

# Lake County Illinois



## Minutes Report - Draft

Monday, September 9, 2013

9:00 AM

Libertyville Village Hall  
Village Board Room - 2nd floor  
118 W. Cook Avenue  
Libertyville, IL 60048

**CDC Application Review Committee – Affordable  
Housing**

1. **Roll Call**

*The Affordable Housing Application Review Committee (ARC) meeting was called to order at 9:12 a.m.*

*Guests: Tammy Moore of Diamond Residential Mortgage Corporation; Mary Ellen Saunders of ElderCARE @ Christ Church and Mano a Mano; Kori Larson, Roberta Rekus, Greg Petersen, Cory Gumm, John Lipscomb, Colleen Lennon, George Fischer and Laura Fischer of Glenkirk; Lisa Pugliese of the Affordable Housing Corporation (AHC); Rob Anthony of Community Partners for Affordable Housing (CPAH); Heather Hipsley of Maristella; Mary Ellen Tamasy of Lake County Residential Development Corporation (LCRDC); David Fries, Laura Fuever and Sarah Pinger of Catholic Charities; and Steve Carlson of the Lake County Board.*

*Staff: Jodi Gingiss, Brenda O'Connell, Sarah Ciampi, Jordan Bartle, and Laura Walley*

**Ms. Brenda O'Connell, the Interim Community Development Administrator, began the meeting by introducing Ms. Jodi Gingiss, the new Community Development Administrator.**

**Present** 4 - Commissioner Swartz, Commissioner Cole, Commissioner Calabresa and Commissioner Armstrong

2. **Approval of Minutes**

*Due to technical problems, there were no minutes.*

3. **Public Comment (items not on the agenda)**

*There were no public comments.*

4. **Old Business**

*There was no old business.*

5. **New Business**

5.1 **13-0993**

2013 Action Plan Amendment - Lease Purchase Program Discussion and Recommendation.

- The County is required to include a provision for lease-purchase programming in the Annual Action Plan.
- This provision will apply to 2012 and 2013 HOME Investment Partnership Program activities.

*Ms. Sarah Ciampi presented information on the proposed lease-purchase program, which would allow those who are not quite ready to become homeowners to enter into a lease-purchase agreement, thereby providing the renters with the opportunity to transition to homeownership. With the new HOME rule, HUD requested that any jurisdiction that wishes to use this program should acknowledge it within that entity's Action Plan. Ms. Ciampi went on to explain that HUD had recently released the new value limits on home purchases, with Lake County losing \$100,000 in value on a single unit. Staff recommended performing a self-market study, as permitted by HUD regulations, to determine the County's value limits. The staff-determined limits will be used to calculate maximum purchase price for the lease-purchase units.*

**A motion was made by Commissioner Calabresa, seconded by Commissioner Armstrong, to approve the Lease-purchase amendment to the 2013 Annual Action Plan. The motion carried by the following vote:**

**Aye:** 4 - Commissioner Swartz, Commissioner Cole, Commissioner Calabresa and Commissioner Armstrong

**5.2 13-0994**

Public Comment for items related to PY2013 HOME/LCAHP Application Round.

*Ms. O'Connell asked for any public comments on the applications.*

*Ms. Tammy Moore, of Diamond Residential Mortgage Corporation, stated that affordable housing funds for first-time homebuyers are necessary to assist those who have a difficult time trying to save for the down payment. She encounters many clients that have good credit and work histories, but cannot purchase a house due to lack of funds for closing costs and down payment.*

*There were no further public comments.*

**5.3 13-0995**

PY2013 HOME/LCAHP Application Round Presentation, Deliberations and Allocations - Discussion and Recommendation

- The Affordable Housing Application Review Committee (ARC) is responsible for making funding allocation recommendations for the 2013 HOME Investment Partnership and Lake County Affordable Housing Program (LCAHP) funding round.
- Recommendations are forwarded for consideration and approval to the Community Development Commission.

*Ms. Ciampi said that each agency would be allowed a five-minute time period for a brief presentation on their applications, followed by any questions from the ARC members. She then began to call the organizations to present their information, followed by staff's overview of regulatory considerations, including the required minimum HOME allocation for Community Housing Development Organization (CHDO) projects, the maximum cap for CHDO Operating funds, and the changes brought about by the new HOME rule. A discussion about application scoring ensued. Ms. O'Connell mentioned that staff recommended choosing several contingency projects, in the event that funds become available prior to the next application round. The ARC then discussed the projects and deliberated on which applications to fund and how much to award to each.*

*Recommended awards for the Lake County Affordable Housing Program (LCAHP) were as follows: AHC Down Payment Assistance \$100,000; AHC Foreclosure Counseling \$45,000; Catholic Charities Tenant Based Rental Assistance \$20,000; Christ Church Accessible Safe Homes for Elders \$7,500; CPAH Scattered Site Preservation \$67,500; and Mano a Mano Foreclosure Prevention \$10,000. The ARC recommended the HOME program awards as follows: CPAH and LCRDC CHDO Operating funds at \$15,000 each; CPAH Scattered Site Preservation \$148,480; LCRDC North Chicago Strategic Revitalization \$300,000; LCRDC Riverside Partnership Group Home Rehabilitation \$75,000; and Glenkirk Moraine Aggregated Living Rehabilitation \$66,800. Consortium fund allocations, which are calculated based on an agreement formula and rounded up to an even dollar amount, are as follows: City of North Chicago \$105,048 and City of Waukegan \$175,080.*

Staff further explained the practicality of designating contingency projects, should additional funds become available. It was anticipated that some HOME projects that have not yet been contracted might prove to be ineligible. Additionally, staff has been working with HUD to clear up financial matters with several old projects that HUD has deemed ineligible, thereby necessitating funds to be placed in new, eligible projects. Program income could also provide additional funds. In order to quickly put these funds to use, contingency projects must be recommended at this time, so that they proceed along the Action Plan approval process with the recommendations indicated above. The ARC determined that the following HOME projects would be eligible to receive awards: Glenkirk's Conway Rehabilitation \$48,000; LCRDC's North Chicago Strategic Revitalization Plan \$20,000; and CPAH's Scattered Site Preservation Program \$121,520. Once the amount of additional funding is determined, the ARC will meet again to assign the dollar amounts to any or all of the contingency projects indicated above.

*Motion: To approve the HOME funding contingencies as indicated above and forward them to the Community Development Commission.*

*Motion Made By: Kitty Cole*

*Motion 2nd By: Janet Swartz*

*Motion approved*

*Ms. O'Connell stated that the Public Comment period begins at this time, with the recommendations proceeding to the Executive Committee of the Community Development Commission (CDC), then to the CDC, the Health and Community Services and Financial and Administrative Committees, and finally to the County Board, prior to submission to HUD as a PY2013 Action Plan amendment.*

**A motion was made by Commissioner Swartz, seconded by Commissioner Calabresa, to approve the HOME and LCAHP recommendations as indicated above and forward them to the Community Development Commission. The motion carried by the following vote:**

**Aye:** 3 - Commissioner Swartz, Commissioner Cole and Commissioner Calabresa

**Abstain:** 1 - Commissioner Armstrong

**6. Staff Reports**

*There were no staff reports.*

**7. Adjournment**

**A motion was made by Member Cole, seconded by Member Calabresa, that this item be adjourn. The motion carried unanimously.**

**Aye:** 4 - Commissioner Swartz, Commissioner Cole, Commissioner Calabresa and Commissioner Armstrong