

Lake County Illinois



Minutes Report - Draft

Wednesday, May 7, 2014

9:00 AM

**2nd Floor Conference Room - Central Permit Facility
500 W. Winchester Road, Libertyville, IL**

**CDC Application Review Committee – Affordable
Housing**

1. ROLL CALL

The Application Review Committee (ARC) meeting was called to order at 9:06 a.m. Guests: Laura Sabino, Kathlyn Long and Kate Ceithaml of Lake County Haven; Paul Howard of Antioch Senior Center; Kori Larson and Linda Berkowitz of Glenkirk; Susan Moore of Tiffany Rose LLC; Mary Ellen Tamasy of Lake County Residential Development Corporation; Robert Shears of Youth Conservation Corps; Sarah Pinger and Davie Fries of Catholic Charities; Mary Ellen Saunders of ElderCARE@Christ Church; Rob Anthony of Community Partners for Affordable Housing; Steve Porras of Axia Development; Lisa Pugliese of Affordable Housing Corporation; and Julie Donovan of Habitat for Humanity Staff: Jodi Gingiss, Sarah Ciampi, Jordan Bartle and Laura Walley

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

2. APPROVAL OF MINUTES

2.1 14-0457

Approval of the February 12, 2014 minutes

Attachments: [AH ARC Minutes 2.12.2014.pdf](#)

A motion was made by Commissioner Swartz, seconded by Commissioner Armstrong, to approve the February 12, 2014 minutes. The motion carried by the following vote:

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

3. PUBLIC COMMENTS (items not on the agenda)

There were no public comments.

4. OLD BUSINESS

There was no old business.

5. NEW BUSINESS

5.1 14-0485

AHC - CDBG Lake County Homeowners Rehabilitation Program

Ms. Jodi Gingiss presented an overview of the Homeowner Rehabilitation Program, which the Affordable Housing Corporation (AHC) has administered since 1998. AHC was the only organization that responded to an RFP for this program for PY2014 funding of \$162,000, as well as the \$144,000 currently available in the CDBG revolving loan fund. She stated that staff had reviewed AHC's application and recommended that AHC continue to manage the program.

Ms. Lisa Pugliese, Executive Director of AHC, said that her agency had used this opportunity to consider certain changes in the rehabilitation program in order to make it more responsive to the current housing situation. The new Accessibility Program would provide a loan of up to \$10,000 for improvements to a property's functionality to assist persons with disabilities. The Life-systems Program would bring a home up to code

including all critical health and safety issues, with a \$20,000 maximum loan. There would also be an Emergency Program to help pay for repairs that need to be expedited so that the house remains livable. The loans would be in the form of a five-year forgivable lien. She then spoke of promoting the new programs.

Commissioner Swartz expressed her gratitude to Community Development (CD) staff for their work with AHC to revamp the Homeowner Rehabilitation Program, as it will help with neighborhood stabilization.

A motion was made by Commissioner Swartz, seconded by Commissioner Cole, to recommend AHC's application for the Homeowner Rehabilitation Program to the Community Development Commission for approval. The motion carried by the following vote:

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

5.2 HOME and Lake County Affordable Housing Program (LCAHP) Overview

Ms. Sarah Ciampi presented an overview of the federally-funded HOME Program and the Lake County Affordable Housing Program (LCAHP). These programs help to fund housing programs and projects to help the County's low- and moderate-income citizens. Ms. Ciampi said that there was approximately \$1.1 million available for this funding round and that each applicant would have a five-minute period to speak about its proposal and answer any questions from the ARC members.

Ms. Gingiss thanked Ms. Ciampi for her efforts with the application reviews and also Mr. Jordan Bartle for assisting Ms. Ciampi. There was a round of applause. Ms. Gingiss also thanked the applicants, without whom there would be no affordable housing programs.

5.3 Public Comment for items related to PY2014 HOME/LCAHP Application Round

Mr. Paul Howard, Director of the Antioch Senior Center, said that additional senior housing was needed in Lake County. He stated that many members of the Senior Center were residents of Tiffany Senior Apartments in Antioch and he was familiar with the construction, appearance and management of the apartments and that he was appearing on behalf of the Tiffany Rose funding application.

Ms. Kathlyn Long, of the Lake County Haven, informed the ARC of her experiences as a former resident of the Haven and said that she hoped that its application would be recommended for funding.

Commissioner Calabresa thanked Ms. Long for sharing her success story. The Commissioner stated her long-time belief that helping mothers and their children was the most important aspect of her tenure.

Mr. Robert Shears of Youth Conservation Corps spoke of his knowledge of Glenkirk, providing a recommendation of their history and work with people with developmental

disabilities. He hoped that Glenkirk's application would be favorably considered.

5.4 14-0486

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 2014 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 called each applicant to the podium to speak about their organization's proposal for funding.

Ms. Kori Larson, Executive Director of Glenkirk, spoke about her agency's 2011 comprehensive facility audit, which showed the need to renovate or replace all of the facilities with significant maintenance issues. Glenkirk's application requested funding to renovate two CILA building that provide housing for thirteen individuals with developmental disabilities. Ms. Larson then provided information on the improvements planned for each building.

Ms. Laura Sabino, Director of the Lake County Haven, gave a brief overview on her agency and then spoke of its request for funding to purchase additional units for transitional housing.

Ms. Mary Ellen Saunders, of ElderCARE@ChristChurch, spoke about the Accessible Safe Homes for Elders Program, which provides up to \$750 per home to improve safety and accessibility to allow seniors to live independently. Ms. Saunders distributed a handout to provide demographics on the advancing age of the County's residents and the increasing number of falls that occur.

Ms. Mary Ellen Tamasy, President of the Lake County Residential Development Corporation (LCRDC), said that her agency had formed a partnership with the City of North Chicago to undertake the North Chicago Strategic Revitalization Plan. The Plan would develop 20 units of rental and lease-to-purchase housing. North Chicago has donated vacant lots for new construction, which will include the construction of a four-unit building to provide permanent supportive housing for veterans. In addition, vacant homes will be rehabilitated to improve neighborhoods and stimulate additional investment in the community. Ms. Tamasy said that this program was awarded a \$1.5 million grant by the Attorney General's office.

Ms. Tamasy spoke about LCRDC's Riverside Foundation Partnership application, which proposed that LCRDC would acquire and rehabilitate four single-family homes to be leased to the Riverside Foundation for their clients with developmental disabilities. The program would move the clients from an institutional setting into independent,

community-integrated housing within ten miles of the Foundation's Vernon Hills training center.

Ms. Pugliese informed the ARC of AHC's Homebuyer Education and Counseling Program, which helps those who are not currently ready to purchase a home prepare to become homebuyers in the future. The educational portion teaches how to navigate the home buying process, including budget and credit, mortgage financing, qualifying for a loan, moving toward settlement and life as a homeowner. The counseling portion includes working individually with potential homebuyers to look at their finances, conduct an affordability analysis, and help them to deal with any obstacles that might prevent them from purchasing a home. The program cost is approximately \$500 per household.

Ms. Pugliese said that the Home Step Rental Assistance Program would help those households that need a bridge between transitional housing and self-sufficiency. AHC proposed to partner with Lake County Haven, A Safe Place and PADS Lake County to help support those clients that were ready to move to permanent housing. The program would provide 12 months of rental assistance with the referring agency providing 12 months of additional services to further assist the clients.

Ms. Pugliese spoke about AHC's application for its Lake County Down Payment Assistance Program, which would provide up to 5% of the purchase price to help income-qualified households with the down payment and closing costs incurred during the purchase of a home. To date, this program has assisted more than 2,000 households purchase homes.

Ms. Susan Moore, President of Tiffany Road Development Corporation, stated that her company proposed to construct a 70-unit apartment building for senior citizens in Antioch. She said that there is currently a four-year wait to obtain an apartment at Tiffany Senior Apartments, which she manages. Mr. Steve Porras, of Axia Development, spoke about the financial aspects of the project, Tiffany Rose Senior Living, which is in the early stages of securing the funding and tax credits needed for the project to proceed.

Mr. Rob Anthony, Executive Director of Community Partners for Affordable Housing (CPAH), went over his agency's Walker Avenue New Construction Rental Project, which would provide four rental units in Highland Park. He said that two adjacent properties on very large lots, each zoned for multi-family purposes, became available within a short timeframe. CPAH developed a plan to rehabilitate the existing house on each lot for resale to income-qualified households and to construct the affordable rental units.

Ms. Sarah Pinger, Supervisor of the Emergency Assistance Programs at Catholic Charities, provided information about the agency's Tenant Based Rental Assistance (TBRA) Program application, which requested \$100,000 to assist 65 households. Her agency, a member with the Lake County Consortium to Prevent Homelessness, has

worked in collaboration with the other Consortium members to assist those residents in jeopardy of facing homelessness. Ms. Pinger addressed staff's concerns about the program's delivery costs, informing the ARC of the various activities that comprise each client's review process. In answer to a question, Mr. David Fries, Community Casework Department Director, stated that the AHP funds requested for security deposits were very important, as the other funding source utilized for TBRA did not permit its funds to be used for the deposits, specifying use for rental assistance only. He said that Catholic Charities was open to working with staff to restructure the administrative costs applied toward any funds awarded.

Ms. Julie Donovan, Executive Director of Habitat for Humanity, spoke about her agency's Building Communities project, which proposed to provide ten homes to low- to moderate-income households. Five homes would be provided through rehabilitation of foreclosed homes and the other five would be newly constructed following demolition of blighted houses in targeted neighborhoods. She provided information on the budgeting and maintenance training that each household must complete prior to obtaining a home.

Mr. Robert Shears, Executive Director of Youth Conservation Corps (YCC), informed the ARC of the programs provided by his agency to help at-risk youth in the Waukegan, North Chicago and Zion areas. YCC's application requested funds to help refurbish an existing home.

Ms. Ciampi said that CPAH, Habitat and LCRDC had each requested Community Housing Development Organization (CHDO) operating funds grants. Commissioner Swartz stressed the importance of funding developers' operating costs.

The ARC discussed the applications and deliberated over both HOME and LCAHP funding and the CHDO set-aside and operating funds. Ms. Ciampi stated that the ARC funding recommendations would be incorporated into an Action Plan amendment for Executive Committee (EC) and CDC review. Following any adjustments required by the EC and/or CDC, the amendment would then proceed through the County Board's approval process prior to submittal to HUD.

Motion: To recommend that \$65,000 of CPAH's PY2013 Scattered Site funds be repurposed to its PY2014 Walker Avenue New Construction Rental project

Motion Made By: Janet Swartz

Motion 2nd By: Carol Calabresa

Motion approved

Due to funding recommendations, \$2,000 of LCAHP funds will be reclassified as HOME funds to facilitate accounting clarity. The funding recommendations were as follows:

LCAHP funds - \$100,000 to Lake County Haven; \$96,000 to AHC's Down Payment

Assistance project; \$92,000 to Glenkirk; and \$10,000 to Elder CARE@ChristChurch

HOME funds - \$235,000 to CPAH; \$150,000 to LCRDC's North Chicago Revitalization project and \$150,000 to its Riverside project; \$145,920 to AHC's TBRA project; and \$125,000 to Habitat for Humanity

HOME CHDO Operating funds - \$19,430 to LCRDC; \$19,429 to Habitat for Humanity; and \$15,000 to CPAH

Ms. Gingiss asked the ARC for further consideration on the CDBG Homeowner Rehabilitation program (see Item 5.1), which includes a revolving loan fund. Due to the nature of the program, staff recommended that a longer-term commitment was needed in order for an agency to properly administer the program. The feasibility of a three-year contract, provided that funds were available, was discussed by the ARC. The award amount would be considered each year based on HUD's funding allocations. Ms. Gingiss said that AHC would present annual updates to the ARC prior to each contract extension. The ARC discussed the recommendation.

Motion: To forward the recommendation to provide AHC with a three-year contract, with annual options for renewal during the contract duration, to the CDC Executive Committee for review and approval

Motion Made By: Janet Swartz

Motion 2nd By: Kitty Cole

Motion approved

A motion was made by Commissioner Swartz, seconded by Commissioner Calabresa, to forward the above mentioned funding recommendations to the CDC Executive Committee for review and approval. The motion carried by the following vote:

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

6. STAFF REPORTS

Ms. Gingiss introduced Ms. Monika Bobo, an attorney who has been working with Community Development on a temporary basis to assist staff with HOME contracts and contract amendments. Ms. Gingiss thanked the ARC members for their time and hard work with the funding round.

7. ADJOURNMENT

A motion was made by Commissioner Armstrong, seconded by Commissioner Swartz, to adjourn the meeting at 11:55 a.m. The motion carried by the following vote:

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