



2011 (Approved); August 13,  
2013 (Revised); March 2015  
(Revised)

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# 2010 Housing & Community Development Consolidated Annual Action Plan

*Substantial Amendment*

Neighborhood Stabilization Program – Round 3

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Lake County, Illinois

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## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Bartle, Jordan
Email Address	jbartle@lakecountyil.gov
Phone Number	847-377-2133
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.

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

<b>Foreclosures 1/1/2009- 10/29/2010</b>	
<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 five separate activities:

- Administration;
- Activities in Waukegan (2 areas of greatest need);
- Activities in North Chicago (1 area of greatest need);
- Activities in Lake County (3 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>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> <tr> <td>Rehabilitation of \$40,000 +</td> <td>15 years</td> </tr> </table>	Rehabilitation of less than \$15,000	5 years	Rehabilitation of \$15,000 - \$40,000	10 years	Rehabilitation of \$40,000 +	15 years
Rehabilitation of less than \$15,000	5 years						
Rehabilitation of \$15,000 - \$40,000	10 years						
Rehabilitation of \$40,000 +	15 years						

	<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. <a href="#">The local Lake County standard is the Lake County Consortium Property Rehabilitation Standards.</a> More specific requirements include:</p> <ul style="list-style-type: none"> <li>○ 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.</li> <li>○ 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).</li> <li>○ 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.</li> <li>○ Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed.</li> <li>○ Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires).</li> </ul> <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, 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

**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).**

Response:

Total minimum low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total original grant funds set aside for low-income individuals: \$342,606

Estimated total program income funds set aside for low-income individuals (minimum 25% of generated program income): \$200,000

##### Meeting Low-Income Target

**Provide a summary that describes the manner in which the low-income targeting goals will be met.**

Lake County will address its low-income requirement by setting up an separate NSP 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. Once established, either the County's subgrantees or developers may apply on a rolling basis to the fund to undertake housing, both rental and for sale, for low income households. The fund will operate until its balance has been depleted. Funds may be used in any "active" area of greatest need. Applications providing for rental housing will be preferred. 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.

#### 5. Acquisition and Relocation

##### Demolition or Conversion of LMI Units

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

Question	Number of Units
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.	42
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: 01 North Chicago: 62 Lake County: 03 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 23

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

## 6. Public Comment

### Citizen Participation Plan

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
<p>The NSP application for funds consists of a <b><i>substantial amendment</i></b> 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 (<a href="http://www.lakecountylil.gov/nsp">www.lakecountylil.gov/nsp</a>). 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.</p> <p>A “Citizen Participation Notice” was published in the News-Sun regarding the <u>2010 Housing &amp; Community Development Consolidated Annual Action Plan <i>Substantial Amendment</i> Neighborhood Stabilization Program – Round 3</u> (See Appendix C). Copies of the proposed <u>Substantial Amendment</u> were made available at five libraries in different areas of the County, and were distributed to groups and individuals on request. The proposed <u>Substantial Amendment</u> was available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.</p> <p>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.</p> <p>The <del>proposed</del> 2013 amendment to the Substantial Amendment <del>requires that it be</del> made available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.</p> <p><u>The proposed 2015 amendment 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</u></p>



[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	
<b>Activity Name</b>	Waukegan NSP 3
<b>Uses</b>	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	
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<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</p>

	<p>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 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>

	Source of Funding	Dollar Amount
Budget	NSP3 <a href="#">Original Grant</a>	\$222,693
	<a href="#">NSP3 Program Income Estimate</a>	<del>---</del> \$170,000
	(Other funding source)	\$
<b>Total Budget for Activity</b>		<b><del>222,693</del> 392,693</b>
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	<a href="#">December 31, 2014</a> <a href="#">NSP does not have an official closeout date requirement</a>	
Responsible Organization	<b>Name</b>	City of Waukegan Ezell Robins
	<b>Location</b>	100 N. Martin Luther King Jr. Avenue, Waukegan, IL
	<b>Administrator Contact Info</b>	<a href="mailto:ezell.robins@ci.waukegan.il.us">ezell.robins@ci.waukegan.il.us</a> ; (847) 599-2532

Activity Number 2	
<b>Activity Name</b>	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
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<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</p>

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.

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 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.

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

*Tenure of Beneficiaries:* Homeowners

*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 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.

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.

*NSP3 Heightened Section 3:* 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.

*Rental Housing Preference:* The Lake County NSP 3 Plan addresses the rental

	preference issue through Activity 4.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3 <a href="#">Original Grant</a>	\$178,155
	<a href="#">NSP3 Program Income Estimate</a>	<del>---</del> <a href="#">\$15,909.59</a>
	(Other funding source)	\$
<b>Total Budget for Activity</b>	<a href="#">\$178,155194,064.59</a>	
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	<a href="#">December 31, 2014</a> <a href="#">NSP does not have an official closeout date requirement</a>	
<b>Responsible Organization</b>	<b>Name</b>	City of North Chicago Ron Lanz
	<b>Location</b>	1850 Lewis Avenue, North Chicago, IL
	<b>Administrator Contact Info</b>	ronlan@northchicago.org (847) 596-8670

<b>Activity Number 3</b>	
<b>Activity Name</b>	Lake County NSP 3
<b>Use</b>	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
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<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.

*Relationship to Local Housing Market:* 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.

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 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

	<p>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.</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 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>	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3 <a href="#">Original Grant</a>	\$489,925
	<a href="#">NSP3 Program Income Estimate</a>	\$——\$820,000
	(Other funding source)	\$
<b>Total Budget for Activity</b>		<b><a href="#">\$489,9251,309,925</a></b>
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	<a href="#">December 31, 2014</a> NSP does not have an official closeout date requirement	
<b>Responsible Organization</b>	<b>Name</b>	Affordable Housing Corporation of Lake County



		Lisa Pugliese
	<b>Location</b>	1590 S. Milwaukee Avenue, Suite 312, Libertyville IL
	<b>Administrator Contact Info</b>	<a href="mailto:lpugliese@ahclc.org">lpugliese@ahclc.org</a> (847) 263-7478

<b>Activity Number 4</b>	
<b>Activity Name</b>	NSP 3 25%
<b>Use</b>	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
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low-Income Housing to Meet 25% Set-Aside (LH25)
<b>Activity Description</b>	<p><i>General Description:</i> All actions undertaken as part of this activity shall address the 25% low-income requirement. Funds shall <del>be available for application by existing subgrantees or by non-profit developers on a rolling basis to develop for sale or rental projects which will</del> 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</p>



	<p>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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<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3 <a href="#">Original Grant</a>	\$342,606
	<a href="#">NSP3 Program Income Estimate</a>	<del>---</del> <a href="#">\$200,000</a>
	(Other funding source)	\$
<b>Total Budget for Activity</b>		<del>\$342,606</del> <a href="#">\$42,606</a>

<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	<a href="#">NSP does not have an official closeout date requirement</a> <del>December 31, 2014</del>	
<b>Responsible Organization</b>	<b>Name</b>	<a href="#">Lake County Residential Development Corporation</a>
	<b>Location</b>	<a href="#">Mary Ellen Tamasy</a>
	<b>Administrator Contact Info</b>	<a href="#">1280 Blackburn St, Gurnee, IL 60031</a> <a href="mailto:metamasy@lcrdcil.org">metamasy@lcrdcil.org</a> (847) 244-7616

<b>Activity Number 5</b>	
<b>Activity Name</b>	Lake County NSP 3 Administration
<b>Use</b>	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
<b>CDBG Activity or Activities</b>	24 CFR 570.205 24CFR 570.206	
<b>National Objective</b>	NA	
<b>Activity Description</b>	<p>These funds will be used primarily for the general management, oversight and coordination of the <del>Community Development Block Grant funded</del> 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. <del>Included as project administration activities is the County-wide standardization of NSP-related costs for:</del></p> <p><del>Contracted title services to identify/confirm post foreclosure ownership (1 per house estimated at \$100 each);</del></p> <p><del>Appraisal services for post foreclosure Fair Market Value determinations and post rehabilitation housing purchase valuations (2 per house estimated at \$300 each);</del></p> <p><del>Legal representation to ensure NSP required program and legal compliance during the acquisition of foreclosed properties for upfront legal costs (estimated at \$1,000 per house) and at each post rehabilitation closing (1 per house estimated at \$350 each); and</del></p> <p><del>Contracted title services to identify/confirm post-closing NSP required low and moderate income ownership, including NSP household eligibility and NSP period of affordability restrictions (1 per house estimated at \$100 each).</del></p>	
<b>Location Description</b>	NA	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3 <a href="#">Original Grant</a>	\$137,042
	<a href="#">NSP3 Program Income</a>	<del>\$</del> <a href="#">\$23,000</a>
	(Other funding source)	\$
<b>Total Budget for Activity</b>	<del>\$</del> <a href="#">\$160,042</a>	
<b>Performance Measures</b>	NA	
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	<a href="#">NSP does not have an official closeout date requirement</a> <del>December 31, 2014</del>	
<b>Responsible Organization</b>	<b>Name</b>	Lake County, IL Jodi Gingiss
	<b>Location</b>	500 West Winchester Road, Unit 101 Libertyville, IL
	<b>Administrator Contact Info</b>	<a href="mailto:jgingiss@lakecountyil.gov">jgingiss@lakecountyil.gov</a>



		847.377.2139
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## 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 <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<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"> <li>• Affordable rents,</li> <li>• Ensuring long term affordability for all NSP funded housing projects,</li> <li>• Applicable housing rehabilitation standards for NSP funded projects</li> </ul>	<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"> <li>• The planned activity,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• The number of units that will result in displacement,</li> </ul>	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> <li>• The manner in which the grantee will comply with URA for those residents?</li> </ul>	<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

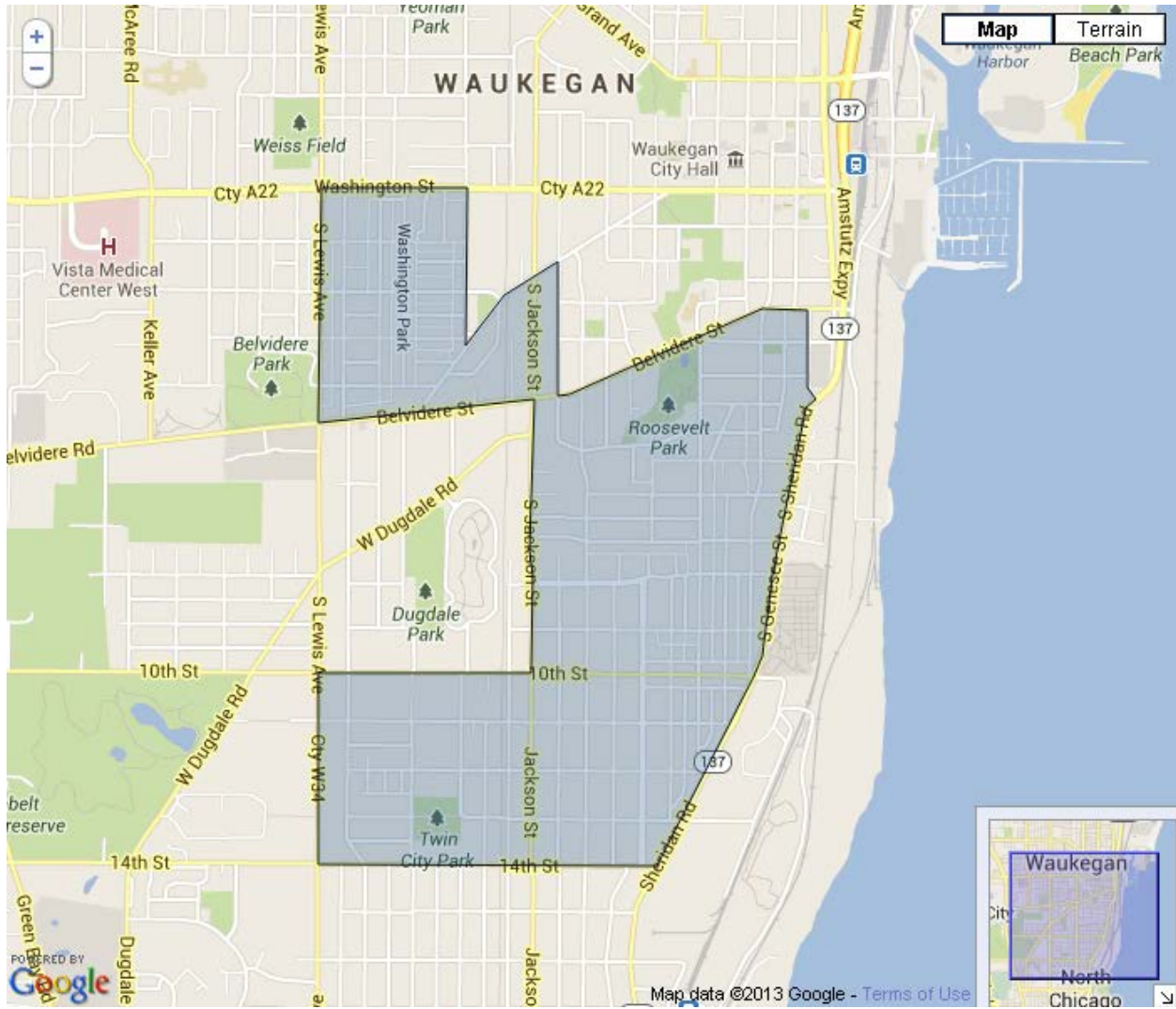
	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>



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## **Appendix B: HUD-based Areas of Greatest Need Maps**

# NSP3 Area of Greatest Need – Waukegan South



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 3780914

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: Waukegan S

Date:2013-06-17 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.81

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 4358

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 12157

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1869

Residential Addresses NoStat (USPS, March 2010): 283

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 4358

REO Transaction since third quarter 2011 (as of October 2012): 102

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 65

Vacant Properties previous REO or Foreclosure Action: 249

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 506

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 117

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 49.8

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 1729

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 112993.35

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 1423

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 131456.52

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 666

Number of Distressed Sales transactions 2006-2008 (REO SLD): 111

Median Sale Price 2006-2008 (non-distressed): 113892.7

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 512

Number of Distressed Sales transactions 2008-2010 (REO SLD): 546

Median Sale Price 2008-2010 (non-distressed): 37741.87

Median Sale Price 2008-2010 (distressed): 49131.74

Number of Sales transactions 2010-2012: 59

Number of Distressed Sales transactions 2010-2012 (REO SLD): 333

Median Sale Price 2010-2012 (non-distressed): 22815.79

Median Sale Price 2010-2012 (distressed): 76018.61

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

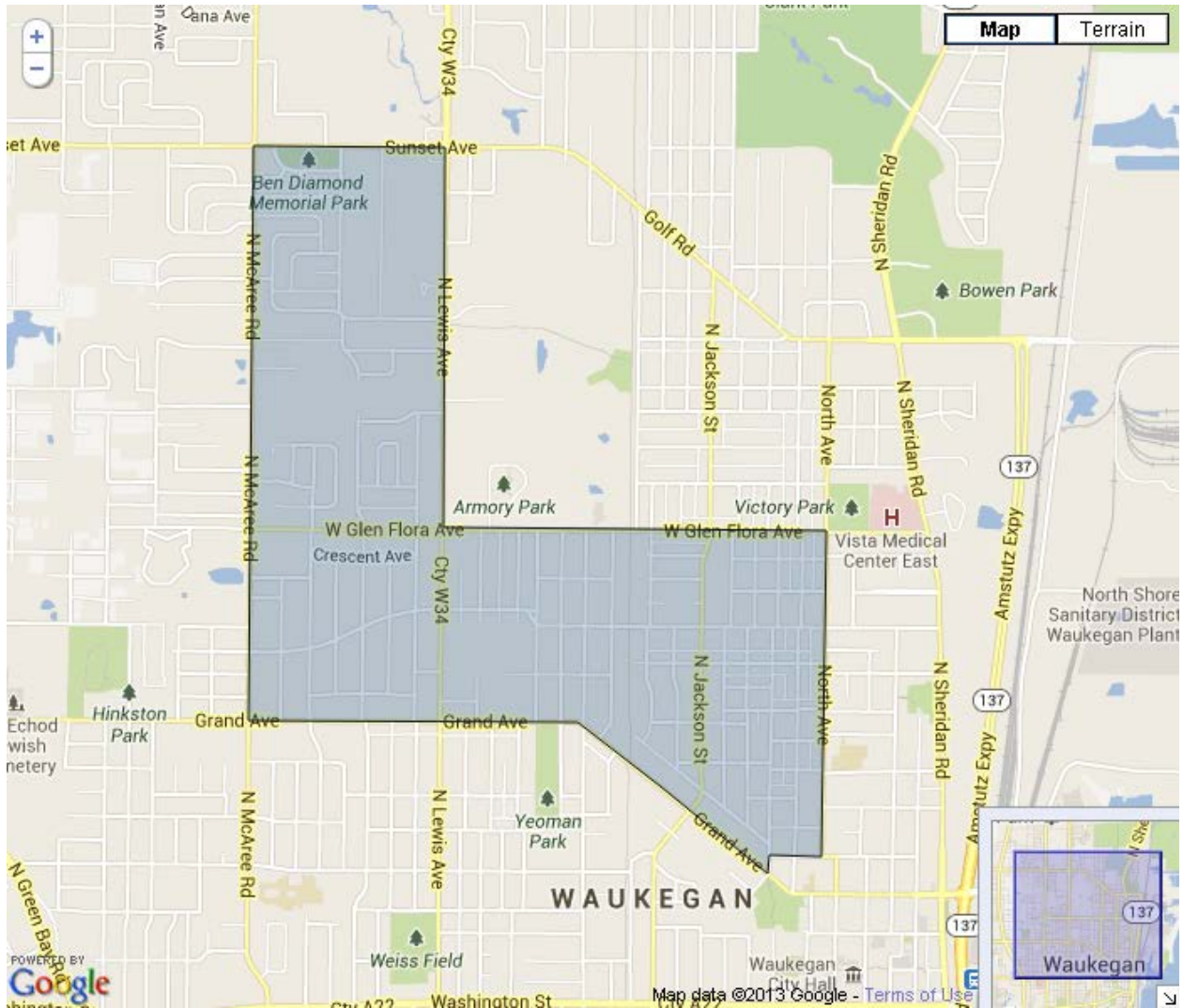
Latitude and Longitude of corner points

-87.855713 42.359654 -87.848246 42.359670 -87.848268 42.353739 -87.846315 42.355642 -87.843568  
42.356911 -87.843611 42.351836 -87.842989 42.351868 -87.833118 42.355119 -87.830780 42.355087  
-87.830801 42.352582 -87.830801 42.352169 -87.830350 42.351725 -87.830865 42.351361 -87.832582  
42.345033 -87.832968 42.342987 -87.833140 42.342004 -87.833569 42.341243 -87.838504 42.334042  
-87.855906 42.334137 -87.855821 42.341385 -87.844963 42.341354 -87.844899 42.345017 -87.845027  
42.345985 -87.844791 42.351694 -87.855842 42.350806

Blocks Comprising Target Neighborhood

170978629011003, 170978629011005, 170978629011004, 170978629013000, 170978629013001,  
170978629013002, 170978629013011, 170978629013010, 170978629013009, 170978629013008,  
170978629013007, 170978629013006, 170978629013005, 170978629013004, 170978629013003,  
170978629013012, 170978629014000, 170978629014002, 170978629014005, 170978629014004,  
170978629014003, 170978629014001, 170978629014006, 170978629014013, 170978629014012,  
170978629014011, 170978629014010, 170978629014009, 170978629014008, 170978629014007,  
170978623002000, 170978623002003, 170978623002005, 170978623002007, 170978623002009,  
170978623002011, 170978623002010, 170978623002008, 170978623002006, 170978623002004,  
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# NSP3 Area of Greatest Need – Waukegan North



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 1037902

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: Waukegan N

Date:2013-06-17 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.74

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 4172

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current or potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 13388

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1183

Residential Addresses NoStat (USPS, March 2010): 58

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 4172

REO Transaction since third quarter 2011 (as of October 2012): 109

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 57

Vacant Properties previous REO or Foreclosure Action: 211

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 475

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 109

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 42.2

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 1780

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 128568.31

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 1419

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 149857.98

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 761

Number of Distressed Sales transactions 2006-2008 (REO SLD): 122

Median Sale Price 2006-2008 (non-distressed): 125637.16

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 554

Number of Distressed Sales transactions 2008-2010 (REO SLD): 551

Median Sale Price 2008-2010 (non-distressed): 56259.57

Median Sale Price 2008-2010 (distressed): 39715.73

Number of Sales transactions 2010-2012: 73

Number of Distressed Sales transactions 2010-2012 (REO SLD): 398

Median Sale Price 2010-2012 (non-distressed): 76547.45

Median Sale Price 2010-2012 (distressed): 64987.65

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.



3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

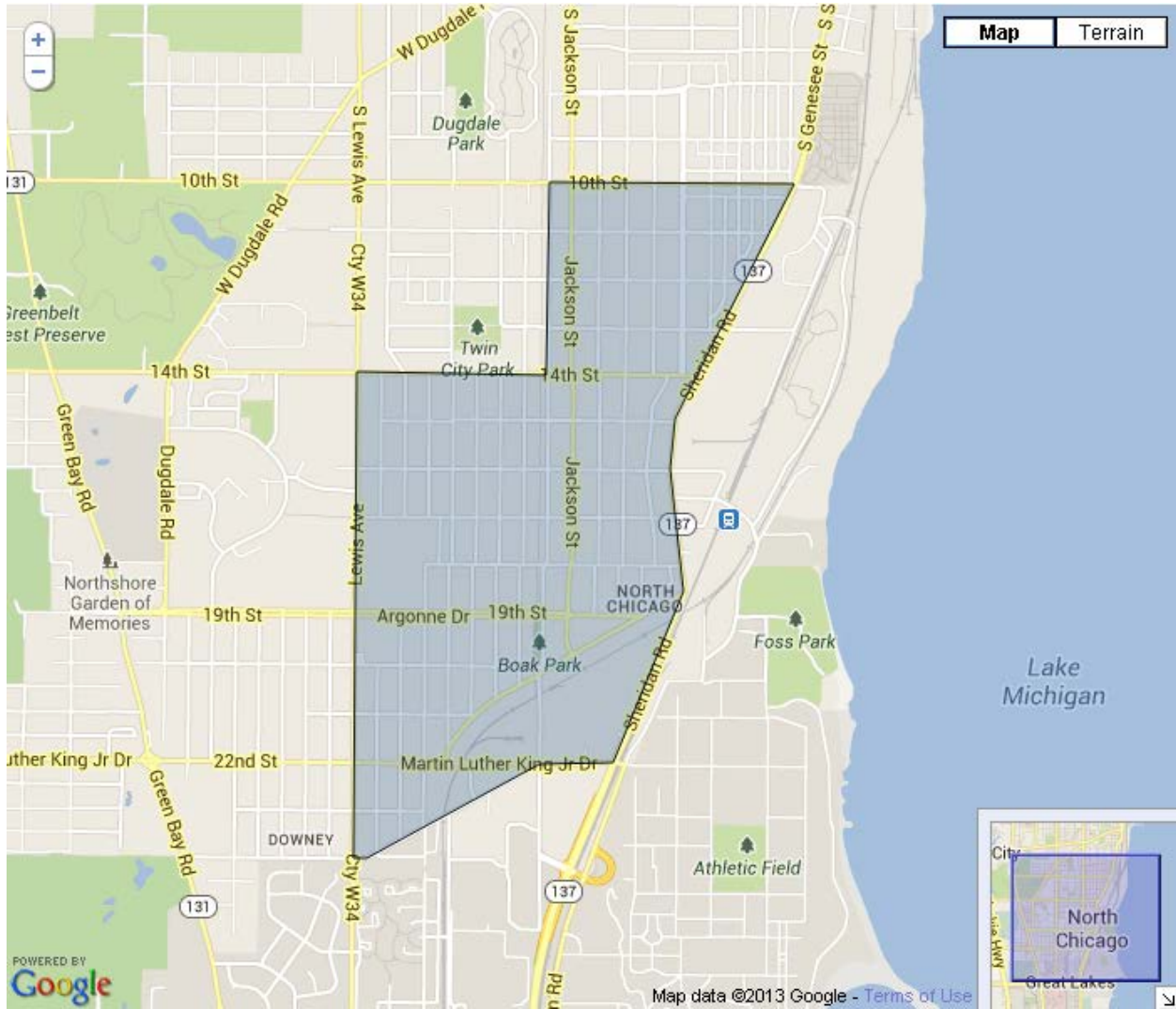
Latitude and Longitude of corner points

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42.365219 -87.838805 42.365243 -87.838869 42.364577 -87.844405 42.367851 -87.848568 42.370260  
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Blocks Comprising Target Neighborhood

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170978624013001,

# NSP3 Area of Greatest Need – North Chicago



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 6291015

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: North Chicago

Date:2013-05-29 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3460

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current or potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 11305

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1635

Residential Addresses NoStat (USPS, March 2010): 425

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 3460

REO Transaction since third quarter 2011 (as of October 2012): 85

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 57

Vacant Properties previous REO or Foreclosure Action: 256

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 436

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 109

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 51.2

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 1334

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 107759.83

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 1109

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 127463.01

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 573

Number of Distressed Sales transactions 2006-2008 (REO SLD): 74

Median Sale Price 2006-2008 (non-distressed): 114591.13

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 276

Number of Distressed Sales transactions 2008-2010 (REO SLD): 457

Median Sale Price 2008-2010 (non-distressed): 38323.7

Median Sale Price 2008-2010 (distressed): 51536.77

Number of Sales transactions 2010-2012: 102

Number of Distressed Sales transactions 2010-2012 (REO SLD): 274

Median Sale Price 2010-2012 (non-distressed): 23236.7

Median Sale Price 2010-2012 (distressed): 54853.85

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

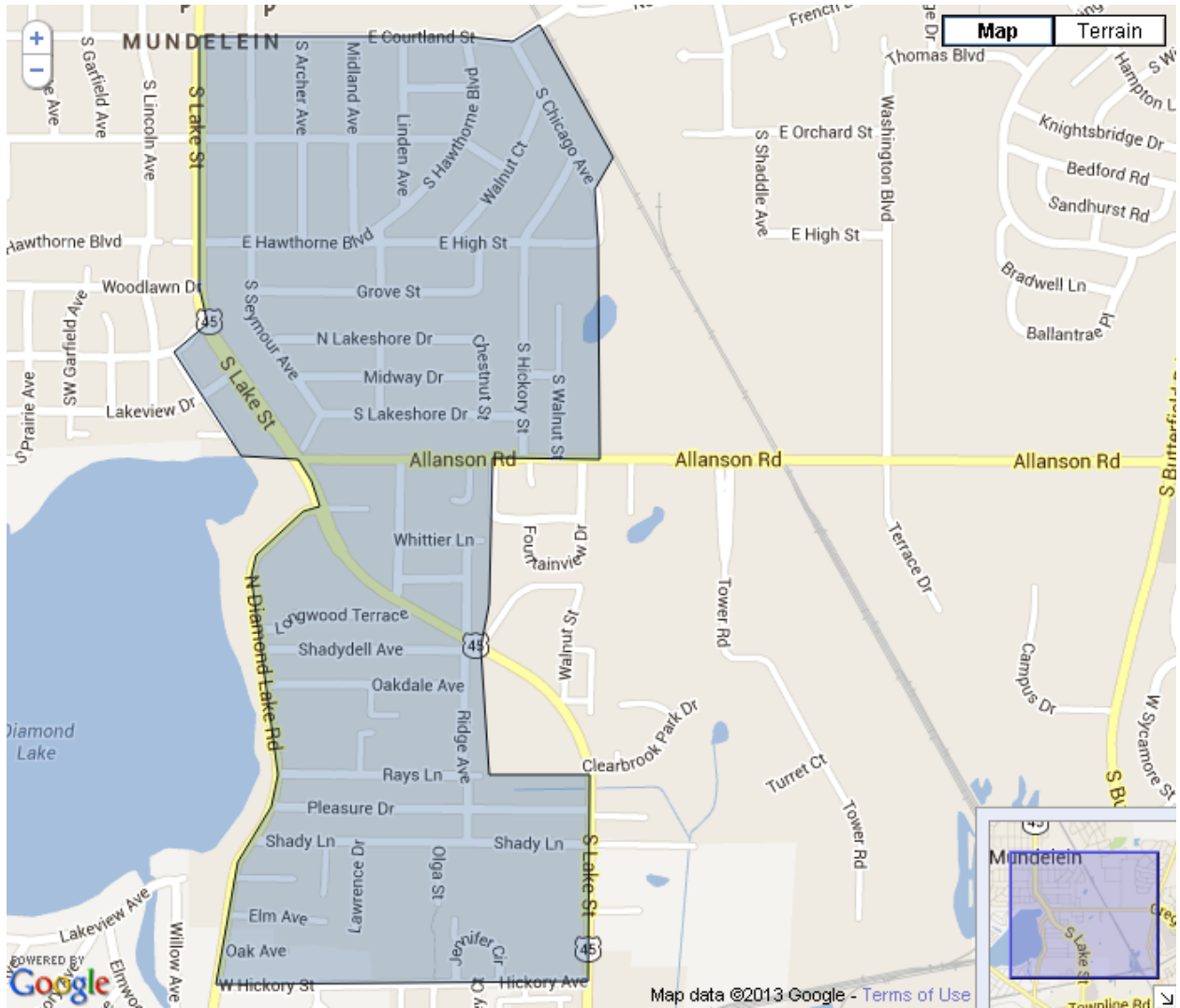
Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood

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# NSP3 Area of Greatest Need – Mundelein



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 6575836

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: Mundelein

Date:2013-05-29 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1349

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current or potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 6848

Residential Addresses Vacant 90 or more days (USPS, March 2010): 328

Residential Addresses NoStat (USPS, March 2010): 315

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 1349

REO Transaction since third quarter 2011 (as of October 2012): 57

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 19

Vacant Properties previous REO or Foreclosure Action: 91

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 208

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 159

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 18.2

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 823

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 176075.06

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 702

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 210055.6

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 344

Number of Distressed Sales transactions 2006-2008 (REO SLD): 45

Median Sale Price 2006-2008 (non-distressed): 175635.29

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 229

Number of Distressed Sales transactions 2008-2010 (REO SLD): 211

Median Sale Price 2008-2010 (non-distressed): 108567.64

Median Sale Price 2008-2010 (distressed): 99933.28

Number of Sales transactions 2010-2012: 60

Number of Distressed Sales transactions 2010-2012 (REO SLD): 226

Median Sale Price 2010-2012 (non-distressed): 92312.31

Median Sale Price 2010-2012 (distressed): 112019.3

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.



3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

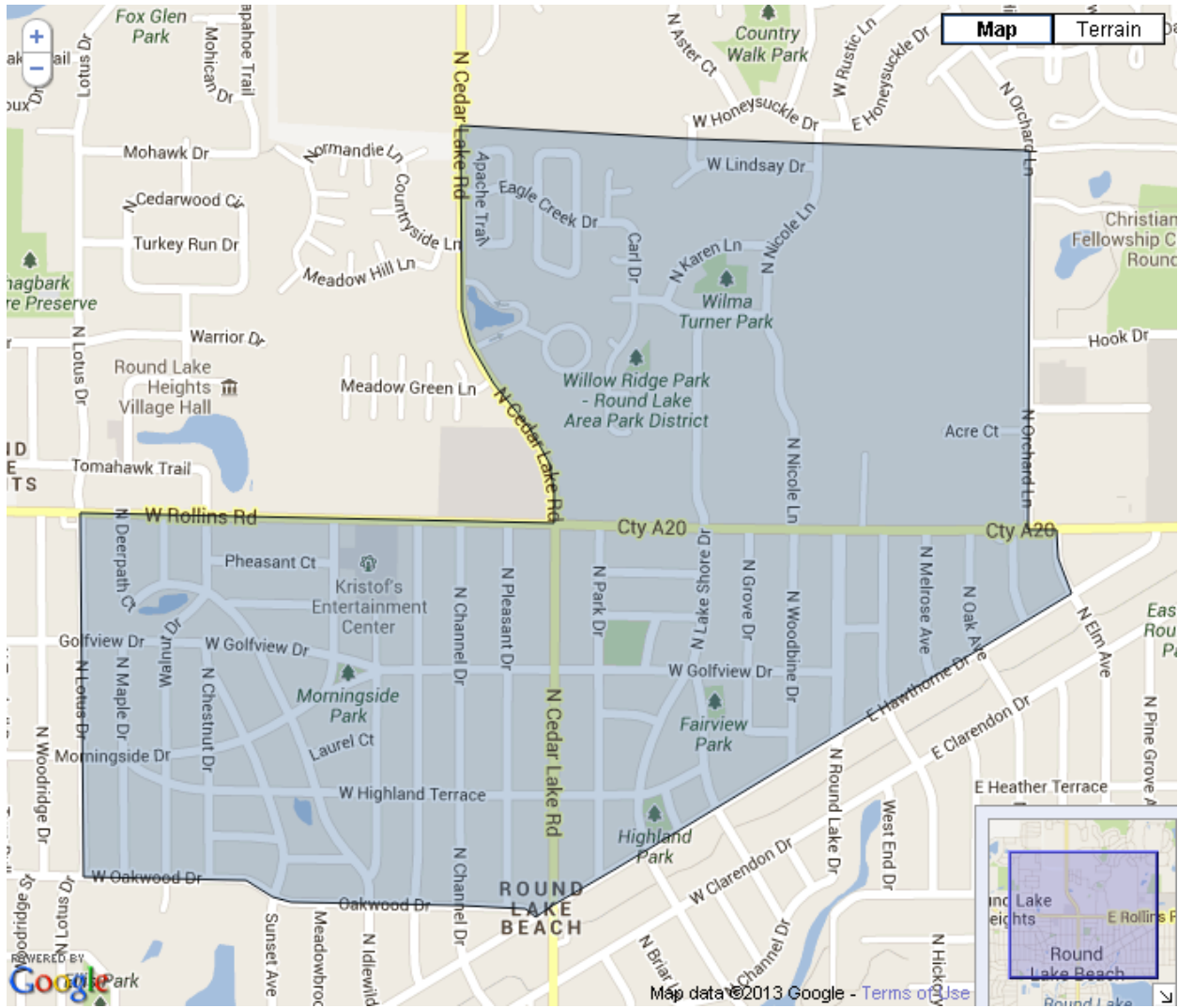
Latitude and Longitude of corner points

-88.003997 42.263169 -87.997184 42.263169 -87.995971 42.263082 -87.995285 42.263407 -87.993386  
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 42.245302 -88.003567 42.245222 -88.003031 42.247557 -88.002183 42.248582 -88.001980 42.249217  
 -88.002677 42.252950 -88.002548 42.253370 -88.001347 42.254180 -88.000917 42.254292 -88.001143  
 42.254768 -88.001465 42.255173 -88.002913 42.255229 -88.004662 42.257214 -88.003814 42.257754  
 -88.004007 42.258437

Blocks Comprising Target Neighborhood

170978641082028, 170978640021016, 170978640021015, 170978640021014, 170978640021013,  
 170978640021012, 170978640021011, 170978640021010, 170978640021009, 170978640021023,  
 170978640021022, 170978640021021, 170978640021020, 170978640021019, 170978640021018,  
 170978640021017, 170978640022023, 170978640022022, 170978640022021, 170978640022020,  
 170978640022019, 170978640022018, 170978640022017, 170978640022014, 170978640022013,  
 170978640023000, 170978640023001, 170978640023002, 170978640023005, 170978640023007,  
 170978640023020, 170978640023019, 170978640023018, 170978640023017, 170978640023016,  
 170978640023015, 170978640023014, 170978640023013, 170978640023012, 170978640023011,  
 170978640023010, 170978640023009, 170978640023008, 170978640023006, 170978640023004,  
 170978640024001, 170978640024003, 170978640024007, 170978640024015, 170978640024014,  
 170978640024013, 170978640024012, 170978640024011, 170978640024009, 170978640024008,  
 170978640024006, 170978640024020,

# NSP3 Area of Greatest Need – Round Lake Beach



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 9697052

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: Round Lake Beach

Date:2013-05-29 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1802

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current or potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 2517

Residential Addresses Vacant 90 or more days (USPS, March 2010): 95

Residential Addresses NoStat (USPS, March 2010): 40

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 1802

REO Transaction since third quarter 2011 (as of October 2012): 80

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 31

Vacant Properties previous REO or Foreclosure Action: 123

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 316

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 177

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 24.6

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 543

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 131654.83

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 414

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 154357.71

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 207

Number of Distressed Sales transactions 2006-2008 (REO SLD): 20

Median Sale Price 2006-2008 (non-distressed): 140549.94

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 153

Number of Distressed Sales transactions 2008-2010 (REO SLD): 112

Median Sale Price 2008-2010 (non-distressed): 77021.42

Median Sale Price 2008-2010 (distressed): 57014.41

Number of Sales transactions 2010-2012: 27

Number of Distressed Sales transactions 2010-2012 (REO SLD): 103

Median Sale Price 2010-2012 (non-distressed): 55927.42

Median Sale Price 2010-2012 (distressed): 76582.96

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

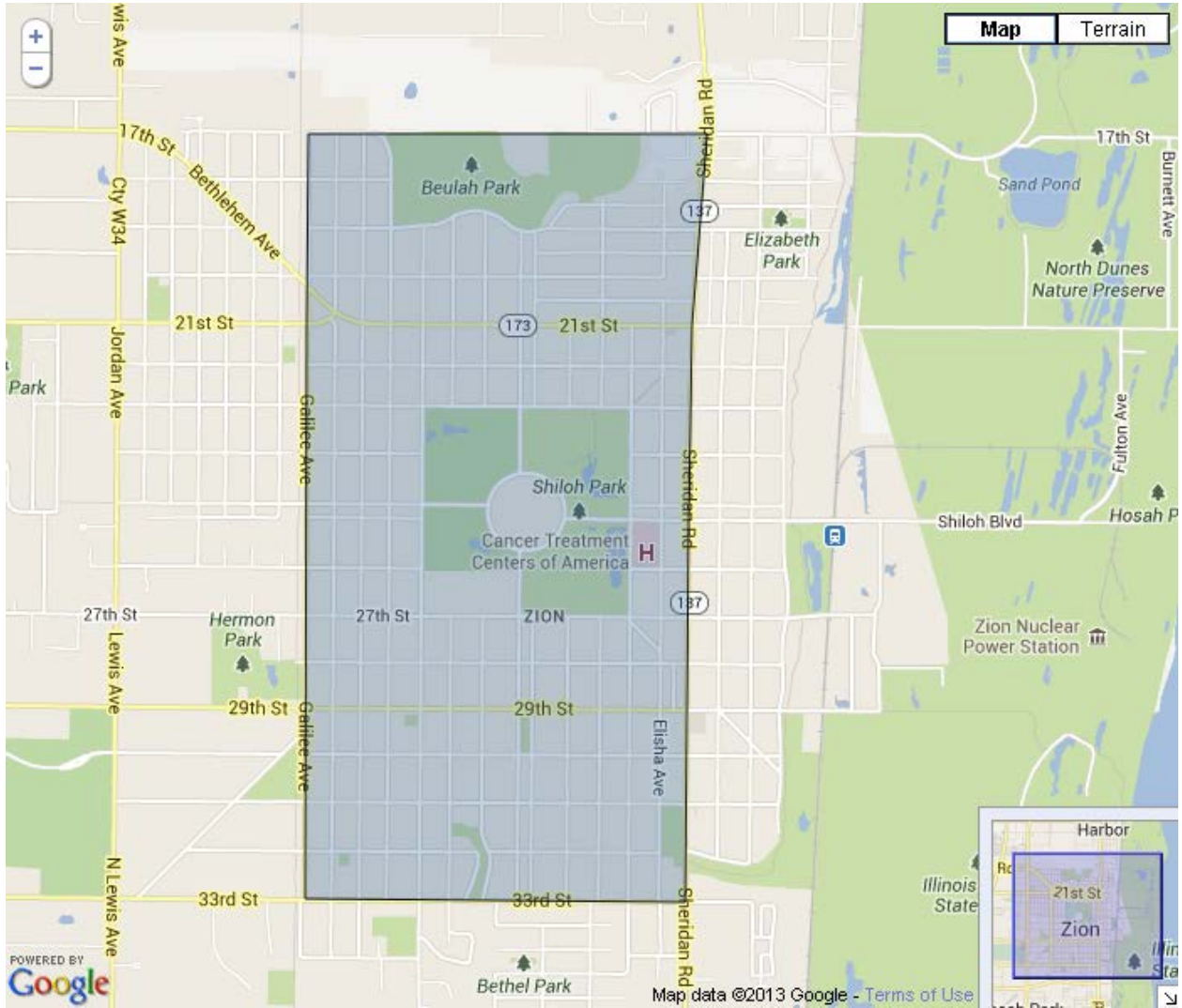
Latitude and Longitude of corner points

-88.092145 42.386476 -88.086244 42.386214 -88.077554 42.386016 -88.077607 42.378836 -88.076888  
 42.378828 -88.076835 42.378313 -88.076481 42.377624 -88.082532 42.374929 -88.088175 42.372424  
 -88.089774 42.371719 -88.090224 42.371521 -88.090471 42.371663 -88.092134 42.371727 -88.096511  
 42.371790 -88.096951 42.371909 -88.097670 42.372226 -88.101822 42.372282 -88.101887 42.379161  
 -88.089731 42.378963 -88.089763 42.379558 -88.089902 42.380089 -88.090096 42.380398 -88.090396  
 42.380770 -88.091276 42.381586 -88.091898 42.382363 -88.092123 42.382942

Blocks Comprising Target Neighborhood

170978612011000, 170978612011001, 170978612011003, 170978612011006, 170978612011005,  
 170978612011004, 170978612011002, 170978612011007, 170978612011016, 170978612011015,  
 170978612011014, 170978612011013, 170978612011012, 170978612011011, 170978612011010,  
 170978612011009, 170978612011008, 170978612011025, 170978612011024, 170978612011023,  
 170978612011022, 170978612011021, 170978612011020, 170978612011019, 170978612011018,  
 170978612011017, 170978612011050, 170978612011055, 170978612011054, 170978612011053,  
 170978612011052, 170978612011051, 170978612011037, 170978612011036, 170978612011027,  
 170978612011026, 170978613032000, 170978613032003, 170978613032004, 170978613032002,  
 170978613032001, 170978613032005, 170978613032007, 170978613032016, 170978613032015,  
 170978613032014, 170978613032013, 170978613032012, 170978613032011, 170978613032010,  
 170978613032009, 170978613032008, 170978613032025, 170978613032024, 170978613032023,  
 170978613032022, 170978613032021, 170978613032020, 170978613032019, 170978613032018,  
 170978613032017, 170978613032034, 170978613032033, 170978613032032, 170978613032031,  
 170978613032030, 170978613032029, 170978613032028, 170978613032027, 170978613032026,  
 170978613032041, 170978613032040, 170978613032039, 170978613032038, 170978613032036,  
 170978613032035, 170978613032006,

# NSP3 Area of Greatest Need - Zion



Map produced using the HUD NSP3 Mapping Tool

<http://www.huduser.org/NSP/nsp3.html>

Neighborhood ID: 4342315

## NSP3 Planning Data

Grantee Address:

Grantee Email: jbartle@lakecountyil.gov

Neighborhood Name: Zion33

Date:2013-06-14 00:00:00

### NEW NSP Score

New target neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3399

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 15559

Residential Addresses Vacant 90 or more days (USPS, March 2010): 2135

Residential Addresses NoStat (USPS, March 2010): 137

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 3399

REO Transaction since third quarter 2011 (as of October 2012): 102

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 65

Vacant Properties previous REO or Foreclosure Action: 288

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 551

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 160

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 57.6

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 2595

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 124368.2

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 2191

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 134634.75

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 1265

Number of Distressed Sales transactions 2006-2008 (REO SLD): 173

Median Sale Price 2006-2008 (non-distressed): 119786.41

Median Sale Price 2006-2008 (distressed): 0

Number of Sales transactions 2008-2010: 744

Number of Distressed Sales transactions 2008-2010 (REO SLD): 583

Median Sale Price 2008-2010 (non-distressed): 58277.14

Median Sale Price 2008-2010 (distressed): 56677.38

Number of Sales transactions 2010-2012: 132

Number of Distressed Sales transactions 2010-2012 (REO SLD): 433

Median Sale Price 2010-2012 (non-distressed): 40529.24

Median Sale Price 2010-2012 (distressed): 69741.69

#### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.



3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-87.844856 42.464341 -87.824578 42.464341 -87.825286 42.457107 -87.825480 42.449761 -87.825544  
42.442620 -87.825630 42.435367 -87.845070 42.435478 -87.844963 42.457138

Blocks Comprising Target Neighborhood



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## 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 – pending](#)

# Citizen Participation Notice

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## *2010 Housing & Community Development Consolidated Annual Action Plan Substantial Amendment*

### Neighborhood Stabilization Program (NSP)- Round 3

The Lake County Community Development Commission is accepting citizen comments regarding its **draft** 2010 Housing and Community Development Consolidated Annual Action Plan Substantial Amendment for the Neighborhood Stabilization Program- Round 3.

### **Substantial Amendment- NSP Round 3**

Lake County will be submitting a substantial amendment to its 2010 Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD). The Substantial Amendment guides the allocation and expenditure of \$1,370,421 in NSP funds. Per the draft Plan, funds may be used for the acquisition of abandoned and foreclosed properties and the demolition of blighted properties. Acquired properties will be rehabilitated and sold/rented as affordable housing for income eligible families whose income is at or below 120% of the Area Median Income (for example, a four person household with an income at or below \$90,199). The Plan identifies “areas of greatest need” within the City of Waukegan, the City of North Chicago, the Village of Mundelein, the Village of Round Lake Beach and the City of Zion where these NSP activities may take Place.

Foreclosure prevention and mortgage assistance **are not** eligible uses of NSP funds.

The Lake County Board will consider approval of the Plan at its February 8, 2011 meeting. The meeting will be held at the Lake County Courthouse and Administrative Complex, 18 N. County Street Waukegan, IL 60085, on the 10<sup>th</sup> floor at 9:00am.

### **Plan Availability**

The draft Substantial Amendment will be published no later than January 25th and will be available at the Lake County Central Permit Facility; North Chicago Public Library; Waukegan Public Library; Highland Park Public Library; Round Lake Area Public Library; and Wauconda Public Library; or can be viewed on the County’s website at [www.LakeCountyIL.gov/NSP.htm](http://www.LakeCountyIL.gov/NSP.htm).

### **Submission of Comments**

An important part of the process of developing this **draft** Substantial Amendment is citizen participation and input. All interested parties, including citizens, local officials, and agency representatives are invited and urged to provide verbal and / or written comments.

A 15-day public comment period will commence on January 25, 2011. The comment period will end February 8, 2011.

Written comments for the Substantial Amendment may be directed to: Lake County Community Development Division, 500 West Winchester Road – Unit 101, Libertyville, IL 60048. Questions, comments, and requests for information related to the Public Hearing may also be submitted to Community Development Commission staff by calling 847.377.2475 or emailing [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov).

**INVITATION FOR PUBLIC COMMENTS  
PROPOSED SUBMISSION OF AN AMENDMENT TO THE  
2010 HOUSING & COMMUNITY DEVELOPMENT  
CONSOLIDATED ANNUAL ACTION PLAN, NSP3  
SUBSTANTIAL AMENDMENT**

Deadline for Public Comments: July 29, 2013

Lake County Consortium (County of Lake, City of North Chicago, City of Waukegan) Lake County proposes to amend the NSP3 Substantial Amendment to the 2010 Housing & Community Development Consolidated Annual Action Plan. The Substantial Amendment guides the allocation and expenditure of Federal funds available through the County's Neighborhood Stabilization Program (NSP) grant. The proposed amendment under consideration attempts to expand opportunities for the selected grantees to utilize the funds and to provide further clarification to the document. There are three main components to the proposed amendment:

1. Expansion of the original target areas
2. Clarification of the definition of affordable rents
3. Expansion of the eligible uses

Full plan changes can be found on the Lake County webpage:  
<http://www.lakecountyil.gov/Planning/CommunityDevelopment/Pages/CP.aspx>

**DRAFT CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER) PY 2012**

Deadline for Public Comments: July 29, 2013

Under the guidelines established by the US Department of Housing and Urban Development (HUD), notice is hereby given that Lake County has opened a 15-day public comment period and is making the draft Program Year 2012 CAPER available for public review and comment. The CAPER covers Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) community development activities undertaken during the period of May 1, 2012 through April 30, 2013.

The purpose of the notice of public comment is to gain input and comment on Lake County's efforts in meeting its goals and objectives as described in the HUD-approved 2010-2014 Consolidated Plan and PY 2012 Annual Action Plan. The draft CAPER is available for examination on the Lake County webpage at:

<http://www.lakecountyil.gov/planning/communitydevelopment/Pages/default.aspx> or in person at the Central Permit Facility, Lake County Department of Planning, Building and Development; 500 West Winchester Road, Unit 101; Libertyville, IL 60048 on weekdays between 8:30 a.m. and 4:30 p.m.

**SUBMISSION OF COMMENTS**

Written comments are being solicited through July 29, 2013 and should be directed to the Lake County Planning, Building and Development Department, Community Development Division, 500 W. Winchester Road, Unit 101, Libertyville, IL 60048-1371. Comments must be received by 4:30 PM on July 29, 2013 in order to receive consideration.

Comments can also be submitted to [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov)

For further information, contact the Lake County Planning, Building, and Development Department at (847) 377-2150.

605781

Published 7/15/2013

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## **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

[Results of 2015 public comment period pending release](#)



# CITY OF NORTH CHICAGO

Leon Rockingham, Jr.  
MAYOR

February 1, 2011

To: Chairman Aaron Lawler and the Lake County Health and Community Services Committee

I am writing to express my concern with the recent Draft Substantial Amendment to the 2010 Housing & Community Development Consolidated Annual Action Plan. On behalf of the residents of the City of North Chicago, I am requesting that the committee reconsider the funding distribution. It is our understanding that the funding should be allocated based on the greatest needs scores, determined by the United States Department of Housing and Urban Development. According to the most recent NSP3 Planning Data, "The neighborhood identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state." The state minimum threshold NSP3 Score in Illinois is 17.

Based upon the above-mentioned criteria, the current Draft Substantial Amendment seems to allocate funding to areas of Lake County that might not meet the required minimum. Therefore, we respectfully request that this committee review and amend the draft to represent the intended purpose for NSP funding. This would in turn redistribute the funds from communities with scores of 16 or less to communities with scores of 17 or greater. Your consideration would be greatly appreciated by the citizens of my city as well as those other Lake County residents in areas of greatest need.

Sincerely,

A handwritten signature in cursive script that reads "Leon Rockingham, Jr.".

Leon Rockingham Jr.  
Mayor

cc: County Board Members

Joel Williams

Community Development Administrator



500 West Winchester Road, Unit 101

Libertyville, Illinois 60048

Phone 847 377 2150

Fax 847 984 5745

communitydevelopment@lakecountyil.gov

February 8, 2011

Hon. Leon Rockingham Jr.  
Mayor  
City of North Chicago  
1850 Lewis Avenue  
North Chicago, IL 60064

Dear Mayor Rockingham,

Thank you for your comments on the draft Substantial Amendment to the 2010 Housing and Community Development Consolidated Annual Action Plan. A great need for NSP 3 funds remains throughout Lake County. Unfortunately, the funds available through the NSP 3 program are not sufficient to address all of the needs in every impacted neighborhood throughout the County.

The Plan attempts to target assistance to narrowly defined areas of greatest need. Using data from HUD and local sources, five municipalities were determined to have multiple areas of greatest need for NSP assistance (Waukegan, North Chicago, Zion, Mundelein and Round Lake Beach). Our staff met with representatives from each jurisdiction, including North Chicago, to determine the narrowly defined areas in which to direct the NSP assistance.

The funding allocations for the draft Plan reflect a combination of HUD statutory requirements and the "impact scores" HUD provided for each area of greatest need. The "impact score" states how many homes that HUD has identified as needing to be completed in order to have a meaningful impact. The City's first narrowly defined target area has an "impact score" of 3 units. Given North Chicago's average expenditure of approximately \$73,000 per unit under NSP 1, North Chicago should be able to do between 2 and 3 homes within its first area of greatest need.

As North Chicago operates both an NSP 3 program and its existing NSP 1 program, resale income can be used to address any gaps and also the homes required in the City's second target area, which has an impact score of 4 units.

It should be noted that 25% of the total grant (\$342,606) remains unallocated to any specific municipality or area of greatest need. Therefore, the City of North Chicago or a non-profit partner may apply to use these funds within an active area of greatest need. The HUD defined need for the area in which the activity will occur will be considered as part of the application process, with an emphasis on utilizing these funds in areas with the highest needs. Our staff is more than happy to work with the City on this process.

In response to your specific concern regarding the minimum threshold for NSP 3 funds, as you had stated, HUD requires that "the neighborhood identified by the NSP 3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state." The weighted average of the areas identified in the Plan is 17.08, exceeding the minimum requirement of 17.

If you have additional questions or comments on this matter, please do not hesitate to contact me at 847.377.2139.

Sincerely,

Joel Williams  
Community Development Administrator

cc: Aaron Lawlor, Chairman, Health & Community Services Committee  
Ryan Waller, Assistant County Administrator



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## Appendix E: SF 424

**APPLICATION FOR FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b>	Applicant Identifier B-10-UN-17-0003
<input type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<input type="checkbox"/> Non-Construction			
<b>5. APPLICANT INFORMATION</b>		<b>Organizational Unit:</b>	
Legal Name: Lake County		Department: Department of Planning, Building and Development	
Organizational DUNS: 074591652		Division: Community Development	
<b>Address:</b>		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>	
Street: 18 North County Street		Prefix: Mr	First Name: Joel
City: Waukegan		Middle Name	
County: Lake		Last Name Williams	
State: Illinois	Zip Code 60085	Suffix:	
Country: USA		Email: jwilliams@lakecountyl.gov	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b>  36-6006600		Phone Number (give area code) 847-377-2139	Fax Number (give area code) 847-984-5745
<b>8. TYPE OF APPLICATION:</b>  <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)  Other (specify) <input type="checkbox"/> <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) County Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b>  TITLE (Name of Program): NSP Round 3  14-218		<b>9. NAME OF FEDERAL AGENCY:</b>	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> Lake County- Waukegan, North Chicago, Mundelein, Zion, Round Lake Beach		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> Substantial Amendment to Lake County's 2010 Annual Action Plan for the Neighborhood Stabilization Program Round 3	
<b>13. PROPOSED PROJECT</b>		<b>14. CONGRESSIONAL DISTRICTS OF:</b>	
Start Date: 5/1/2011	Ending Date: 12/31/2014	a. Applicant 8th and 10th	b. Project 8th and 10th
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
a. Federal NSP	\$ 1,370,421 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$ <sup>00</sup>	DATE:	
c. State	\$ <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$ <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$ <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
f. Program Income	\$ <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
g. TOTAL Minimum Funding	\$ 1,370,421 <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>			
a. Authorized Representative			
Prefix Mr.	First Name David	Middle Name	
Last Name Stolman		Suffix	
b. Title Lake County Board Chairman		c. Telephone Number (give area code) 847-377-2300	
d. Signature of Authorized Representative		e. Date Signed 3/22/2011	

**Appendix F: Budgets**  
**NSP Original Grant Allocation**

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

## NSP Estimated Program Income Allocation

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

## NSP Estimated Combined Total Allocation

<u>Project Sponsor</u>	<u>Project Type</u>	<u>NSP Original Approval</u>	<u>Estimated Program Income</u>	<u>Estimated Combined Total Allocation</u>
<a href="#"><u>Lake County Residential Development Corporation</u></a>	<a href="#"><u>Eligible Use A: Financing Mechanisms</u></a> <a href="#"><u>Eligible Use B: Acquisition and Rehabilitation</u></a> <a href="#"><u>Eligible Use E: Redevelopment</u></a>	<a href="#"><u>\$342,606.00</u></a>	<a href="#"><u>\$183,596.16</u></a>	<a href="#"><u>\$526,202.16</u></a>
<a href="#"><u>Affordable Housing Corporation/ /North Chicago/Waukegan</u></a>	<a href="#"><u>Eligible Use A: Financing Mechanisms</u></a> <a href="#"><u>Eligible Use B: Acquisition and Rehabilitation</u></a> <a href="#"><u>Eligible Use C: Land Banking</u></a> <a href="#"><u>Eligible Use D: Demolition</u></a>	<a href="#"><u>\$890,773.00</u></a>	<a href="#"><u>\$664,069.57</u></a>	<a href="#"><u>\$1,554,842.57</u></a>
<a href="#"><u>Lake County NSP Program</u></a>	<a href="#"><u>NSP Program Administration</u></a>	<a href="#"><u>\$137,042.00</u></a>	<a href="#"><u>\$23,000.00</u></a>	<a href="#"><u>\$160,042.00</u></a>
<b><u>TOTAL</u></b>		<b><u>\$1,370,421.00</u></b>	<b><u>\$870,665.73</u></b>	<b><u>\$2,241,086.73</u></b>