

Summary of Proposed Amendment

Amendment to the NSP3 Substantial Amendment

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. Grantees found that the original target areas were too restrictive and did not provide sufficient opportunities for projects. Lake County collaborated with the grantees to expand the original target areas to accommodate increased opportunities for activity. In addition, language pertaining to the original target areas is removed.
2. The definition of affordable rents is clarified to allow more opportunities to house low-income Lake County residents.
3. The eligible uses under each activity are also expanded to allow the grantees to complete a more diverse array of projects and programs that satisfy NSP goals of combating foreclosure crisis, providing housing to families in need, and stabilizing communities.

In order to facilitate understanding of the proposed changes, the following pages highlight the amendment changes alongside the original text.

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



August 13, 2013 (Revised)

2010 Housing & Community Development Consolidated Annual Action Plan

Substantial Amendment

Neighborhood Stabilization Program – Round 3

Lake County, Illinois

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Appendix A: NSP3 Action Plan Contents Checklist

Appendix B: HUD-based Areas of Greatest Need Maps

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Appendix D: Summary of Public Comments and Responses

Appendix E: SF 424

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	BurchBartle, JonathanJordan
Email Address	jburch@lakecountyil.gov jbartle@lakecountyil.gov
Phone Number	847-377-21522133
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

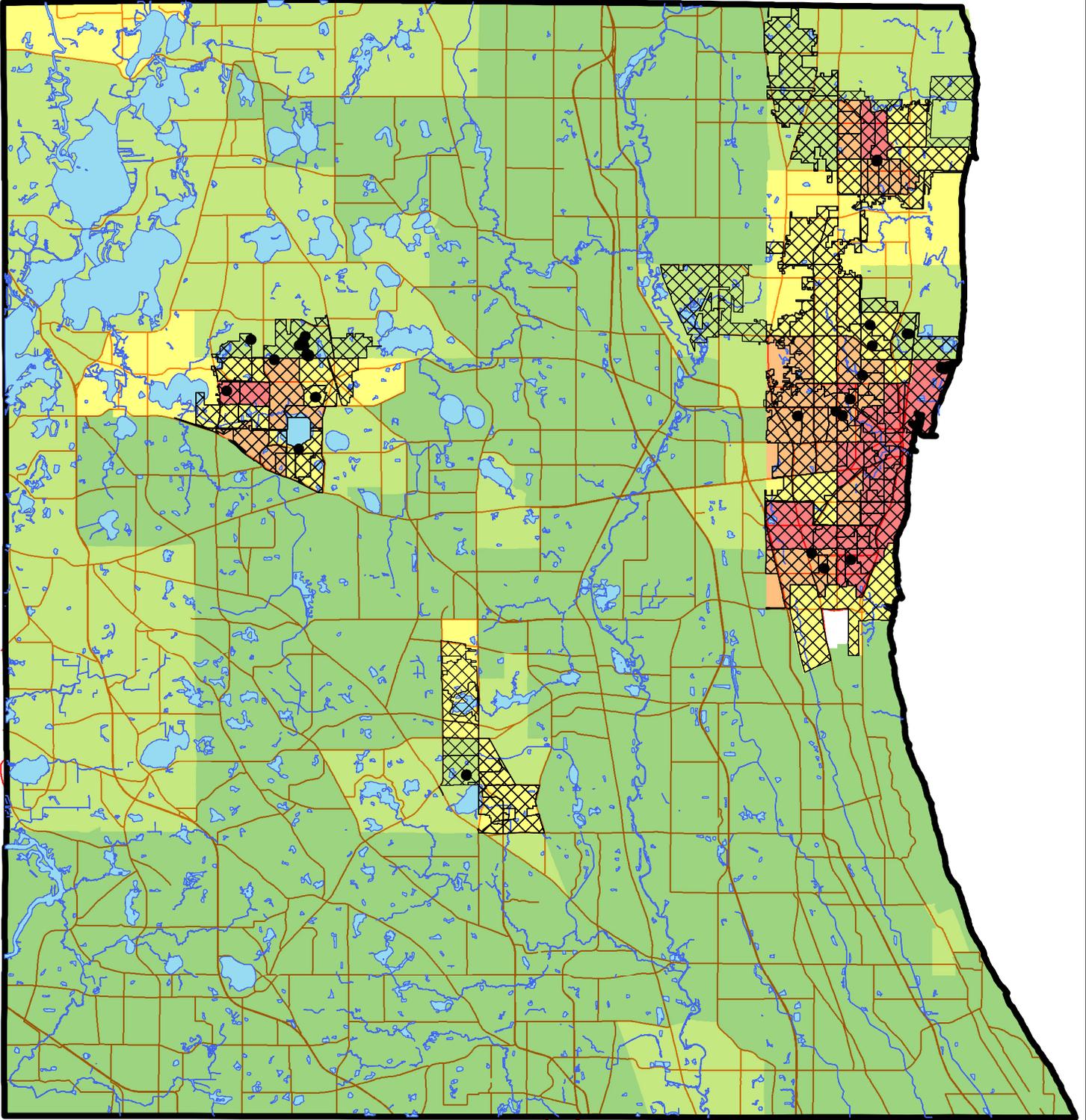
Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

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 Sore 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 Sherriff's auctions between 12/1/2009 and 11/11/2010 were mapped. This data provided additional



Legend

NSP 3 Need Score

	2 - 9		17
	10 - 13		18 - 19
	14 - 16		

	Target Areas
	NSP 1 Sites

NSP 1 Target Areas and Sites

0 5,000 10,000 20,000 Feet

N




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

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

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

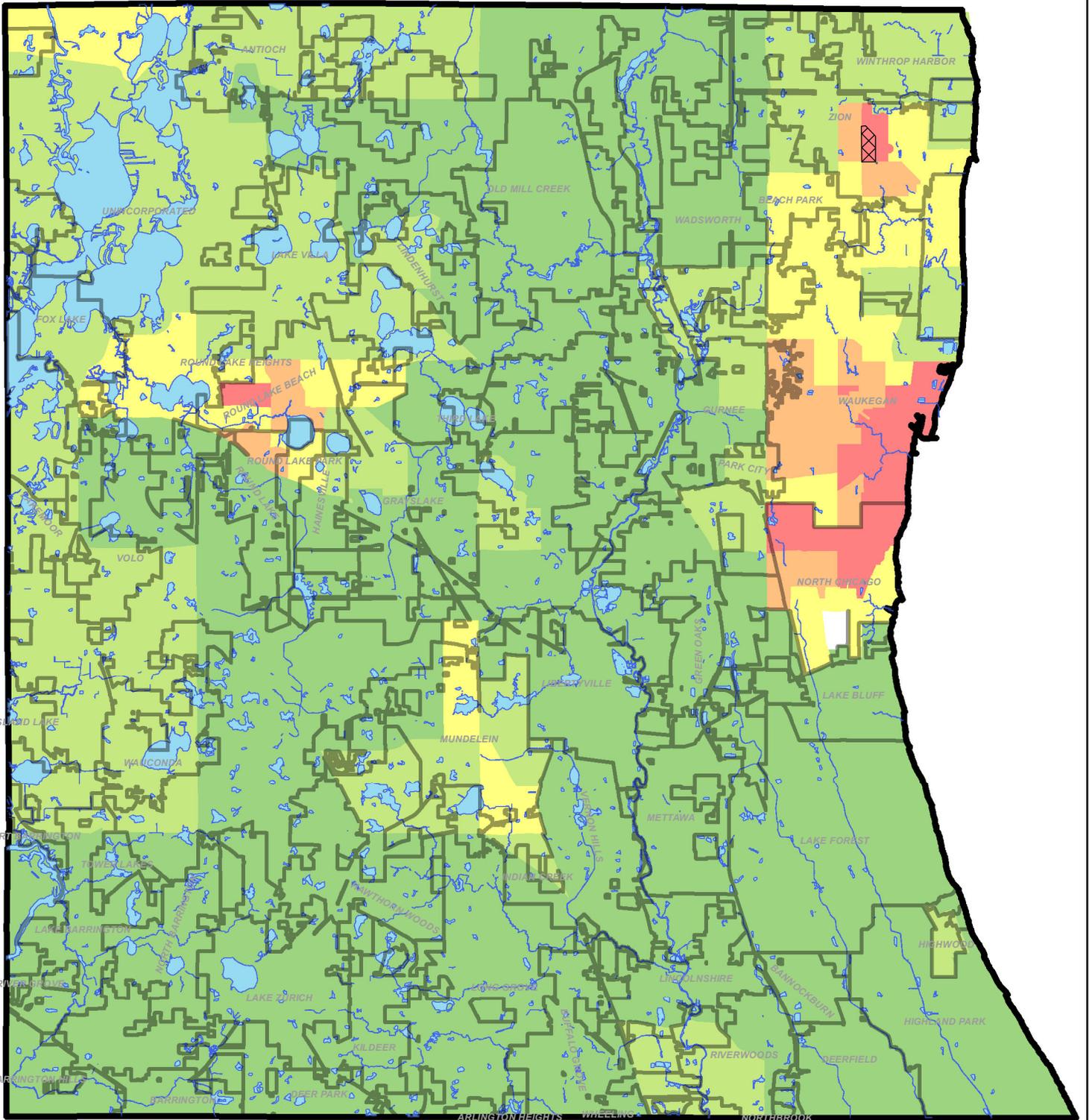
Once, again the local data overlaps significantly with the NSP 1 target areas.

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

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

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

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



Legend

NSP 3 Need Score

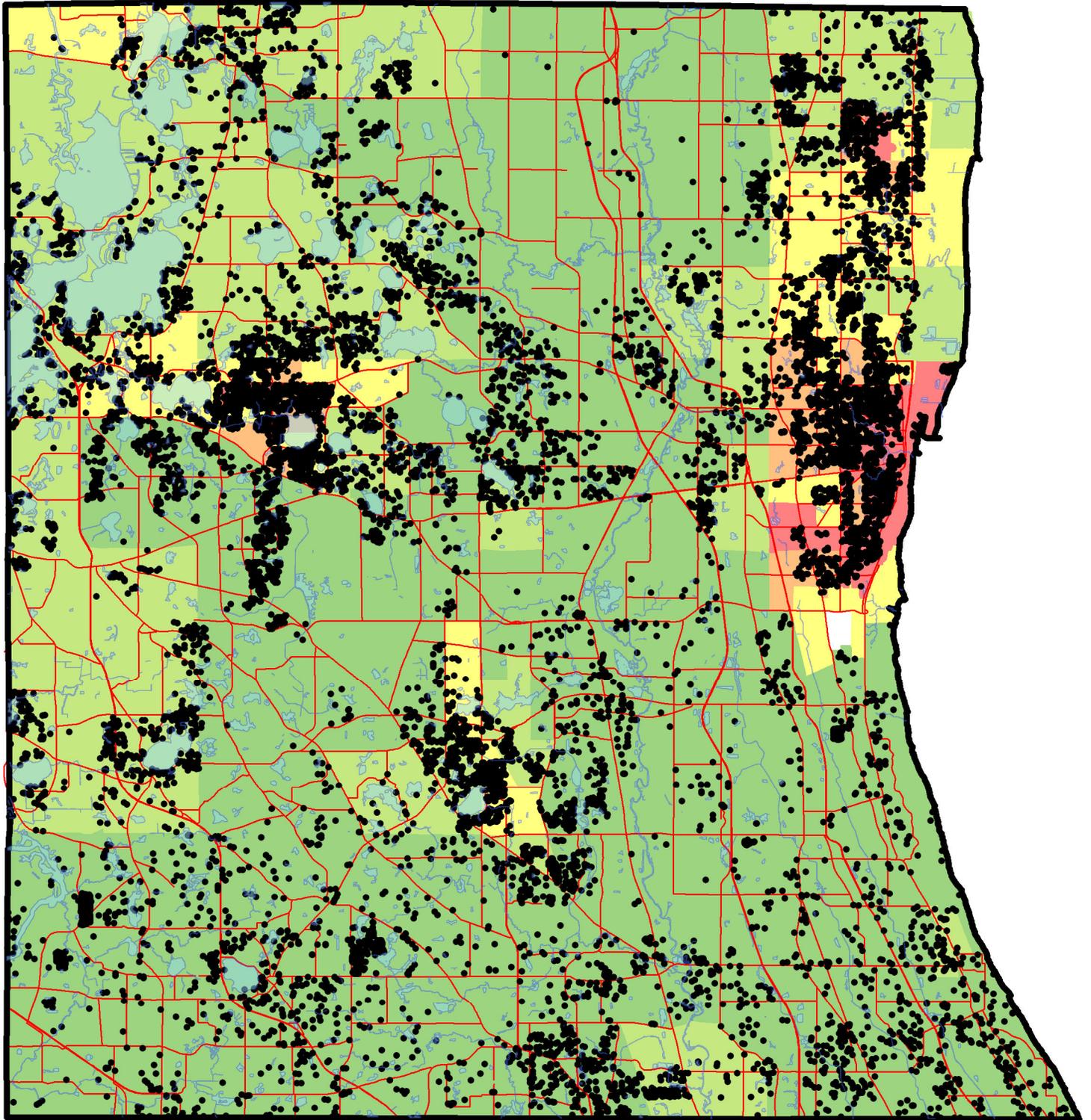
- 2 - 9
- 10 - 13
- 14 - 16
- 17
- 18 - 19

Municipal Boundary

NSP 3 Need Scores

0 5,000 10,000 20,000 Feet





Legend

NSP 3 Need Score

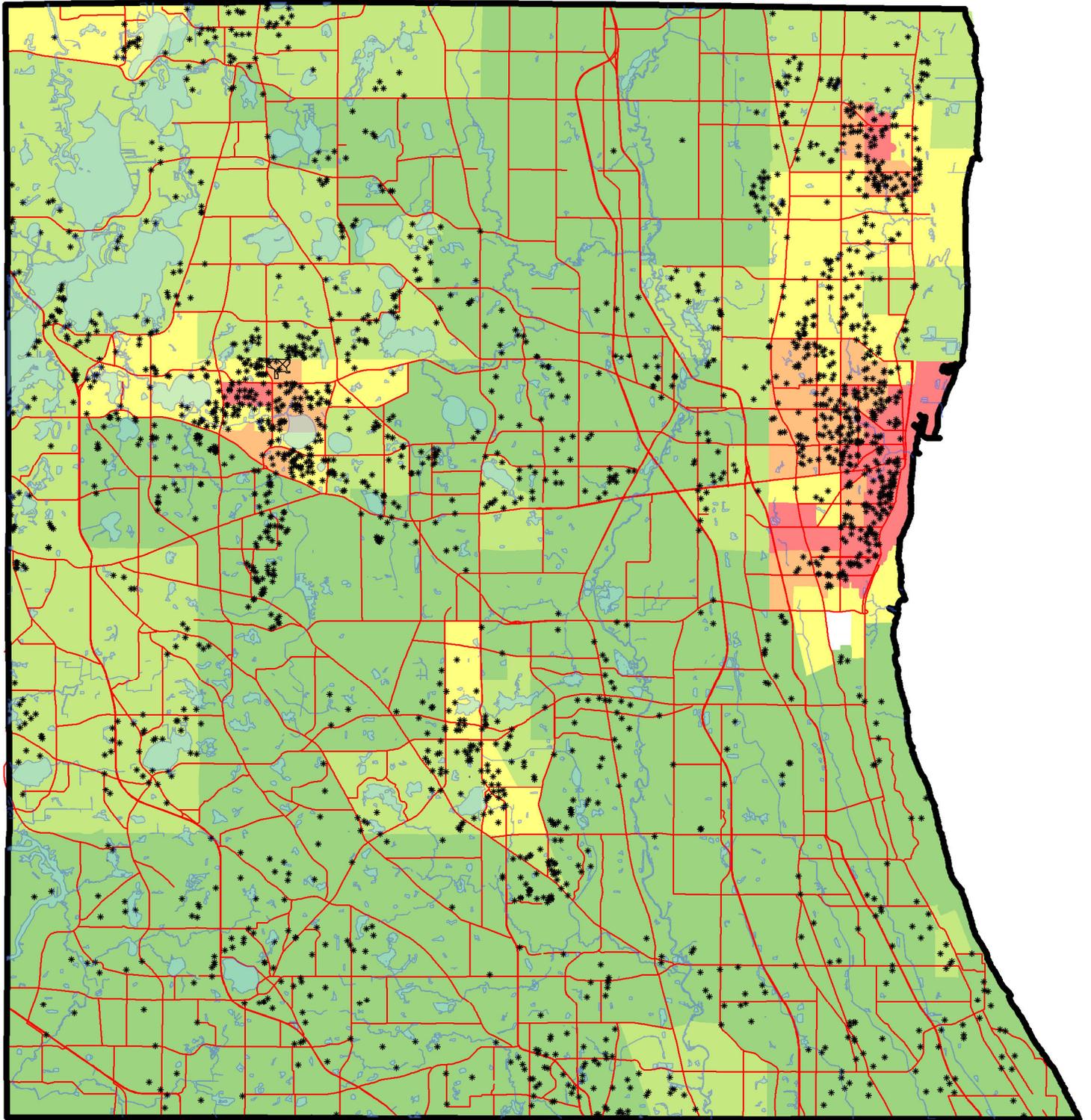
- | | | | |
|---|---------|---|---------|
|  | 2 - 9 |  | 17 |
|  | 10 - 13 |  | 18 - 19 |
|  | 14 - 16 | | |

-  Foreclosure Notices & Lis Pendens

**Lis Pendens & Foreclosure Notices Recorded
1/12/2009 - 10/29/2010**

0 5,000 10,000 20,000 Feet





Legend

NSP 3 Need Score



* Auction

**Sheriff's Auctions
12/1/2009 through 11/11/2010**



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 (~~2-1~~ areas of greatest need);
- Activities in Lake County (3 areas of greatest need); and
- Activities meeting the 25% Very Low Income Requirement.

The NSP 3 program will concurrently operate in Waukegan, North Chicago and Lake County. ~~Within each of these activities, the program will address one target area at a time, moving on once the impact targets are met (e.g. NSP activities will not occur in Waukegan Area 2 until Waukegan Area 1 has been addressed). The order of implementation for each area of greatest need is based on local feedback on the preferred target areas. Activities meeting the 25% low income requirement can address any “active” area of greatest need.~~

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), <u>(b)</u> , (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</p>

	<p>affordability period will be through mortgage and deed restrictions.</p> <table border="0"> <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> <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>	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>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. More specific requirements include:</p> <ul style="list-style-type: none"> ○ All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes. ○ All gut rehabilitation or new construction of mid -or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy). ○ Other rehabilitation must meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products. ○ Water efficient toilets, showers, and faucets, such as those with the WaterSense label, must be installed. ○ Where relevant, the housing should be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires). <p>As identified within the <i>2010-2014 Housing and Community Development Consolidated Plan</i>, “substandard conditions” is defined as “the quality of housing not in compliance with local housing code or Federal Housing Quality Standards (HQS), whichever is stricter.” Substandard condition but suitable for rehabilitation is defined as “the quality of housing with</p>						

	<p>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

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

Meeting Low-Income Target

<p>Provide a summary that describes the manner in which the low-income targeting goals will be met.</p>
<p>Lake County will address its low-income requirement by setting up a separate NSP activity in the amount of \$342,606. These funds will be allocated specifically to address the low income targeting requirement. 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.</p>

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

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

Question	Number of Units
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The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	4
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: 1 North Chicago: 2 Lake County:3 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 2

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

6. Public Comment

Citizen Participation Plan

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

The NSP application for funds consists of a **substantial amendment** to Lake County’s 2010 Annual Action Plan which was approved by HUD on June 30, 2010. The customary HUD-required Citizen Participation process has been waived by HUD, such that the amended Action Plan must be published through the County’s usual methods and be available on the County’s website for at least 15 calendar days for public comment as NSP materials are developed, published, and submitted to HUD (www.lakecountylil.gov/nsp). A copy of this Plan, including all maps and appendices is on the County website. Any additional versions of this Plan which result from the comments generated by the public or other interested parties will be posted at the above website.

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

Submission of the Substantial Amendment is due to HUD on or before March 1, 2011. However, should HUD require revision and resubmission, according to NSP statutory program requirements, any such resubmission must be received by HUD within 45 days of the date of the first disapproval.

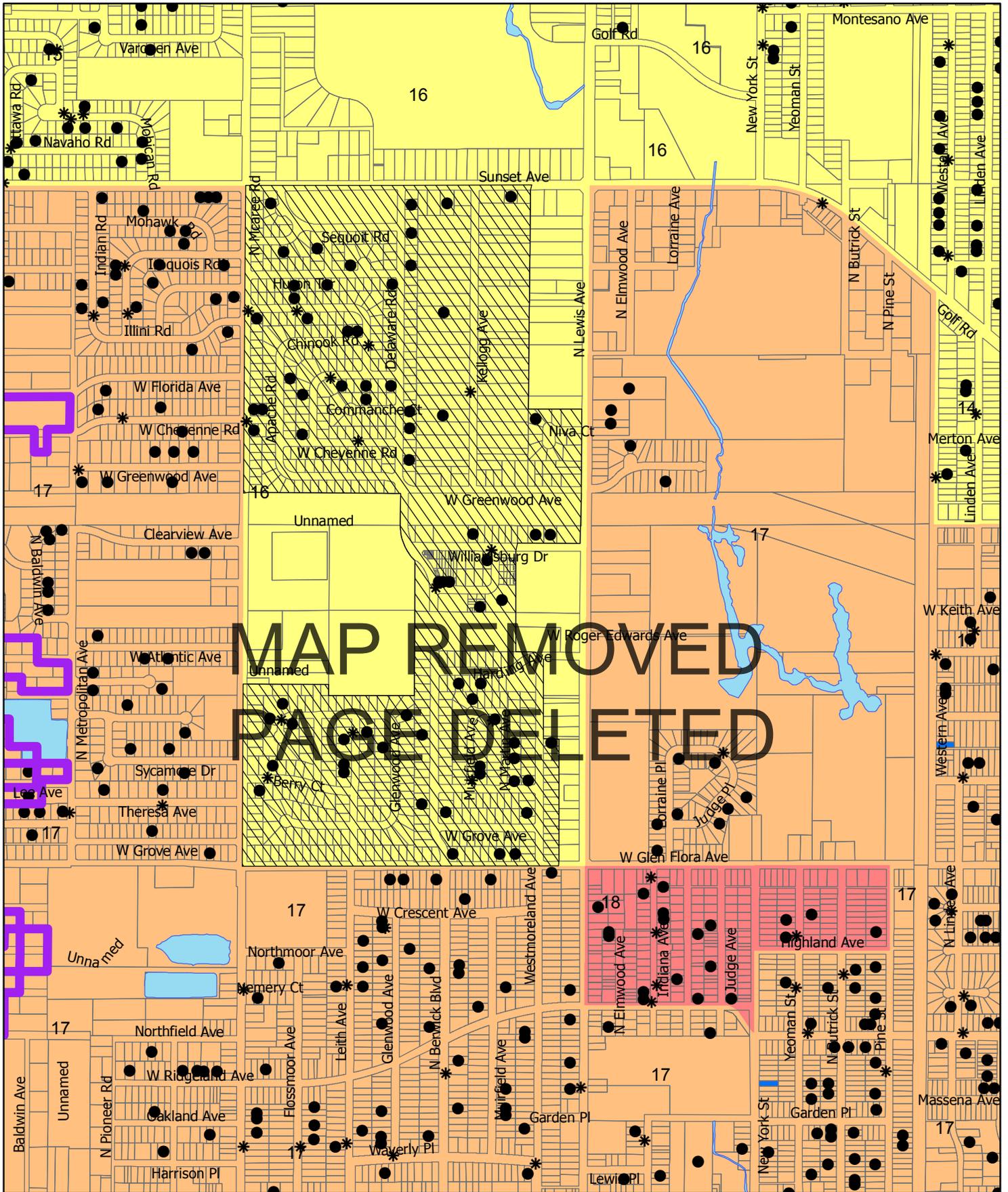
[The proposed 2013 amendment to the Substantial Amendment requires that it be made available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.](#)

Summary of Public Comments Received.

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

7. NSP Information by Activity

Activity Number 1	
Activity Name	Waukegan NSP 3
Uses	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance for Blighted Structures 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p><i>General Description:</i> The activities undertaken in the identified areas of greatest need within the City of Waukegan will be a continuation of the NSP 1 purchase/rehabilitation/resale program combined with the 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. Any demolition activities in Waukegan would most likely occur in Area 2.</p> <p><i>Relationship to Local Housing Market:</i> While both areas 1 and 2 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 1 funded homes, the total funds available to address areas 1 or 2 are limited, the areas chosen by Waukegan are designed to leverage previous and planned development activities within the areas.</p> <p>Area 1 will be the first target area due to the City's past and future efforts to stabilize the area outside of the NSP program. Habitat for Humanity Lake County has constructed 33 new homes within the area since 2007. In the next two years, Waukegan will be undertaking new streetscape projects within Area 1 to improve the water, sewer, road and sidewalk network in the area. Area 2 is a residential neighborhood for which a few key properties are</p>



Legend

- * Auction
- Foreclosure Notices & Lis Pends
- NSP 1 Boundry
- NSP 1 Sites

NSP 3 Need Score

■ 2 - 9	■ 17
■ 10 - 13	■ 18 - 19
■ 14 - 16	

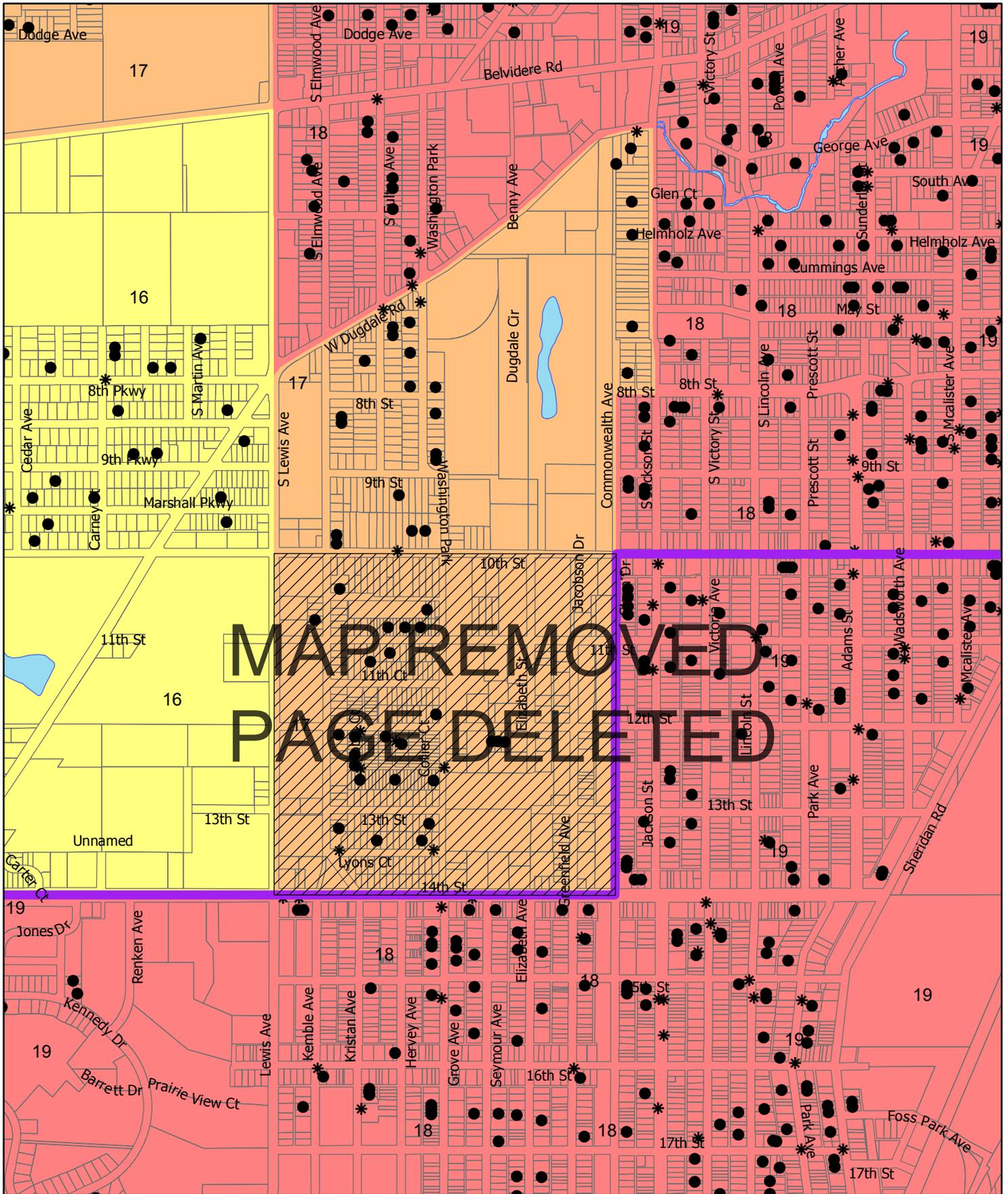
▨ Area of Greatest Need 2

Waukegan
Area of Greatest Need 2

0 300 600 1,200
Feet

N





Legend

- * Auction
- Foreclosure Notices & Lis Pendens
- NSP 1 Boundary
- NSP 1 Sites

NSP 3 Need Score

 2 - 9	 17
 10 - 13	 18 - 19
 14 - 16	
 Area of Greatest Need 1	

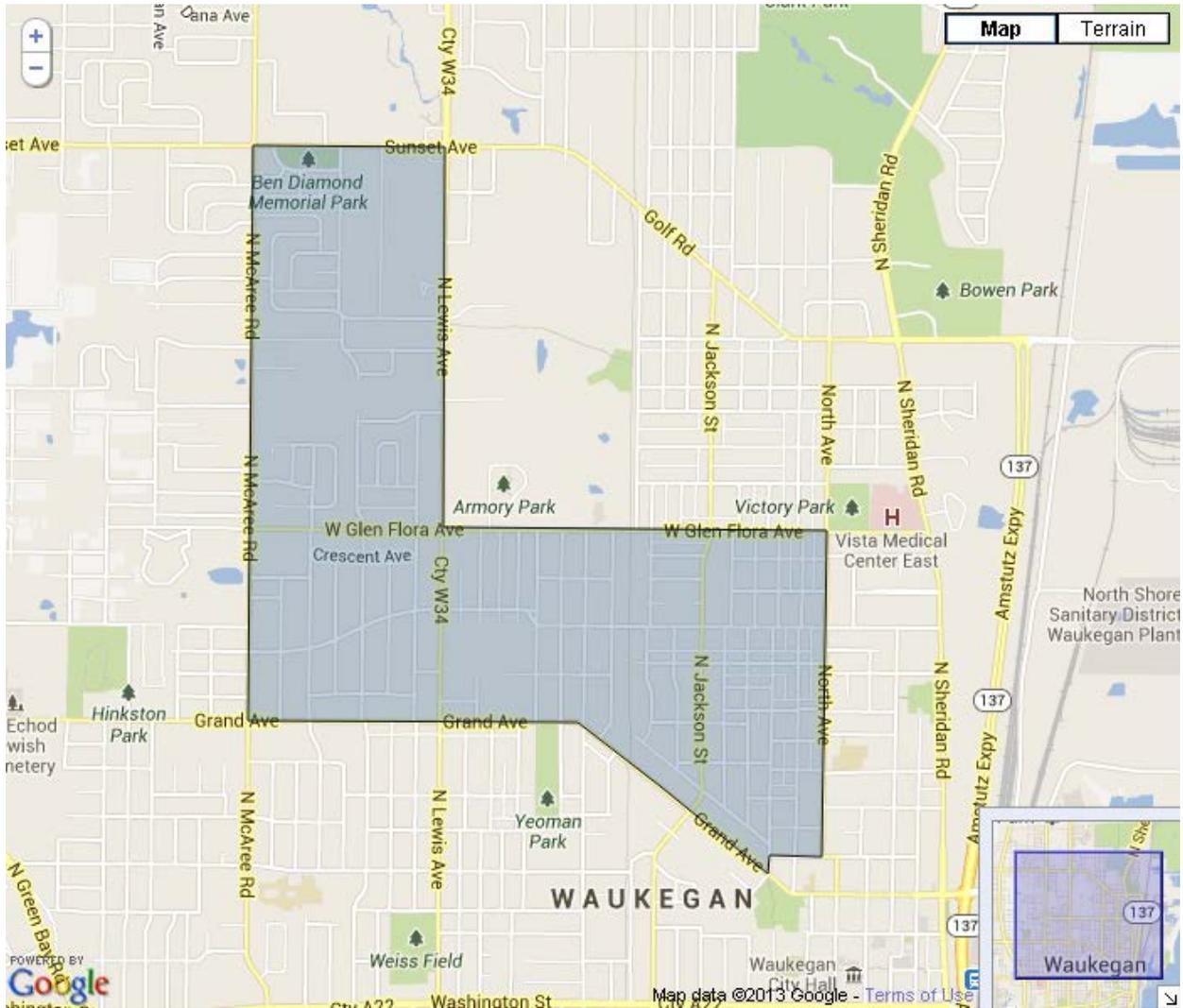
Waukegan
Area of Greatest Need 1

0 300 600 1,200
Feet

N



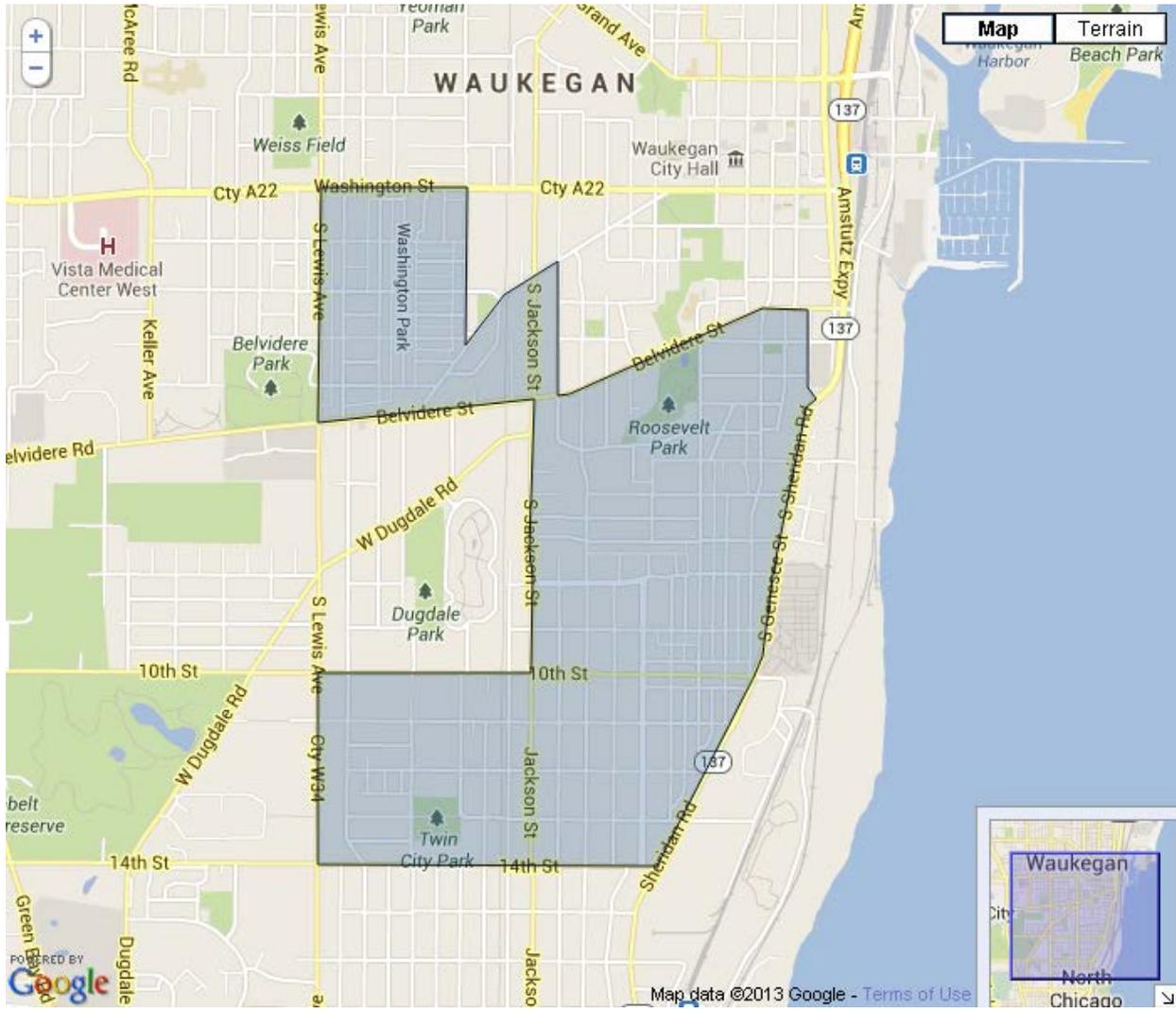
NSP3 Area of Greatest Need – Waukegan North



Map produced using the HUD NSP3 Mapping Tool

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

NSP3 Area of Greatest Need – Waukegan South



Map produced using the HUD NSP3 Mapping Tool

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

~~currently negatively impacting the neighborhood. Therefore, the~~ There will also be a strategy for of Area 2 anticipates that selected demolition when the needs of the area deem it to may be necessary.

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.

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

Tenure of Beneficiaries: Homeowners and/or Renters

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

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

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

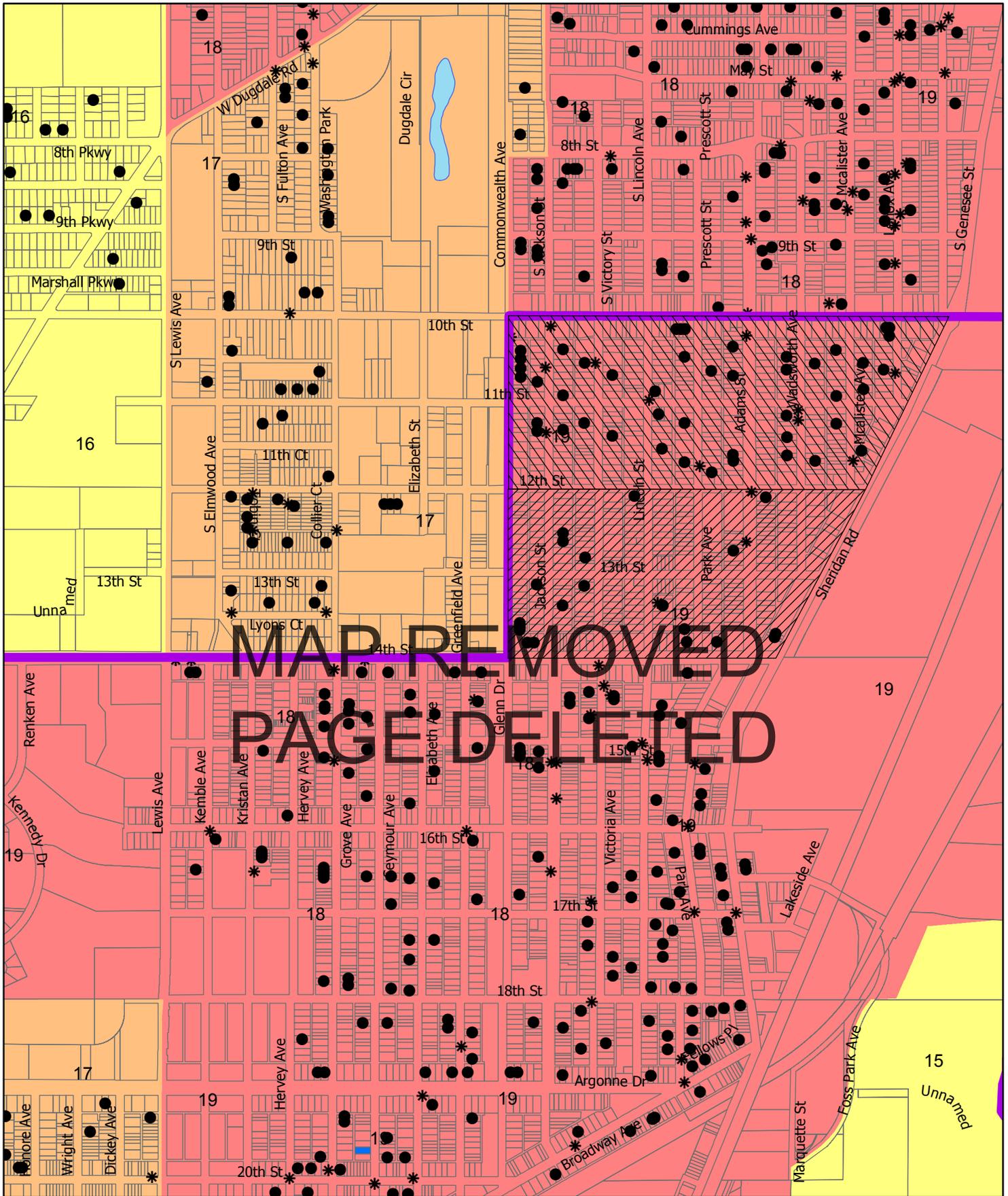
From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed or higher energy costs which eat away at the ability of a homeowner to maintain homeownership.

NSP3 Heightened Section 3: 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.

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

	preference requirement through Activity 4.	
Location Description	Area 1 followed by Area 2 provided successful operation of the program.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$222,693
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$222,693	
Performance Measures	Housing Units/ HUD Impact Score for Area of Greatest Need Area 1 Impact Score—2 Area 2 Impact Score—3	
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	December 31, 2014	
Responsible Organization	Name	City of Waukegan Ezell Robins
	Location	100 N. Martin Luther King Jr. Avenue, Waukegan, IL
	Administrator Contact Info	ezell.robins@ci.waukegan.il.us ; (847) 599-2532

Activity Number 2	
Activity Name	North Chicago NSP 3
Use	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input checked="" type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/>
CDBG Activity or Activities	<input checked="" type="checkbox"/> Eligible Use D: Demolition
	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment
	24 CFR 570.201(a) Acquisition
	24 CFR 570.201(b) Disposition
	24 CFR 570.201(d) Clearance for Blighted Structures
	24 CFR 570.201(e) Public Services for Housing Counseling
	24 CFR 570.201(n) Direct Homeownership Assistance
24 CFR 570.202 Rehabilitation	
24 CFR 570.206 Activity Project Delivery Costs	
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<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



Legend

- * Auction
- Foreclosure Notices & Lis Pendens
- NSP 1 Boundary
- NSP 1 Sites

NSP 3 Need Score

2 - 9	17
10 - 13	18 - 19
14 - 16	

Area of Greatest Need 1

Area of Greatest Need 2

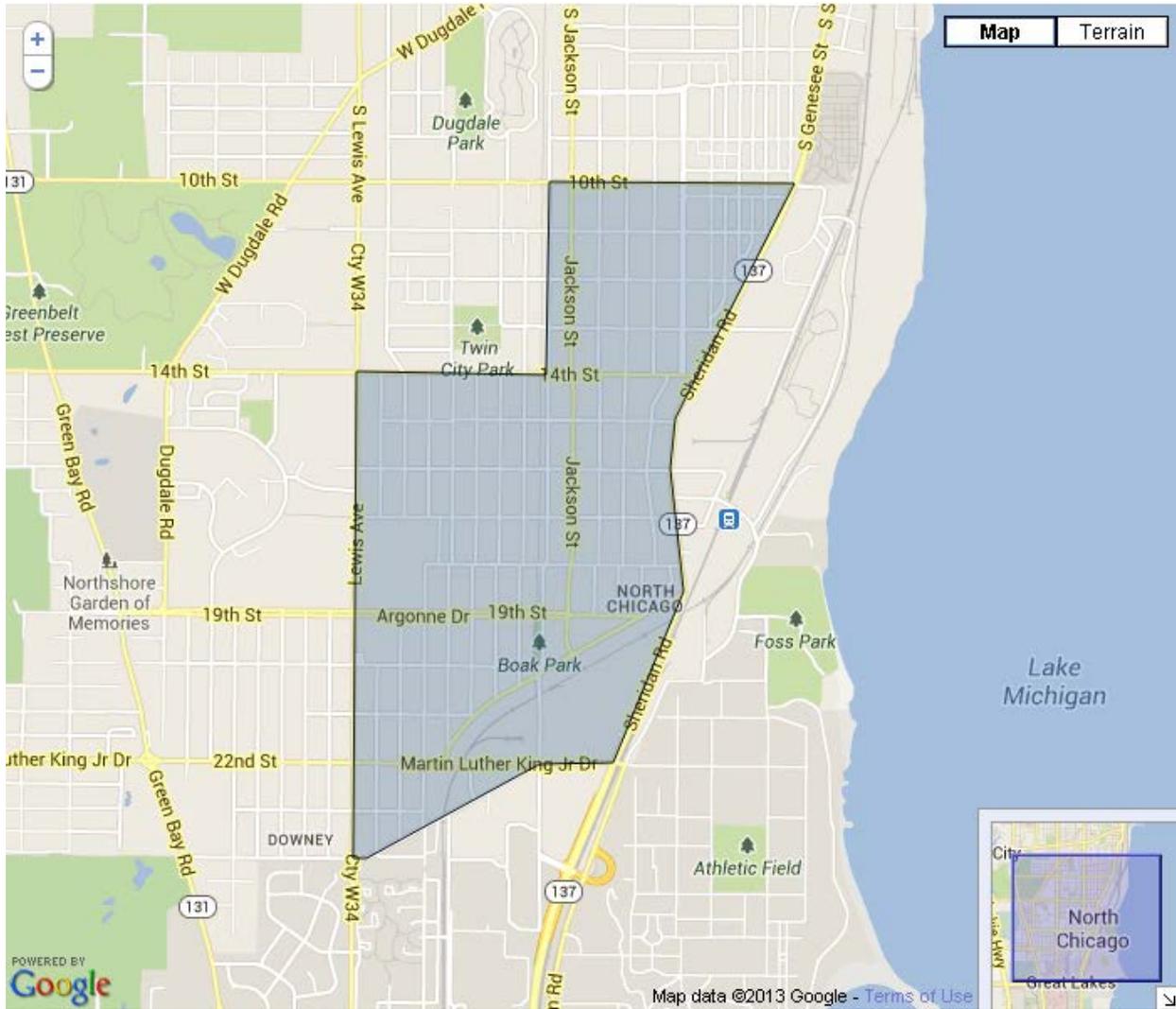
North Chicago
Areas of Greatest Need

0 300 600 1,200 Feet

N



NSP3 Area of Greatest Need – North Chicago



Map produced using the HUD NSP3 Mapping Tool

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

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.

Relationship to Local Housing Market: While ~~both the~~ areas of greatest need ~~are ones of~~ experiences high unemployment, it is the standing policy of North Chicago to encourage homeownership as the City is majority renter (57.6% of occupied housing units per the 2005-2009 American Community Survey). Previous HOME funded activities have highlighted the need to address neighborhoods holistically through a targeted focus on increasing homeownership while also addressing properties which exert a blighting influence on the neighborhood through selected demolition.

Even with the resale of NSP 1 funded homes, the total funds available to address ~~the areas 1 or 2 are 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.

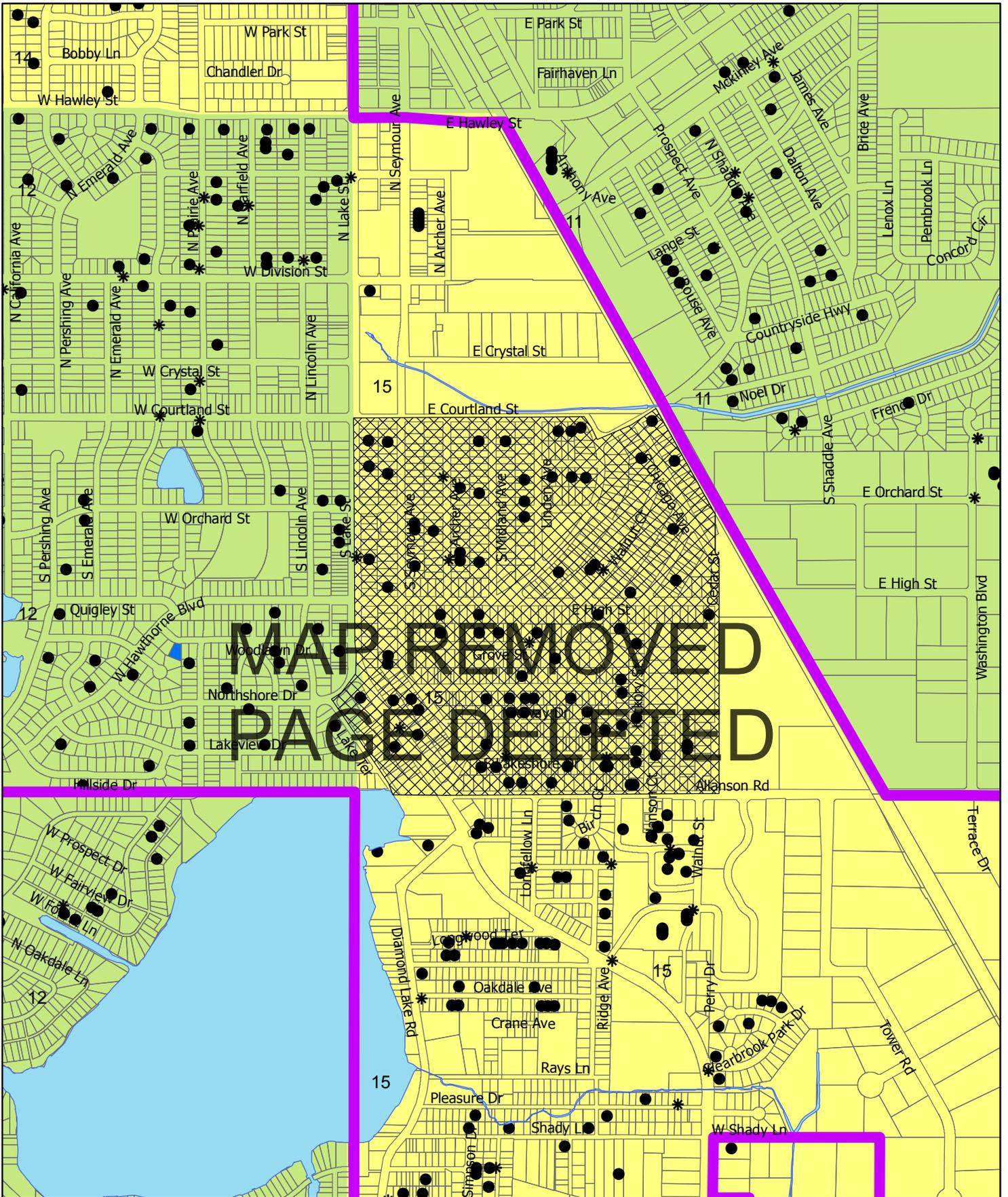
From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.

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

	<p>of this program, currently operates a housing rehabilitation program which utilizes local contractors who draw workers from the City of North Chicago. Preference for contractors who have or will employ workers from within the areas of greatest need will be fostered by the inclusion of such targeted employment as an aspect of the bidding process.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference issue through Activity 4.</p>	
Location Description	Area 1 followed by Area 2 provided successful operation of the program.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$178,155
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$178,155	
Performance Measures	<p>Housing Units/ HUD Impact Score for Area of Greatest Need</p> <p>Area 1 Impact Score - 3</p> <p>Area 2 Impact Score - 4</p>	
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	December 31, 2014	
Responsible Organization	Name	City of North Chicago Pam Jeffries
	Location	1850 Lewis Avenue, North Chicago, IL
	Administrator Contact Info	pamjef@northchicago.org (847) 596-8672

Activity Number 3															
Activity Name	Lake County NSP 3														
Use	<p>Select all that apply:</p> <table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use A: Financing Mechanisms</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use B: Acquisition and Rehabilitation</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use C: Land Banking</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use D: Demolition</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use E: Redevelopment</td> </tr> </table>	<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms	<input type="checkbox"/>		<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation	<input checked="" type="checkbox"/>	Eligible Use C: Land Banking	<input type="checkbox"/>		<input checked="" type="checkbox"/>	Eligible Use D: Demolition	<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment
<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms														
<input type="checkbox"/>															
<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation														
<input checked="" type="checkbox"/>	Eligible Use C: Land Banking														
<input type="checkbox"/>															
<input checked="" type="checkbox"/>	Eligible Use D: Demolition														
<input checked="" type="checkbox"/>	Eligible Use E: Redevelopment														
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(d) Clearance for Blighted Structures 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs														
National Objective	Low Moderate Middle Income Housing (LMMH)														
Activity Description	<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														



Legend

- * Auction
- Foreclosure Notices & Lis Pendens
- NSP 1 Boundry
- NSP 1 Sites
- Area of Greatest Need

NSP 3 Need Score

2 - 9	17
10 - 13	18 - 19
14 - 16	

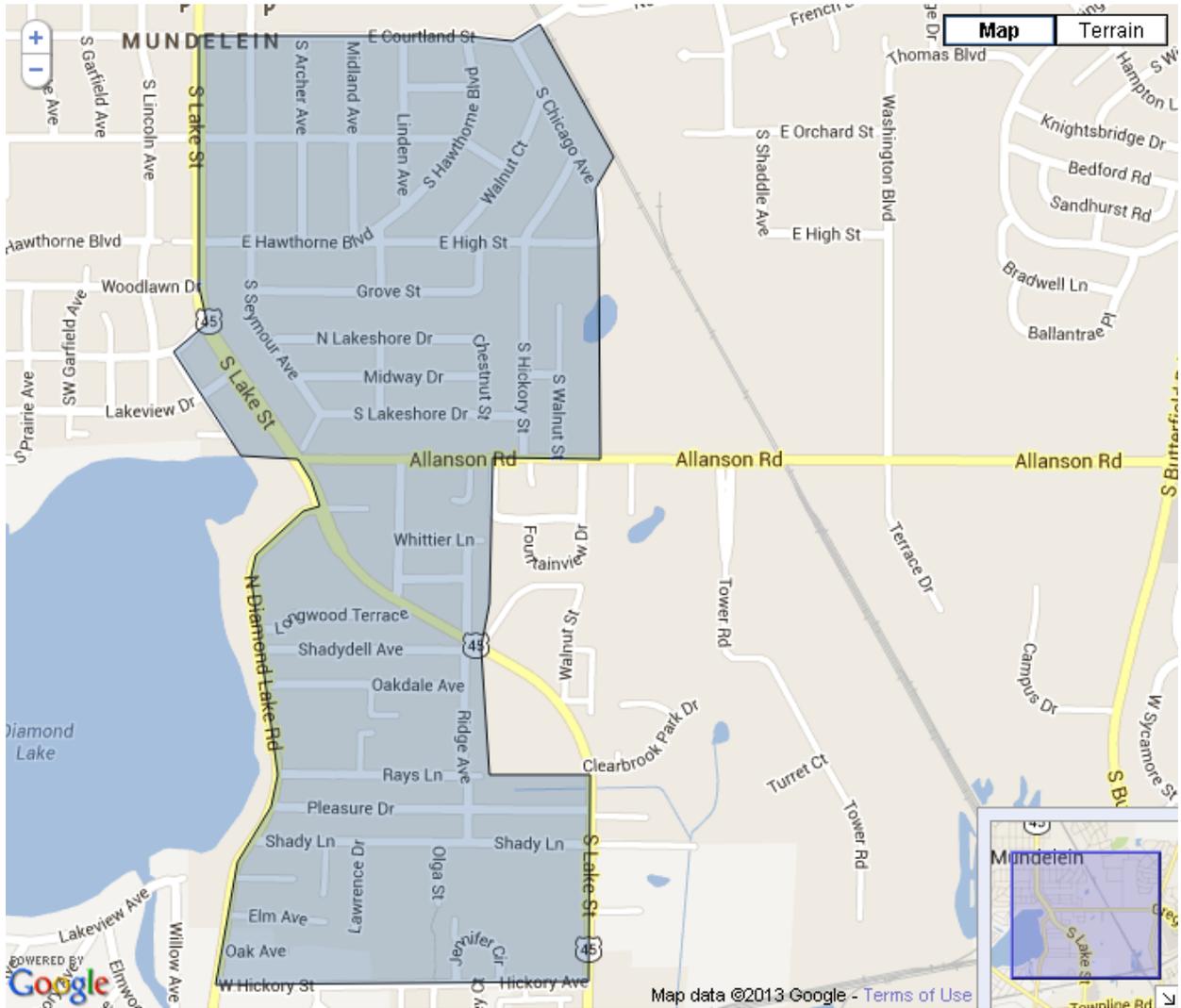
Mundelein Area of Greatest Need

0 300 600 1,200 Feet

N



NSP3 Area of Greatest Need – Mundelein



Map produced using the HUD NSP3 Mapping Tool

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

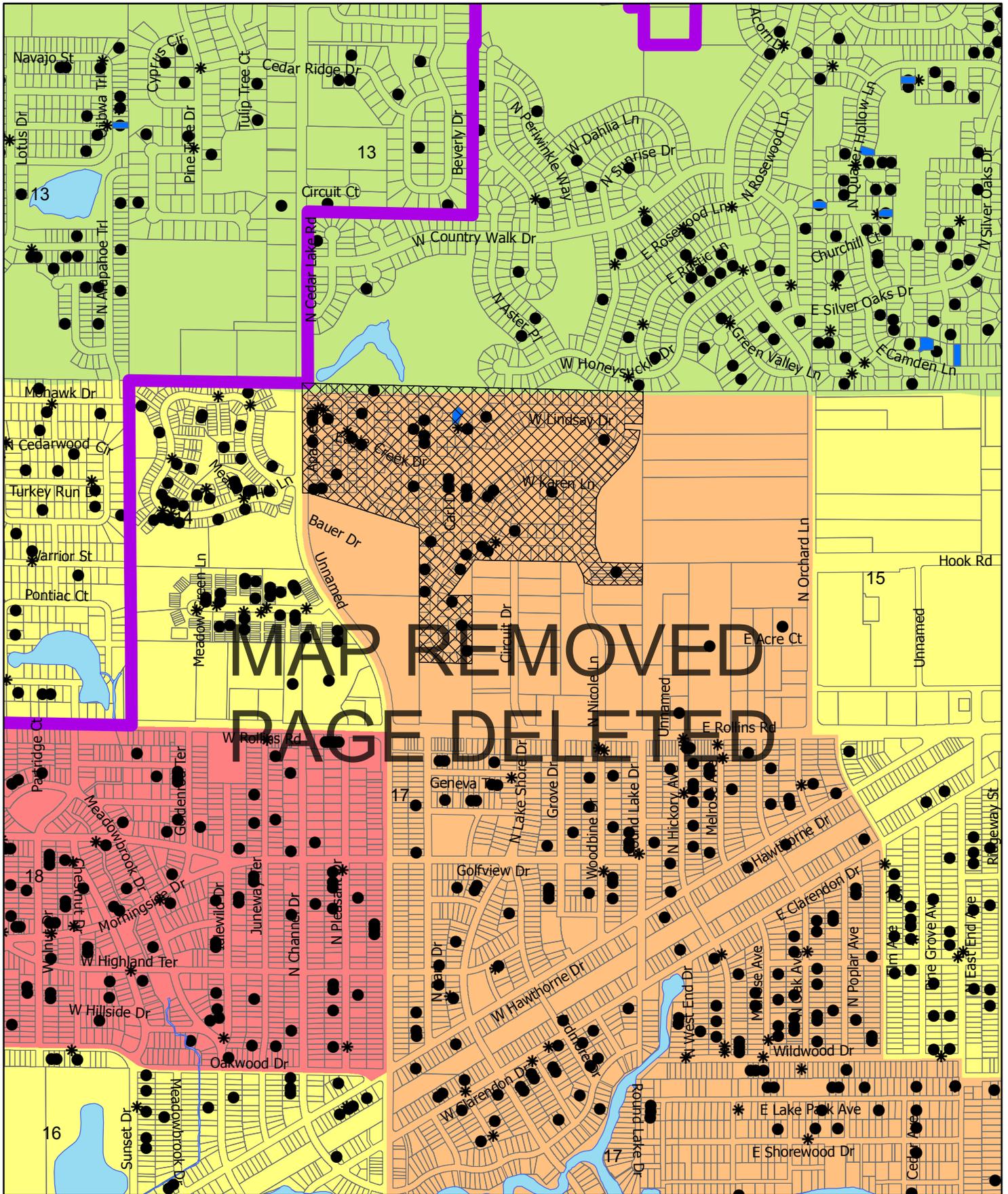
the NSP 1 purchase/rehabilitation/resale program combined with the selected demolition of units which meet the definition of blighted under this Plan to ensure the viability of the purchase/rehabilitation/resale model. It should be noted that if homes are unable to be resold, homes purchased and rehabilitated 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 2.

Relationship to Local Housing Market: ~~Due to the size and diversity of Lake County, the three identified areas of greatest need have NSP 3 Need Scores which range from 14.98 in Mundelein to 19 in Zion. Therefore the~~ 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 1 and Round Lake Beach 1 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 2 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 2 target area, including the public library, police headquarters and Central Junior High School combined



Legend

- * Auction
- Foreclosure Notices & Lis Pendens
- NSP 1 Boundry
- NSP 1 Sites
- ▨ Area of Greatest Need

NSP 3 Need Score

	2 - 9		17
	10 - 13		18 - 19
	14 - 16		

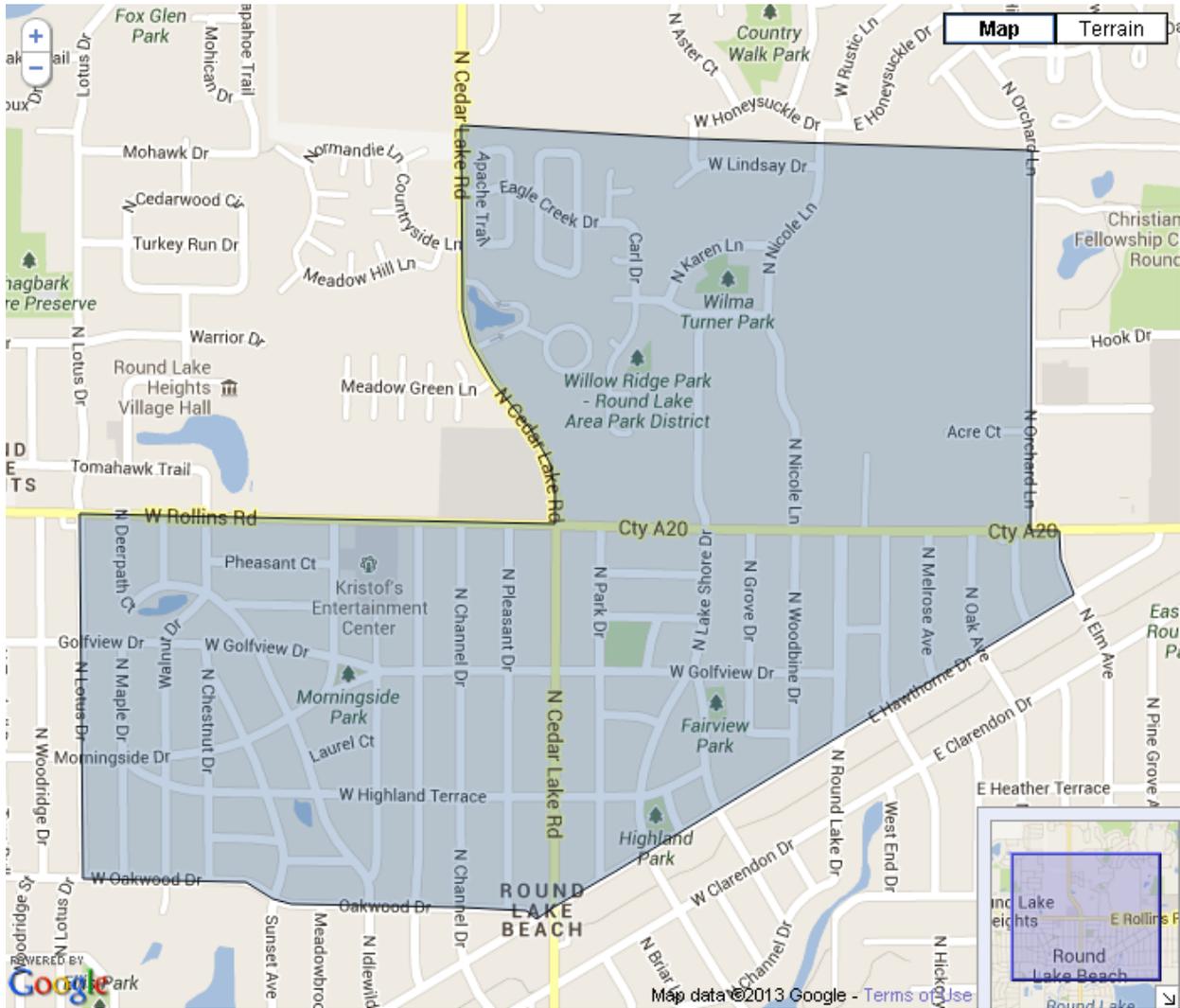
**Round Lake Beach
Area of Greatest Need**

0 300 600 1,200
Feet

N



NSP3 Area of Greatest Need – Round Lake Beach



Map produced using the HUD NSP3 Mapping Tool

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

with the NSP 1 rental rehabilitation project occurring at a key gateway for the neighborhood, it is believed that the neighborhood can be made an attractive one for ownership.

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

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

Tenure of Beneficiaries: Homeowners and/or Renters

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

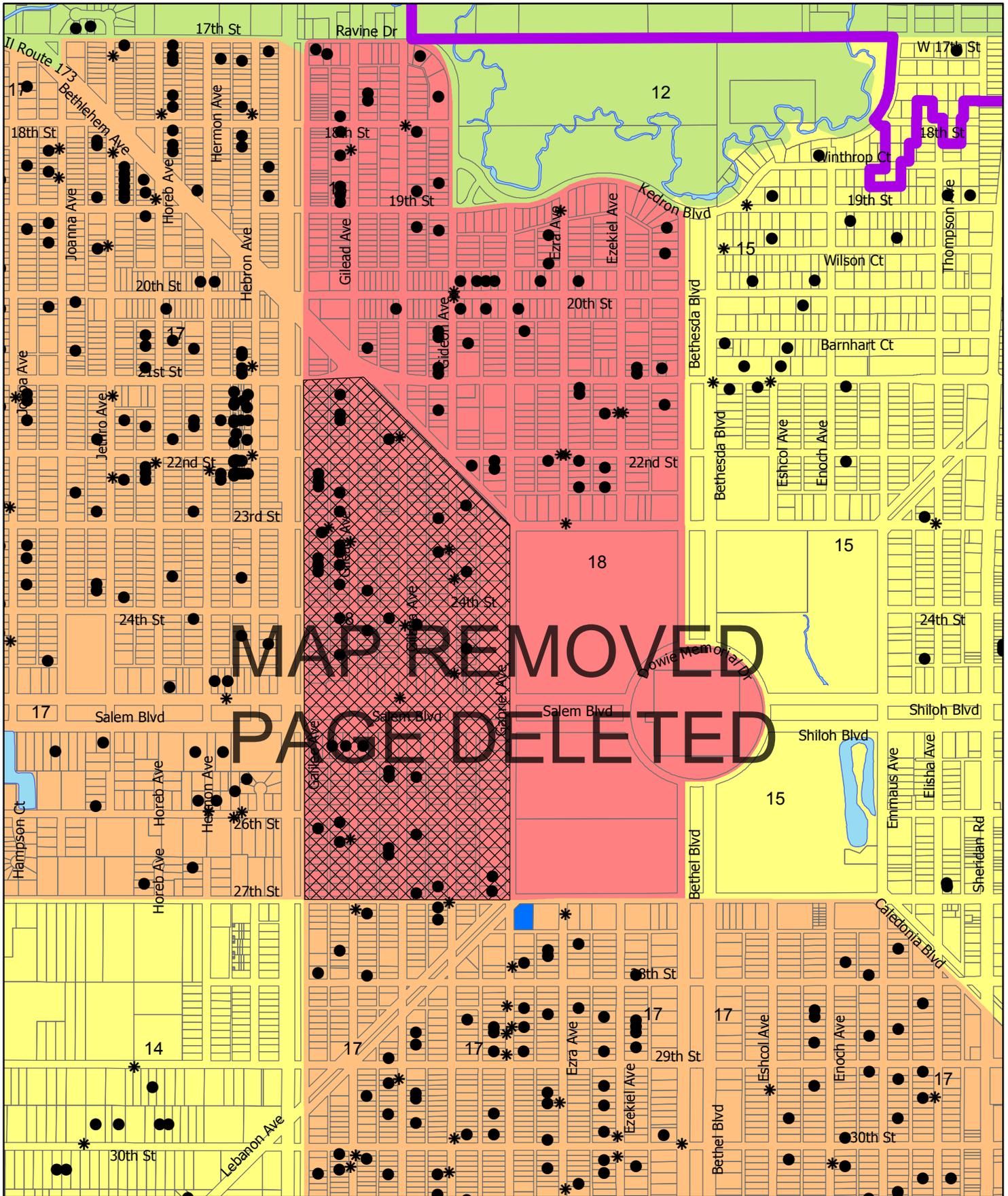
Assurance of Continued Affordability: As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.

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

NSP3 Heightened Section 3: 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.

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



Legend

- * Auction
- Foreclosure Notices & Lis Pendens
- NSP 1 Boundary
- NSP 1 Sites
- ▨ Area of Greatest Need

NSP 3 Need Score

	2 - 9		17
	10 - 13		18 - 19
	14 - 16		

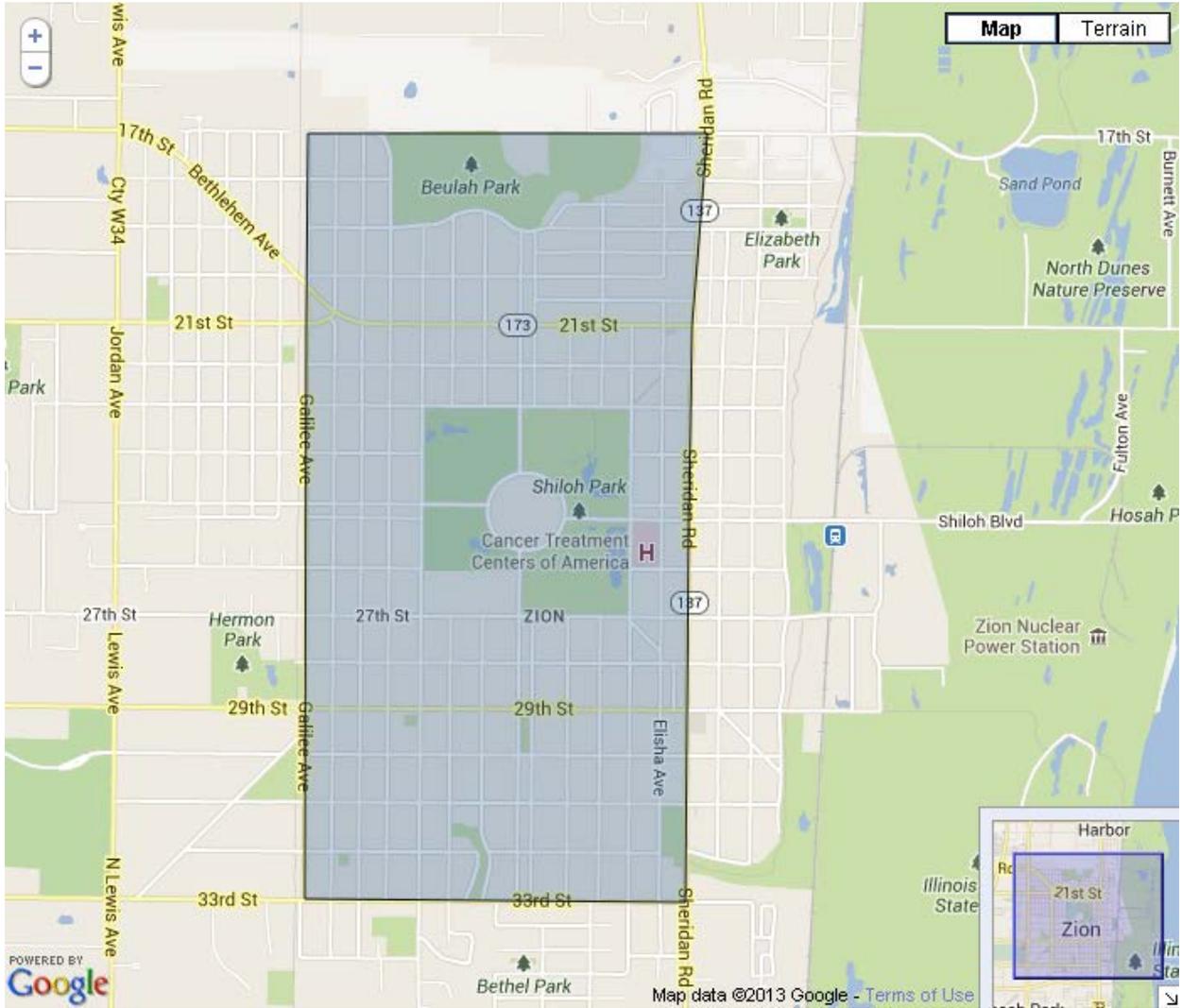
Zion Area of Greatest Need

0 300 600 1,200 Feet

N



NSP3 Area of Greatest Need - Zion



Map produced using the HUD NSP3 Mapping Tool

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

	preference requirement through Activity 4.	
Location Description	Mundelein 1 followed by Round Lake Beach 1 followed by Zion 2 provided successful operation of the program.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$489,925
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$489,925	
Performance Measures	Housing Units/ HUD Impact Score for Area of Greatest Need Mundelein 1 Impact Score-5 Round Lake Beach 1 Impact Score-5 Zion 2 Impact Score-4	
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	December 31,2014	
Responsible Organization	Name	Affordable Housing Corporation of Lake County Lisa Pugliese
	Location	1590 S. Milwaukee Avenue, Suite 312, Libertyville IL
	Administrator Contact Info	lpugliese@ahclc.org (847) 263-7478

Activity Number 4	
Activity Name	NSP 3 25%
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> <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 <input type="checkbox"/>
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition 24 CFR 570.201(b) Disposition 24 CFR 570.201(e) Public Services for Housing Counseling 24 CFR 570.201(n) Direct Homeownership Assistance 24 CFR 570.202 Rehabilitation 24 CFR 570.206 Activity Project Delivery Costs
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<i>General Description:</i> All actions undertaken as part of this activity shall address the 25% low-income requirement. Funds shall 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 meet the 25% low-income requirements within any "active" area of greatest need.

	<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 application process for the funds. This process will require that applicants explain how the inclusion of low income housing, whether rental or for-sale, fits in as part of the overall NSP plan for a given area of greatest need.</p> <p><i>Duration or Term of Assistance:</i> The required period of affordability shall meet those found in the HOME Final Rule.</p> <p><i>Tenure of Beneficiaries:</i> Homeowners or Renters, with a preference for renters.</p> <p><i>Expected Benefit to Income Qualified Persons or Households or Areas:</i> Affordability/ Decent, Sanitary and Safe Housing</p> <p><i>Assurance of Continued Affordability:</i> As discussed in the definitions and descriptions, there are components which will ensure continued affordability of units.</p> <p>From a regulatory standpoint, units will be restricted in accordance with HOME program regulations on the required period of affordability. Resale and Recapture provisions outlined in the Lake County Consortium’s Annual Action Plan apply to NSP assisted foreclosed and rehabilitated properties.</p> <p>From a rehabilitation standpoint, units will be rehabilitated via the standards outlined in this Plan, including the required energy efficiency requirements, to ensure that long-term affordability for NSP homeowners and renters is not threatened due to either unaddressed code issues, the failure of key systems which should have been addressed at the time of rehabilitation (e.g. roof or hot water heater) or higher energy costs which eat away at the ability to maintain occupancy.</p> <p><i>NSP3 Heightened Section 3:</i> Through the low-income component of its NSP 1 program, Lake County’s partners have complied with existing Section 3 requirements, including soliciting Zion-based contractors as part of bid packages for project work. Similarly, Lake County will require that any user of these funds identify and solicit local contractors employing individuals within the targeted area and will provide a preference for contractors who address the heightened Section 3 requirement.</p> <p><i>Rental Housing Preference:</i> As part of the application process, a preference shall be made for rental housing developments provided that the proposed rental housing fits within the overall plan to stabilize a given target area.</p>	
Location Description	Within any “active” areas of greatest need.	
Budget	Source of Funding	Dollar Amount

	NSP3	\$342,606
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$342,606
Performance Measures	Housing Units/ HUD Impact Score for Area of Greatest Need	
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	December 31,2014	
Responsible Organization	Name	The agency(s) will be determined through a competitive rolling applications process for either subgrantees identified in Activities 1 through 3 or non-profit affordable housing developers.
	Location	
	Administrator Contact Info	

Activity Number 5	
Activity Name	Lake County NSP 3 Administration
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.205 24CFR 570.206
National Objective	NA
Activity Description	<p>These funds will be used primarily for the general management, oversight and coordination of the Community Development Block Grant funded 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. Included as project administration activities is the County-wide standardization of NSP-related costs for:</p> <ul style="list-style-type: none"> o Contracted title services to identify/confirm post-foreclosure ownership (1 per house estimated at \$100 each); o Appraisal services for post-foreclosure Fair Market Value determinations and post-rehabilitation housing purchase valuations (2 per house estimated at \$300 each); o Legal representation to ensure NSP-required program and legal compliance during the acquisition of foreclosed properties for upfront

	<p>legal costs (estimated at \$1,000 per house) and at each post-rehabilitation closing (1 per house estimated at \$350 each); and</p> <ul style="list-style-type: none"> ○ 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). 	
Location Description	NA	
Budget	Source of Funding	Dollar Amount
	NSP3	\$137,042
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$137,042	
Performance Measures	NA	
Projected Start Date	The date of execution of a grant agreement with HUD.	
Projected End Date	December 31,2014	
Responsible Organization	Name	Lake County, IL Joel Williams Brenda O'Connell
	Location	500 West Winchester Road, Unit 101 Libertyville, IL
	Administrator Contact Info	jwilliams@lakecountyil.gov boconnell@lakecountyil.gov 847.377.21392331

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 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 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 type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input 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?:	<input type="checkbox"/>
• Blighted structure in context of state or local law,	<input type="checkbox"/>

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

8. Certifications

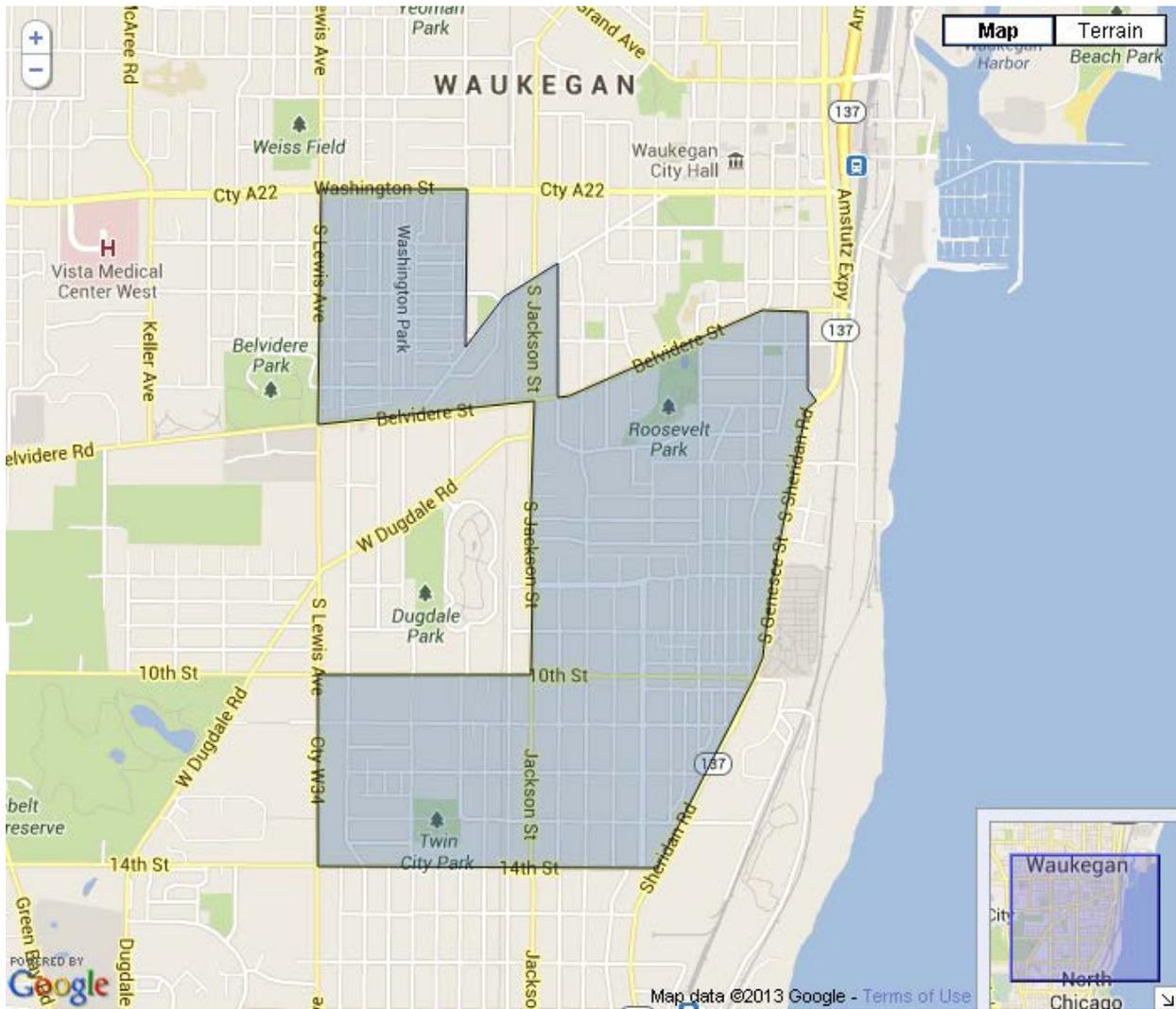
	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

9. Additional Documentation

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

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 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: 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.

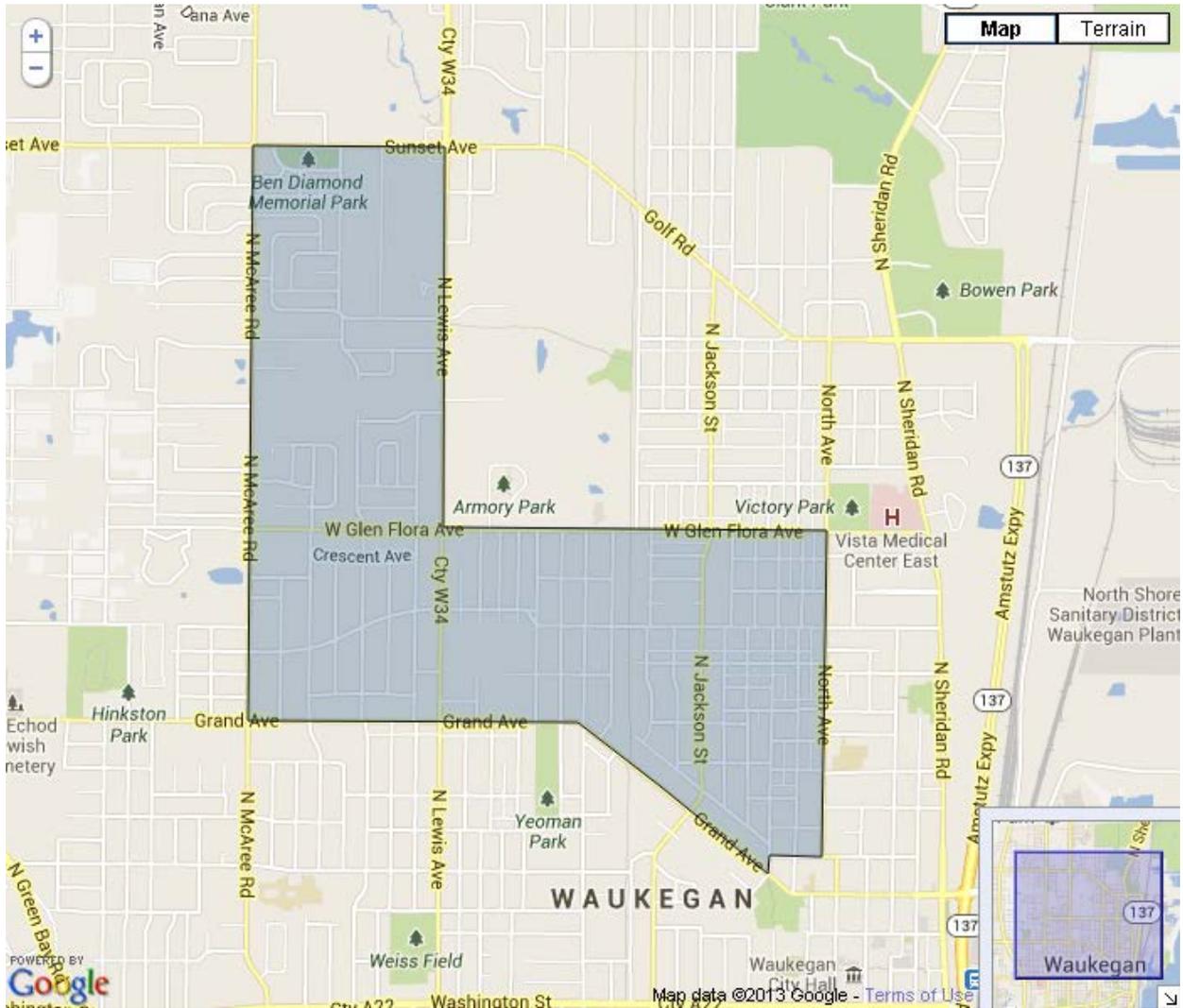
Latitude and Longitude of corner points

-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
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-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

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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 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: 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.

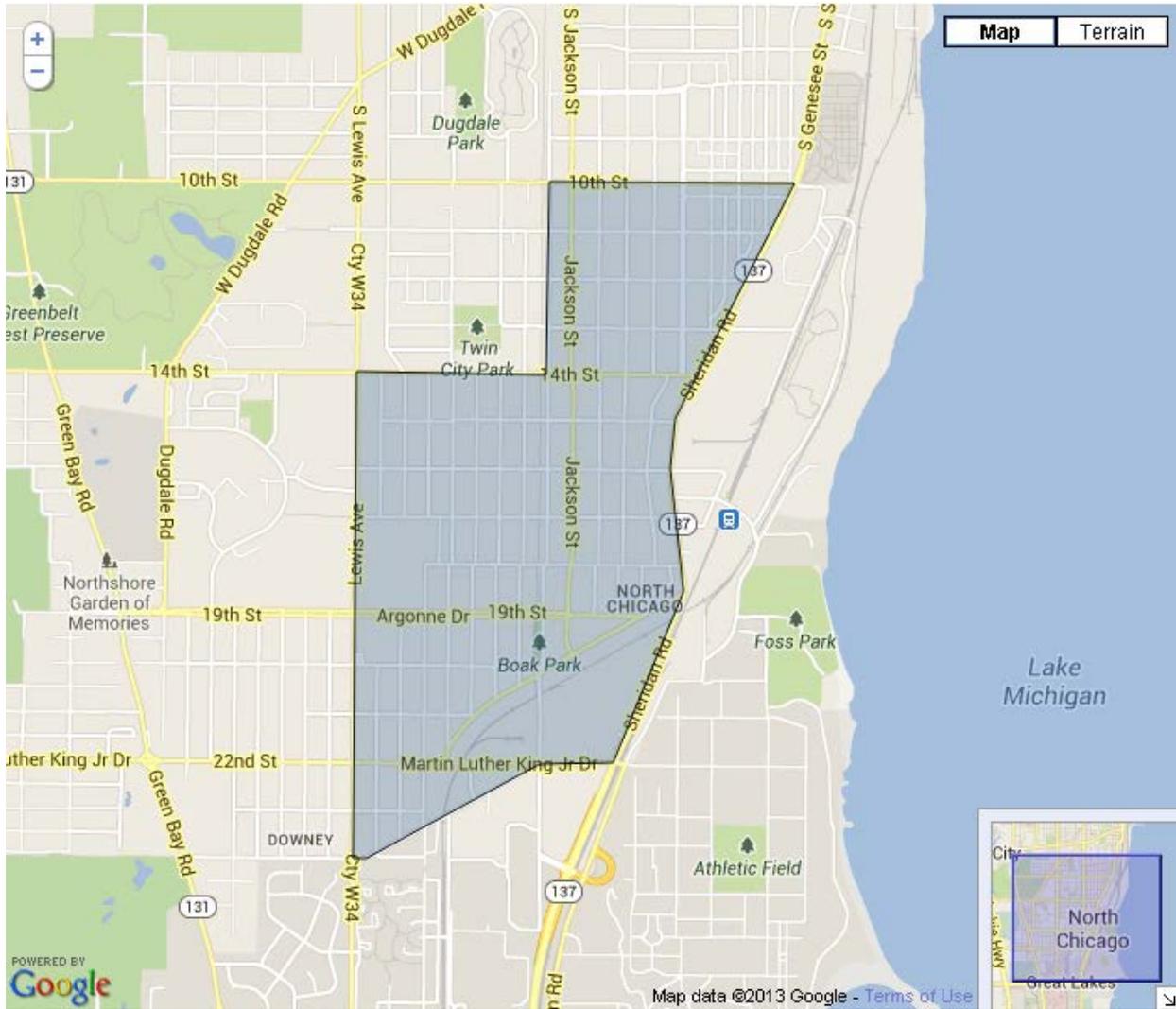
Latitude and Longitude of corner points

-87.865133 42.392023 -87.855349 42.391991 -87.855477 42.377600 -87.835865 42.377505 -87.836101
42.365219 -87.838805 42.365243 -87.838869 42.364577 -87.844405 42.367851 -87.848568 42.370260
-87.865369 42.370340

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

-87.833548 42.341259 -87.838483 42.334057 -87.839642 42.332408 -87.839899 42.330504 -87.839212
42.325872 -87.842817 42.319399 -87.846551 42.319367 -87.855477 42.315782 -87.856121 42.315750
-87.855949 42.334184 -87.846208 42.334089 -87.846079 42.341354

Blocks Comprising Target Neighborhood

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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 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: 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.

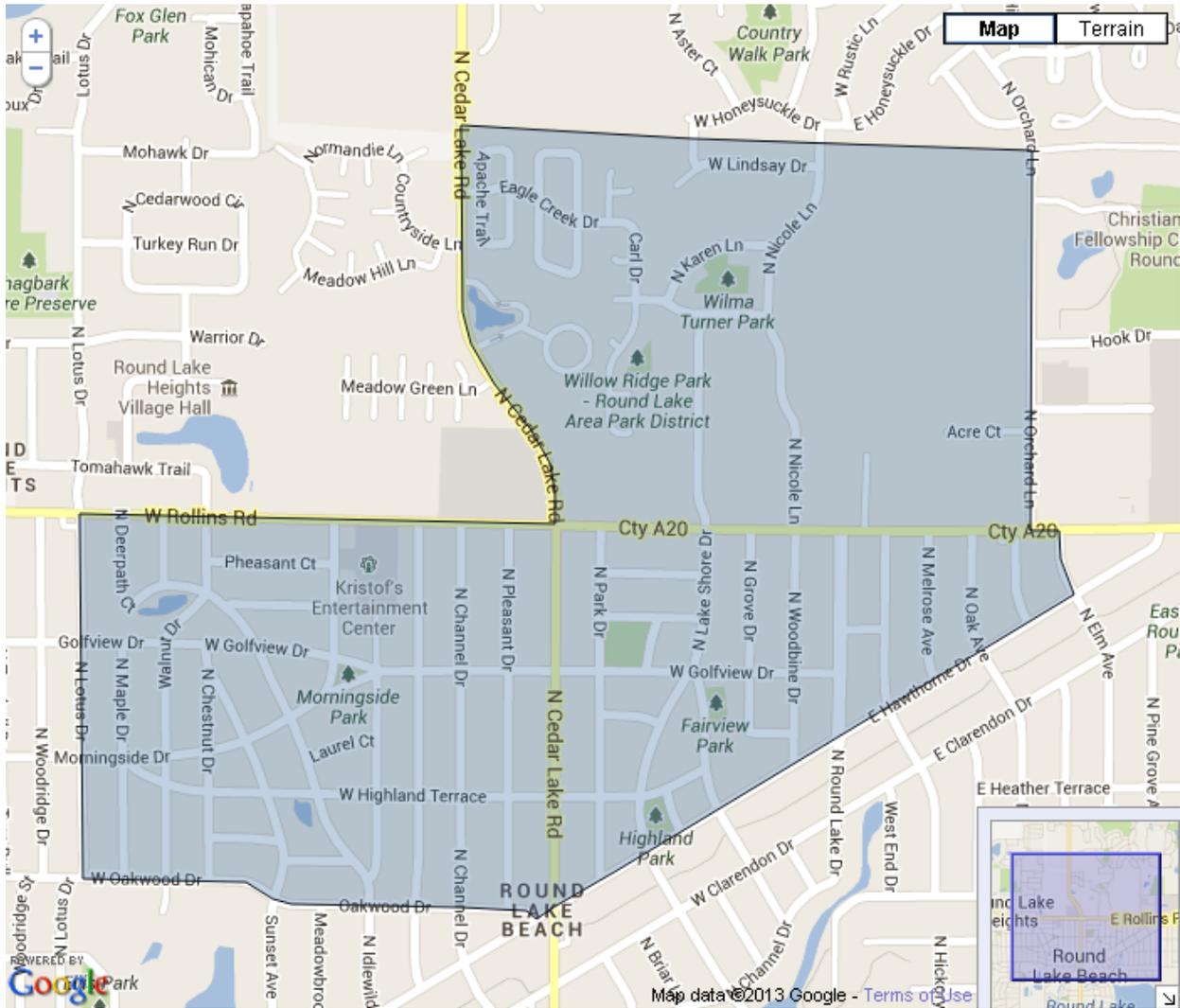
Latitude and Longitude of corner points

-88.003997 42.263169 -87.997184 42.263169 -87.995971 42.263082 -87.995285 42.263407 -87.993386
42.260890 -87.993858 42.260295 -87.993783 42.259318 -87.993751 42.255181 -87.996476 42.255189
-87.996562 42.252449 -87.996798 42.251623 -87.996572 42.249201 -87.993987 42.249209 -87.994051
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,
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170978640023020, 170978640023019, 170978640023018, 170978640023017, 170978640023016,
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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.

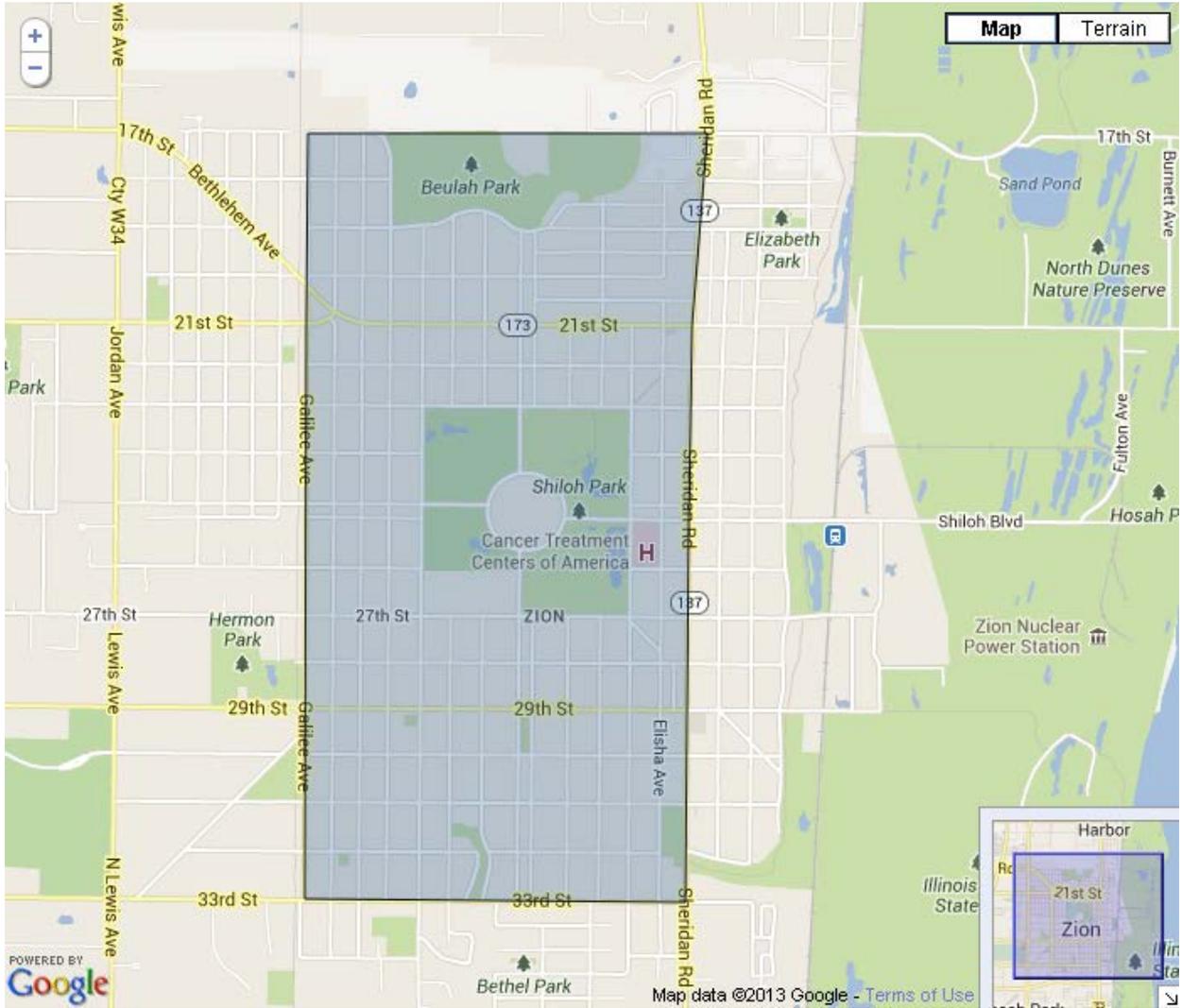
Latitude and Longitude of corner points

-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,
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 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 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: 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

Appendix C: Published Public Notice

Appendix D: Summary of Public Comments and Responses

Appendix E: SF 424

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED	Applicant Identifier B-10-UN-17-0003
<input type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
		<input type="checkbox"/> Non-Construction	

5. APPLICANT INFORMATION

Legal Name: Lake County	Organizational Unit: Department: Department of Planning, Building and Development
Organizational DUNS: 074591652	Division: Community Development
Address: Street: 18 North County Street	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Mr. First Name: Joel
City: Waukegan	Middle Name
County: Lake	Last Name Williams
State: Illinois	Zip Code 60085
Country: USA	Email: jwilliams@lakecountyl.gov

6. EMPLOYER IDENTIFICATION NUMBER (EIN):
36-6006600

Phone Number (give area code) 847-377-2139	Fax Number (give area code) 847-984-5745
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8. TYPE OF APPLICATION:
 New Continuation Revision
If Revision, enter appropriate letter(s) in box(es)
(See back of form for description of letters.)

7. TYPE OF APPLICANT: (See back of form for Application Types)
County
Other (specify)

9. NAME OF FEDERAL AGENCY:

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:
14-218

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
Substantial Amendment to Lake County's 2010 Annual Action Plan for the Neighborhood Stabilization Program Round 3

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
Lake County- Waukegan, North Chicago, Mundelein, Zion, Round Lake Beach

13. PROPOSED PROJECT
Start Date: 5/1/2011 Ending Date: 12/31/2014

14. CONGRESSIONAL DISTRICTS OF:
a. Applicant 8th and 10th b. Project 8th and 10th

15. ESTIMATED FUNDING:	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Federal NSP \$ 1,370,421 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant \$ ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372
c. State \$ ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
d. Local \$ ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
e. Other \$ ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No
f. Program Income \$ ⁰⁰	
g. TOTAL Minimum Funding \$ 1,370,421 ⁰⁰	

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.

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