

Lake County Illinois

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



Minutes Report - Draft

Wednesday, January 15, 2014

3:30 PM

**10th floor Assembly Room
18 N. County Street, Waukegan, IL 60085
Community Development Commission**

1. ROLL CALL

Chairman Rose called the Community Development Commission (CDC) meeting to order at 3:45 p.m.

Guests: John Quintanilla, Katie Pinter, and Kara Grubb of Prairie State Legal Services; Diane Thackston and John Gonsalez of COOL; Betsy Lassar of Lake County Housing Action Coalition; Joel Williams of PADS; Mary Ellen Saunders of ElderCARE @ Christ Church; Donna Drinka and Sarah Pinger of Catholic Charities; Frances Forys and Heather Hipsley of Maristella; Mary Ellen Tamasy of Lake County Residential Development Corporation; Sarah Armstrong of Mano a Mano; Diana Helt and Tom Daily of Great Lakes Adaptive Sports Association; Pete Schaefer of Northern Illinois Food Bank; Lisa Adelmund of Highland Park Community Nursery School and Day Care Center; Rocky Horvath and Bill Ganek of the Village of Fox Lake; Steve Cieslica of Trotter & Associates; Virginia Peschka of Consumer Credit Counseling Services of McHenry and Lake Counties; Andrew Breen of Lake County Center for Independent Living; Dave Scheffler of NorthPointe Resources; Ezell Robins of the City of Waukegan; and Linda Kellough, alternate for Commissioner Janet Swartz

Staff: Eric Waggoner, Brittany Sloan, Jodi Gingiss, Brenda O'Connell, Sarah Ciampi, Janel Gomez, Jordan Bartle, and Laura Walley

Present 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

2. APPROVAL OF MINUTES

2.1 14-0020

Approval of October 23, 2013 Minutes

Attachments: [10.23.13 Minutes](#)

A motion was made by Commissioner Hewitt, seconded by Commissioner Armstrong, to approve the October 23, 2013 minutes. The motion carried by the following vote:

Aye: 11 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose and Commissioner Armstrong

Abstain: 1 - Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

3. CHAIR'S REMARKS

Chairman Rose had no remarks, but asked Ms. Jodi Gingiss for her comments. Ms. Gingiss thanked everyone for their attendance and then explained why the PY2014 Annual Action Plan (Plan) was not on the agenda. HUD had advised all grantees not to submit the Plan until the federal funds were appropriated and each grantee's allocations

were calculated. During tonight's meeting, the CDC will consider the Executive Committee's funding recommendations, as determined by each Application Review Committee (ARC) and public comments may be heard or submitted in writing. Once Lake County's funds are determined, they will be incorporated into the Plan, which will be published and returned to the CDC for the official public hearing. The Plan will then proceed through the official approval process, including a thirty-day comment period, approval by the CDC, followed by submission to the Health and Community Services and the Financial and Administrative Committees and then finally to the County Board, prior to submission to HUD.

4. PUBLIC COMMENTS (items not on the agenda)

There were no public comments.

5. OLD BUSINESS

There was no old business.

6. NEW BUSINESS

6.1 14-0021

Presentation on Duty to Affirmatively Further Fair Housing.

- Since 2012, the County has contracted with Prairie State Legal Services as its fair housing services provider. Prairie State's scope includes providing fair housing training to government officials and grant-making decision makers such as the CDC.
- As the By-Laws of the CDC state, one of the goals of the CDC is to "Actively compile and disseminate information on trends, issues and best practices impacting community development" and fair housing - as both a federal and state law - is one of those best practices.
- To prepare for the 2014 Analysis of Impediments to Fair Housing, the CDC will hear three short presentations on the County's duty to affirmatively further fair housing at its first three meetings of 2014.

Ms. Gingiss stated that Lake County, in order to receive federal funding, is responsible to affirmatively further fair housing. Currently, the County is working on its 2014 Analysis of Impediments to Fair Housing, which will be released later this year. Prairie State Legal Services, the County's fair housing services provider, will present educational information over the next several months so that the CDC is informed on the trends, issues and best practices pertaining to fair housing. Ms. Gingiss introduced Ms. Kara Grubb, the Outreach and Training Coordinator from Prairie State, to speak to the CDC on this topic. Ms. Grubb provided an outline on the issues to be discussed during her presentation (see binder) and then addressed these issues: 1) the Federal Fair Housing Laws, and 2) the Illinois Human Rights Act, and then spoke about the protected classes. She went over the general provisions of the Fair Housing Act, the difference between disparate treatment and disparate impact, and how the Fair Housing Act affects municipalities. Ms. Grubb stressed that communities receiving federal funding are required to act to affirmatively further fair housing.

6.2 14-0011

Fox Lake CDBG 2012 Public Infrastructure Grant Amendment Request

- The Village of Fox Lake is requesting that CDC approve an amendment to its 2012 CDBG Public Infrastructure project.

Attachments: [Fox Lake Project DOCS](#)

Ms. Janel Gomez presented Fox Lake's request to amend its 2012 Public Infrastructure (PI) project, which was a water main connection project that was determined to be lacking in public support and, therefore, funding. This request would address a public safety issue by replacing fire hydrants, some of which are over seventy-five years old and can no longer be repaired due to the lack of replacement parts. The proposed project site is within a two-mile radius of the original project site and would have scored slightly higher, as the census tract involved contains a higher percentage of low-income residents. The proposed project's leverage will be similar to the original project's leverage. Fire hydrant replacement is part of the same Consolidated Plan goal as water main projects. The CDC discussed this request and PI project changes in general.

A motion was made by Commissioner Venturi, seconded by Commissioner Krapf, to approve Fox Lake's 2012 Public Infrastructure amendment request. The motion carried by the following vote:

Aye: 11 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

Not Present: 1 - Vice-Chairman Pedersen

6.3 14-0012

Amendment to project scope of 2012 HOME funding allocation for NorthPointe Resources

- NorthPointe's application for HOME 2012 funds was approved to complete rental group home rehabilitation at two project sites, 700-702 College Avenue (Winthrop Harbor) and 39286 Garnett Avenue (Beach Park).
- CD staff has discovered the College Avenue site is not eligible as it is under a current period of affordability from previous HOME funding.
- Since College Avenue can be rehabilitated with NorthPointe's 2012 LCAHP grant, request for CDC to reduce scope of \$26,260.00 HOME project to include only 39286 Garnett Avenue. This focused funding will support more comprehensive accessibility, energy efficiency, and code rehabilitation.
- Both projects are viable long-term for the NorthPointe portfolio.

Attachments: [northpoint letter](#)

Ms. Sarah Ciampi explained NorthPointe Resources' request for an amendment in its 2012 HOME project, which provided for rehabilitation work on two group homes, located on College Avenue in Winthrop Harbor and Garnett Avenue in Beach Park. As the College Avenue home is currently within a period of affordability under a previous HOME grant, no HOME funds may be used on it at this time. Ms. Ciampi worked with the agency to formulate a plan that would utilize the 2012 HOME funds solely on the Garnett Avenue home, providing more extensive improvements to include comprehensive accessibility, energy efficiency, and code rehabilitation work. The College Avenue home

will be rehabilitated with the agency's 2012 LCAHP grant. NorthPointe requested that the 2012 HOME project scope be reduced from the two group homes to the Garnett Avenue home, which would undergo an increased level of rehabilitation.

A motion was made by Commissioner Venturi, seconded by Commissioner Hewitt, to approve the amendment to the project scope for NorthPointe Resources' PY2012 HOME grant. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.4 14-0024

Joint resolution authorizing approval of revised policies for the provision of assistance through Emergency Solutions Grant (ESG).

- Policies for the consistent provision of ESG were required under the HEARTH Act and initially included as a part of Lake County's substantial amendment to the 2011 Action Plan which was submitted to U.S. Department of Housing and Urban Development (HUD) for approval in September 2012.
- The initial policies were approved by the Lake County Board on May 8, 2012.
- Current revisions include expanding program types funded by Lake County's ESG grants to include rapid rehousing programs in addition to previously allowed homelessness prevention programs and homeless shelters. All three of these program types are eligible for federal ESG funding.
- The revisions were developed in conjunction with the Rapid Rehousing Task Force of the Lake County Coalition for the Homeless and approved by both the Homeless Assistance Application Review Committee of the CDC and the CDC Executive Committee in December, 2013.

Attachments: [Policies, Standards & Procedures- Final Changes Jan 2014](#)

Ms. Gingiss informed the CDC about the proposed changes to the Policies for the Provision of Assistance through the Emergency Solutions Grant (ESG) program (see agenda packet). One of the changes would be to add rapid re-housing to shelter and homelessness prevention as eligible activities. The Homeless Application Review Committee (ARC) reviewed the changes and recommended approval of the revised policies prior to its review of the ESG applications.

A motion was made by Commissioner Armstrong, seconded by Commissioner Swartz, to approve the revised Policies for the Provision of Assistance through Emergency Solutions Grant. The motion carried by the following vote:

Aye: 11 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose and Commissioner Armstrong

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

Not Present: 1 - Commissioner Mancino

6.5 14-0013

Review of PY2014 Emergency Solutions Grant (ESG) Funding Recommendations from the Homeless Application Review Committee (ARC)

- The Homeless ARC met on December 9, 2013 to review applications for PY2014 ESG funding and anticipated contingency funding from prior years' grants.
- The ARC recommends funding programs in shelter, homelessness prevention, rapid rehousing and homeless management information systems (HMIS) as consistent with the consolidated plan and Lake County's strategic plan.
- Specific program allocations are detailed in the attached memo, which has been updated with a slightly higher contingency funding amount since approved by the CDC Executive Committee on December 16, 2013.

Attachments: [2014 ESG Funding Recommendations Memo Revised](#)

Public comments were requested on the funding recommendations determined by the Homeless ARC and then approved by the Executive Committee (EC), during its December 2013 meeting, for presentation to the CDC for its approval.

Ms. Sarah Pinger, of Catholic Charities, thanked the CDC for its initial funding recommendation for the agency's Homeless Prevention program. She said that the funds are very important to help clients maintain housing stability within the community. Ms. Pinger added that Catholic Charities looks forward to strengthening its relationship with the County.

Ms. Donna Drinka, of Catholic Charities, offered her thanks for the agency's funding recommendation for its Rapid Re-housing program, which she said is an important housing option to assist the County's homeless citizens. The agency looks forward to working diligently to place clients in permanent housing.

Ms. Katie Pinter, of Prairie State Legal Services, expressed appreciation for her agency's Fair Housing program funding recommendation, which will allow Prairie State to undertake more high-impact fair housing litigation to affect change within the County. The agency will continue to work toward creating better housing situations and prevent homelessness within the County.

Ms. Frances Forsys, of Maristella, asked for reconsideration for the agency's program, which did not receive an initial funding recommendation. She felt that the program should have scored higher and went over the categories, providing her reasons for increasing those scores. Ms. Forsys hoped that the CDC would reconsider and award her agency at least \$10,000.

Ms. Gingiss said the CDC valued Maristella as a partner and respected the agency's work for the community and she thanked Ms. Forsys for her comments.

Mr. Joel Williams, of PADS, thanked the CDC for his agency's initial funding recommendation for PADS Emergency Shelter program, which provides the first point of entry and assistance for those experiencing homelessness. He looks forward to being a good steward of the funds and assisting the agency's clients.

There were no further public comments on this item.

The CDC considered the proposed recommendations, based on the estimated funding level for the ESG program. The recommendations were as follows:

<i>Catholic Charities – Rapid Re-housing</i>	<i>\$47,392</i>
<i>PADS Lake County - Shelter</i>	<i>\$47,392</i>
<i>Catholic Charities – Homeless Prevention</i>	<i>\$42,832</i>
<i>Lake County Haven – Shelter</i>	<i>\$23,796</i>
<i>A Safe Place – Shelter</i>	<i>\$19,037</i>
<i>Homeless Management Information System</i>	<i>\$17,991</i>
<i>Prairie State Legal Services – Homeless Prevention</i>	<i>\$11,898</i>

Once the federal budget is finalized and HUD determines Lake County funding allocations, the estimated awards will be adjusted, per the ARC guidelines.

A motion was made by Commissioner Venturi, seconded by Vice-Chairman Pedersen, to approve the PY2014 ESG funding recommendations and send to Committee. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.6 14-0014

Review of PY2014 Community Development Block Grant (CDBG) Public Infrastructure (PI) Funding Recommendations from the Public Infrastructure Application Review Committee (ARC) and CDC Executive Committee

- The Public Infrastructure ARC met on December 9, 2013 to review applications for anticipated PY2014 CDBG public infrastructure funding and contingencies for variations in those anticipated funds.
- CDC Executive Committee approved these recommendations on December 16, 2013.
- The ARC and CDC Executive Committee recommend funding programs for roadway improvements, water system supply improvements, sanitary system improvements, and drainage system improvements in low-moderate census tract areas in Lake County in accordance with the consolidated plan and Lake County's strategic plan.
- Specific program allocations are detailed in the attached memo.

Attachments: [2014 CDBG-PI Funding Recommendations](#)

Ms. Gingiss informed the CDC of the PI ARC recommendations, adding that any change in the estimated funding level will be spread over all entities on a pro rata basis. The proposed awards are: Zion, Highwood, Round Lake Beach, Antioch Township, Round Lake Park, Round Lake Heights, Park City, Hainesville, Grant Township, Mundelein, Fox Lake, Round Lake, Wauconda, and Beach Park at \$85,000 each; Wauconda Township, \$72,250; Lakemoor, \$72,080; Island Lake, \$68,000; and Waukegan Township, \$36,550.

No public comments were offered on this portion of the 2014 Annual Action Plan.

A motion was made by Commissioner Mancino, seconded by Commissioner Venturi, to approve the PY2014 PI funding recommendations, as listed above, and send to Committee. The motion carried by the following vote:

Aye: 11 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Abstain: 1 - Commissioner Hewitt

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.7 14-0015

Review of PY2014 Community Development Block Grant (CDBG) Public Services (PS) Funding Recommendations from the Public Services Application Review Committee (ARC)

- The Public Services ARC met on December 11, 2013 to review applications for anticipated PY2014 CDBG public services funding and contingencies for variations in those anticipated funds.
- The ARC recommends funding programs for basic food and nutrition needs, basic health needs, security of employment, access to services, security of family & social stability and behavioral health.
- Specific recommended program funding amounts were approved by the CDC Executive Committee on December 16, 2013 and are detailed in the attached memo.

Attachments: [2014 CDBG-PS Funding Recommendations Jan 2014](#)

Public comments were requested on the funding recommendations determined by the Public Services ARC, approved by the Executive Committee (EC), and now presented for CDC approval.

Ms. Sarah Armstrong, of Mano a Mano, thanked the CDC for the agency's initial funding recommendation and expressed hope that the award would remain in place through the approval process. She then spoke about Mano a Mano and its efforts within the community.

Ms. Lisa Adelmund, of Highland Park Community Nursery School and Day Care Center, expressed thanks for her agency's funding recommendation. She explained how the agency helped not just the children who attend the school, but also helped the whole family by providing stability.

Ms. Diana Helt, of Great Lakes Adaptive Sports Association, offered thanks for the agency's funding recommendation and explained the program, which will mainly assist adults with spinal cord injuries. Clients will become involved with sports activities and a wellness program.

Mr. Andrew Breen, of Lake County Center for Independent Living, submitted a letter of appeal, asking for funding reconsideration for his agency. He stressed that there were no employment readiness programs recommended for PY2014 funding. Disabled individuals have a high rate of unemployment and require services to help them prepare

for the workplace and become productive members of the community.

Ms. Mary Ellen Saunders, of ElderCARE @ Christ Church, thanked the CDC for ElderCARE's funding recommendation and provided information on the agency and the clients it serves. She expressed the agency's hope that the initial funding recommendation would become final.

Ms. Diane Thackston, of COOL, asked for reconsideration of its application for funds, explaining how important the agency's food pantry program is for an increasing number of individuals and families throughout the community. She explained about COOL's expenses and the need for receiving CDBG support.

There were no further public comments on this item.

Chairman Rose thanked those that attended for their time and efforts on behalf of the citizens of Lake County and explained that tonight's vote was based on the recommendations of the four ARCs. There will be a second vote once the federal government announces Lake County's funding allocations. He added that the decision-making process was very difficult, as many agencies apply for these limited funds, and the ARC members work diligently to arrive at their recommendations.

The proposed Public Services recommendations, based on an estimated funding level for the program, are as follows: CASA Lake County, Zacharias Center, Consumer Credit Counseling, ChildServ and Highland Park Nursery School at \$29,000 each; Nicasa \$28,314; ElderCARE, Family Service, Northern Illinois Food Bank, and Great Lake Adaptive Sports at \$25,000 each; and Mano a Mano \$16,692.

Once HUD determines Lake County funding allocations, the estimated awards will be adjusted, per the ARC guidelines.

A motion was made by Commissioner Venturi, seconded by Commissioner Rosenthal, to approve the PY2014 PS funding recommendations, as listed above, and send to Committee. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.8 13-1458

Joint resolution authorizing the implementation of the Community Development (CD) Watch List Policy.

- After CD grants are approved by the Community Development Commission (CDC) and the Lake County Board, CD staff administers the grants with the goal of timely, high-impact and legally compliant federal spending.
- In rare cases, when a program or project funded with federal monies does not meet requirements for timeliness, impact and compliance, CD staff offers direct technical

assistance and coaching to help the grantee meet these requirements.

- After repeated attempts to bring the project or program into compliance, the Watch List will indicate when a project or program remains out of compliance to the point of material underperformance and/or risk of repayment of federal funds.
- Establishing this policy will allow an avenue for CD staff to communicate openly with CDC in a formal way.

Attachments: [Watch List Policy Final Jan 2014](#)

Ms. Gingiss brought the Community Development Watch List Policy before the CDC for a formal approval. The Watch List Policy had been slightly revised since the initial discussion on this policy, including a name change from the Grantee Watch List Policy, as there can be multiple reasons that a project encounters difficulties. The Watch List will be used as a tool to bring attention to projects that may need additional technical assistance, to communicate with the CDC, and to aid in making decisions about grants that may need to be changed. All efforts will be extended to keep agencies from being placed on the Watch List. Chairman Rose thanked staff for its work on creating the Watch List Policy.

A motion was made by Commissioner Venturi, seconded by Commissioner Armstrong, to approve the Community Development Watch List Policy and send to Committee. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.9 14-0010

Joint resolution authorizing recapitalization of Lake County HOME Investment Partnerships Program (HOME).

- Lake County Community Development has five ineligible HOME projects from 1994, 2002, 2005, 2008 and 2011 HUD program years in which \$271,746.69 of federal HOME funds were invested.
- The U.S. Department of Housing and Urban Development (HUD) requires that federal funds previously invested in HOME projects that become ineligible during the HOME affordability period be repaid with non-federal money.
- HUD has blocked Lake County from drawing on \$1,505,806 of existing HOME capacity until \$271,746.69 of federal investment in past ineligible HOME projects is recapitalized (change or renew financial capital/assets).
- In lieu of sending cash directly to HUD, Lake County is permitted to invest non-federal funds in a local HOME account for creating new HOME projects, bound by HOME rules.
- These new Lake County HOME projects will replace the ineligible HOME projects.
- By both investing funds recouped from ineligible projects and repurposing LCAHP projects as new HOME projects, the County can recapitalize its HOME program and satisfy HUD's requirements.
- Once HUD direction is received, Community Development will return to Committee to request permission to move money if necessary.

Attachments: [Jan 2014 Memo HOME Workout HCS F A](#)

Ms. Gingiss informed the CDC that HUD had blocked the County from drawing any HOME funds until resolution was reached on five projects that HUD determined were ineligible. These projects, which were funded during various project years beginning in 1994, total \$271,749.69 in federal funds which must be repaid with non-federal money. Fortunately, HUD will permit the County to utilize Lake County Affordable Housing Program (LCAHP) funds to recapitalize the ineligible projects, rather than refunding money to HUD. The recouped funds will then be invested in a local HOME account for creating new HOME projects, bound by HOME rules, to replace the ineligible HOME projects. Several previously approved, but not yet contracted, LCAHP projects will be repurposed as these new HOME projects. This will allow the County to satisfy HUD'S requirements. In answer to a question from Commissioner Hart, Ms. Ciampi explained why HUD determined that the YouthBuild project was deemed ineligible. Commissioner Swartz stated that this item demonstrated how important LCAHP funds are to the County. Ms. Gingiss explained the repayment sources for each project, as shown within the agenda packet memo.

A motion was made by Commissioner Molek, seconded by Commissioner Venturi, to approve the Joint Resolution authorizing recapitalization of Lake County's HOME program and send to Committee. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

6.95 13-1461

Joint resolution adopting the Lake County HOME Investment Partnerships Program (HOME) Homebuyer Policy: Underwriting, Lending and Refinancing Guidelines.

- In August 2013, HUD issued a revised HOME rule that governs the administration of the HOME program on the part of the Lake County Consortium.
- The County, as lead entity for the Consortium, is required to establish a written policy for Homebuyer programs and projects providing direct assistance to homebuyers as related to underwriting, lending and refinancing guidelines.
- Community Development staff worked with local partners to draft said policy and adoption of the policy will net continued compliance with HOME rule requirements in accordance with HUD deadlines.

Attachments: [HOMEHBPolicyMemo](#)

[HOME Homebuyer Policy Jan 2014](#)

Due to the new HOME rule, the Lake County Consortium was required to establish a written policy for Homebuyer programs and projects. Ms. Ciampi informed the CDC that Lake County, as the lead Consortium entity, met with its local partners to draft the policy, which was required to include underwriting, lending and refinancing guidelines. The new policy meets all of HUD'S current criteria and its January deadline. HUD has stated that

complete guidance had not yet been issued, so it is expected that revisions might be needed in the future to ensure continued compliance with the HOME rule requirements.

A motion was made by Commissioner Rosenthal, seconded by Commissioner Hart, to approve the Joint Resolution to adopt the Lake County HOME program's Homebuyer Policy: Underwriting, Lending and Refinancing Guidelines and send to Committee. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa

7. STAFF REPORTS

Ms. Gingiss stated that the FY2014 federal budget for CDBG funding is expected to go down slightly, while HOME and ESG funding levels are currently recommended at a slight increase at the Congressional level.

8. ADJOURNMENT

A motion was made by Commissioner Venturi, seconded by Commissioner Swanson, to adjourn the meeting at 5:10 p.m. The motion carried by the following vote:

Aye: 12 - Commissioner Krapf, Commissioner Molek, Commissioner Swartz, Commissioner Venturi, Commissioner Hart, Commissioner Hewitt, Vice-Chairman Pedersen, Commissioner Rosenthal, Commissioner Swanson, Chairman Rose, Commissioner Armstrong and Commissioner Mancino

Absent: 3 - Commissioner Russell, Commissioner Cunningham and Commissioner Calabresa