

# Lake County Illinois

*Lake County Courthouse and Administrative Complex  
18 N. County Street  
Waukegan, IL 60085-4351*



## **Minutes Report - Draft**

**Wednesday, April 12, 2017**

**3:30 PM**

**10th floor Assembly Room  
18 N. County Street, Waukegan, IL**

**Housing and Community Development Commission**

1. **ROLL CALL**

*Vice-Chairman Pedersen call the meeting of the Housing and Community Development Commission (HCDC) to order at 3:34 p.m.*

*Guests: Kim Ulbrich of Community Partners for Affordable Housing*

*Staff: Cameron Davis, Jodi Gingiss, Brenda O'Connell, Monika Bobo, Dominic Strezo and Laura Walley*

- Present** 10 - Karl Molek, Harriet Rosenthal, Janet Swartz, Michael Meehan, Carol Calabresa, Mary Cunningham, Linda Pedersen, Diane Hewitt, Aaron Lawlor and Sandy Hart
- Excused** 6 - Ray Rose, Glenn Swanson, Joe Mancino, Virginia Mulligan, Dan Venturi and Joel Sikes

2. **APPROVAL OF MINUTES**

2.1 **17-0326**

Approval of the February 15, 2017 Minutes

**Attachments:** [2.15.17 Minutes.pdf](#)

**A motion was made by Commissioner Swartz, seconded by Commissioner Molek, to approve the February 15, 2017 minutes. The motion carried by the following vote:**

- Aye** 8 - Commissioner Molek, Commissioner Rosenthal, Commissioner Swartz, Commissioner Meehan, Commissioner Calabresa, Vice-Chairman Pedersen, Ex-Officio Member Lawlor and Commissioner Hart
- Not Present** 2 - Commissioner Cunningham and Commissioner Hewitt

3. **CHAIR'S REMARKS**

*The Vice-Chairman had no remarks.*

4. **PUBLIC COMMENTS (items not on the agenda)**

*There were no public comments.*

5. **OLD BUSINESS**

*There was no old business.*

6. **NEW BUSINESS**

6.1 **17-0421**

Action to Meet HOME Commitment Deadlines

- At its February 2017 meeting, the Housing & Community Development Commission (HCDC) approved the allocation of unspent HOME Investment Partnership (HOME) funds from prior years to housing assistance programs offered by the Affordable Housing Corporation of Lake County (AHC). The proposed reallocation initially was \$108,360 to down-payment assistance and \$245,513.85 to owner-occupied rehabilitation.
- At the time, it was believed this re-allocation would take place in the 2017 Action Plan which has since been tabled due to lack of FY2017 federal budget.
- As a result of the tabling of the 2017 Action Plan, this time-sensitive re-allocation of HOME funds was submitted in the third amendment to the 2016 Action Plan for the U.S.

Department of Housing & Urban Development (HUD).

- Staff seeks HCDC approval of the attached draft amendments to current grant agreements between Lake County and AHC for the two housing assistance programs. Signing the grant amendments for the housing assistance programs will immediately commit HOME dollars in advance of this year's June 30th HOME commitment deadline.
- The updated proposed reallocation amounts are \$139,260 to down-payment assistance and \$245,608.40 to owner-occupied rehabilitation. The increase relative to the initially approved reallocations is due to a larger amount of pre-2015 HOME funds available and requiring commitment by June 30th than previously determined.
- Staff recommends a corresponding decrease in future allocation of potential 2017 HOME dollars, if any, to AHC down-payment assistance. If approved, this decrease would be reflected in future publication of the 2017 draft Action Plan.

**Attachments:** [2016 HOME Amendment - AHC DPA - LC 04.2017.pdf](#)

[2016 HOME Amendment - AHC DPA - Wauk 04.2017.pdf](#)

[2016 HOME Amendment - AHC OORP 04.2017.pdf](#)

*Presented by Monika Bobo, Housing Grant Administration Specialist*

**A motion was made by Commissioner Rosenthal, seconded by Commissioner Swartz, to approve the action to meet the HOME commitment deadlines. The motion carried by the following vote:**

**Aye** 9 - Commissioner Molek, Commissioner Rosenthal, Commissioner Swartz, Commissioner Meehan, Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt and Commissioner Hart

**Not Present** 1 - Ex-Officio Member Lawlor

## 6.2 17-0422

Commission action adopting the Lake County HOME Investment Partnerships Program (HOME) Homebuyer Policy: Underwriting, Lending and Refinancing Guidelines and the Lake County HOME Consortium: Recapture and Resale Provisions.

- Lake County, as lead entity for the local HOME Investments Partnerships Program (HOME) Consortium, is required to establish a written policy for Homebuyer programs and projects providing direct assistance to homebuyers as related to #1: Underwriting, lending, and refinancing guidelines and #2: Provisions regulating the period of affordability and the return of HOME funds in the case of default or sale.
- Said policies were last updated in September 2015 to conform with new HOME requirements. Subsequently, the U.S. Department of Housing & Urban Development (HUD) has provided further feedback causing proposed revisions to these two local policies.
- HUD feedback specifically requested a change to the "resale" provision calculation, in which any potential price appreciation of a home under a HOME resale provision period of affordability is more significantly shared with the homebuyer. Changes to the underwriting, lending and refinancing guidelines are for clarification purposes.

- Attachments:** [HOME Homebuyer policy April 2017 Update FINAL VERSION.pdf](#)  
[HOME Homebuyer policy April 2017 Update MARKUP VERSION.pdf](#)  
[Resale Recapture Policy April 2017 Update FINAL VERSION.pdf](#)  
[Resale Recapture Policy April 2017 Update MARKUP VERSION.pdf](#)

*Presented by Monika Bobo, Housing Grant Administration Specialist*

**A motion was made by Commissioner Cunningham, seconded by Commissioner Meehan, to approve the adoption of the Lake County HOME Investment Partnerships Program Homebuyer Policy: Underwriting, Lending and Refinancing Guidelines and the Lake County HOME Consortium Recapture and Resale Provisions. The motion carried by the following vote:**

**Aye** 9 - Commissioner Molek, Commissioner Rosenthal, Commissioner Swartz, Commissioner Meehan, Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt and Commissioner Hart

**Not Present** 1 - Ex-Officio Member Lawlor

**6.3 17-0427**

Community Development presentation to the Lake County Mental Health Coalition on housing & homelessness.

*Presented by Jodi Gingiss, Community Development Administrator, and Brenda O'Connell, Continuum of Care Program Coordinator*

**7. STAFF REPORTS**

*Commissioner Calabresa read an honorary resolution to thank Commissioner Molek for his service on the HCDC, as this was his final meeting, and the Commissioner gave him a round of applause. He thanked the Commissioners for their work on behalf of Lake County's citizens and said that he had enjoyed working with them.*

*Commissioner Swartz spoke in support of Community Development Block Grant (CDBG) and HOME funding, which are currently in jeopardy as the federal budget process proceeds. She requested that staff prepare information, for presentation to the County Board, detailing the positive impact these funding sources provide to the County. Jodi Gingiss stated that Chairman Lawlor had signed a supportive document for advocacy efforts on this matter. She said that staff will prepare a recommendation to place this matter on the County's upcoming Legislative agenda. Commissioner Cunningham suggested that a resolution be composed for presentation to the National Association of Counties (NACo). It was also suggested that the Commissioners send a letter to their representatives in Congress, requesting that CDBG and HOME funding not be terminated or greatly reduced. As requested, staff will provide a support letter to the HCDC members to circulate.*

**8. ADJOURNMENT**

**A motion was made by Commissioner Molek, seconded by Commissioner Rosenthal, to adjourn the meeting at 4:37 p.m. The motion carried by the following vote:**

- Aye** 9 - Commissioner Molek, Commissioner Rosenthal, Commissioner Swartz, Commissioner Meehan, Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt and Commissioner Hart
- Not Present** 1 - Ex-Officio Member Lawlor