: Redevelopment	\$342,606 \$186,703	\$166,887 \$322,790	\$509,493
Affordable Housing Corporation/ /North Chicago/Waukegan	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use C: Land Banking Eligible Use D: Demolition	\$890,773 \$1,044,070	\$723,717 \$526,195	\$1,614,490 \$1,570,265
Community Partners for Affordable Housing	Eligible Use B: Acquisition and Rehabilitation Eligible Use E: Redevelopment	\$0 \$57,084	\$0 \$31,128	\$0 \$88,212
Lake County NSP Program	NSP Program Administration	\$137,042 \$82,565	\$23,000 \$77,477	\$160,042
TOTAL		\$1,370,421	\$913,604 \$1,021,597	\$2,284,025 \$2,392,018