



2011 (Approved); August 13, 2013  
(Revised); March 2015 (Revised);  
March 2017 (Revised)

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# 2010 Housing & Community Development Consolidated Annual Action Plan

## *Substantial Amendment*

Neighborhood Stabilization Program – Round 3

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Lake County, Illinois

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Strezo, Dominic
Email Address	<a href="mailto:dstrezo@lakecountyil.gov">dstrezo@lakecountyil.gov</a>
Phone Number	847-377-2132
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.
<p>The primary data sources used to determine the areas of greatest need are:</p> <ul style="list-style-type: none"><li>• The NSP 3 Need Scores for Lake County;</li><li>• County-wide foreclosure data for 2009 and 2010 as provided by the Lake County Recorder of Deeds and the Lake County Sheriff's Office;</li><li>• The sources and uses of funds under NSP 1;</li><li>• The amount of funds available for use under NSP 3;</li><li>• Local input from municipalities containing likely areas of greatest needs on recommended target areas; and</li><li>• NSP 3 Impact Scores for likely areas of greatest need.</li></ul>

### 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.
<p>Generally, Lake County determined its areas of greatest need using a three step process.</p> <p>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.</p> <p>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 Score Map). The NSP 3 Need Scores clearly overlap with the municipalities targeted through NSP 1.</p> <p>With the help of the Lake County Planning Division, foreclosures between 1/1/2009 and 10/29/2010 and Sheriff's auctions between 12/1/2009 and 11/11/2010 were mapped. This data provided additional</p>

median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	
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: 0 North Chicago: 6 Lake County: 0 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 3

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

## 6. Public Comment

### Citizen Participation Plan

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
<p>The NSP application for funds consists of a <u><b>substantial amendment</b></u> 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 (<a href="http://www.lakecountyil.gov/nsp">www.lakecountyil.gov/nsp</a>). 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.</p> <p>A "Citizen Participation Notice" was published in the News-Sun regarding the <u>2010 Housing &amp; Community Development Consolidated Annual Action Plan Substantial Amendment Neighborhood Stabilization Program – Round 3</u> (See Appendix C). Copies of the proposed <u>Substantial Amendment</u> were made available at five libraries in different areas of the County, and were distributed to groups and individuals on request. The proposed <u>Substantial Amendment</u> was available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.</p> <p>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.</p> <p>The 2013 amendment to the Substantial Amendment was made available for citizen comment for at least a 15 day calendar comment period prior to approval by the Lake County Board.</p> <p>The proposed 2015 and 2017 amendments 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.</p>

### 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 checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <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 possible 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.</p> <p><i>Relationship to Local Housing Market:</i> While both areas 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 3 funded homes, the total funds available are limited, the areas chosen by Waukegan are designed to leverage previous and planned development activities within the areas.</p> <p>In the following, Waukegan will be undertaking new streetscape projects to improve the water, sewer, road and sidewalk network in the area. There will also be a strategy of selected demolition when the needs of the area deem it to be necessary.</p> <p>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</p>

	<p>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.</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 and/or 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 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.</p> <p><i>NSP3 Heightened Section 3:</i> 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.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference requirement through Activity 4.</p>	
<b>Total Budget for Activity</b>	<b><u>\$242,259</u></b>	
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	NSP does not have an official closeout date requirement	
<b>Responsible Organization</b>	<b>Name</b>	City of Waukegan Ezell Robins
	<b>Location</b>	100 N. Martin Luther King Jr. Avenue,

		Waukegan, IL
	<b>Administrator Contact Info</b>	<a href="mailto:ezell.robins@ci.waukegan.il.us">ezell.robins@ci.waukegan.il.us</a> ; (847) 599-2532

Activity Number 2	
<b>Activity Name</b>	North Chicago NSP 3
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p><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 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.</p> <p><i>Relationship to Local Housing Market:</i> While the area of greatest need 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.</p> <p>Even with the resale of NSP funded homes, the total funds available to address the area 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</p>

	<p>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.</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</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 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.</p> <p><i>NSP3 Heightened Section 3:</i> The City of North Chicago, the proposed operator 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>	
	<b>Total Budget for Eligible Use B (Acquisition/Rehab) Activity</b>	\$41,112.90
	<b>Total Budget for Eligible Use D (Demolition) Activity</b>	\$130,546.43
	<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.
	<b>Projected End Date</b>	NSP does not have an official closeout date requirement
	<b>Responsible Organization</b>	<b>Name</b> City of North Chicago
		<b>Location</b> 1850 Lewis Avenue, North Chicago, IL
		<b>Administrator Contact Info</b> (847) 596-8670

Activity Number 3	
<b>Activity Name</b>	Lake County NSP 3
<b>Use</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	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
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p><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 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.</p> <p><i>Relationship to Local Housing Market:</i> 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 and Round Lake Beach 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.</p> <p>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.</p> <p>The Round Lake Beach area is an outgrowth of recent efforts by both the</p>



	<p>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.</p> <p>The Zion 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 target area, including the public library, police headquarters and Central Junior High School combined 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.</p> <p>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.</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 and/or 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</p>
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	<p>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 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.</p> <p><i>NSP3 Heightened Section 3:</i> 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.</p> <p><i>Rental Housing Preference:</i> The Lake County NSP 3 Plan addresses the rental preference requirement through Activity 4.</p>	
<b>Total Budget for Activity</b>		<u>\$1,200,571.93</u>
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	NSP does not have an official closeout date requirement	
<b>Responsible Organization</b>	<b>Name</b>	Affordable Housing Corporation of Lake County
	<b>Location</b>	1590 S. Milwaukee Avenue, Suite 312, Libertyville IL
	<b>Administrator Contact Info</b>	(847) 263-7478

Activity Number 4		
<b>Activity Name</b>	NSP 3 25%	
<b>Use</b>	Select all that apply:	
	<input checked="" type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<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
<b>CDBG Activity or Activities</b>	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	
<b>National Objective</b>	Low-Income Housing to Meet 25% Set-Aside (LH25)	
<b>Total Budget for Activity</b>		<u>\$509,492.73</u>
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	

<b>Projected End Date</b>	NSP does not have an official closeout date requirement	
<b>Responsible Organization</b>	<b>Name</b>	Lake County Residential Development Corporation
	<b>Location</b>	Mary Ellen Tamasy 1280 Blackburn St, Gurnee, IL 60031
	<b>Administrator Contact Info</b>	<a href="mailto:metamasy@lcrdcil.org">metamasy@lcrdcil.org</a> (847) 244-7616

Activity Number 5		
<b>Activity Name</b>	Lake County NSP 3 Administration	
<b>Use</b>	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
<b>CDBG Activity or Activities</b>	24 CFR 570.205 24CFR 570.206	
<b>National Objective</b>	NA	
<b>Activity Description</b>	These funds will be used primarily for the general management, oversight and coordination of the 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.	
<b>Location Description</b>	NA	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3 Original Grant	\$137,042
	NSP3 Program Income	\$23,000
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$160,042	
<b>Performance Measures</b>	NA	
<b>Projected Start Date</b>	The date of execution of a grant agreement with HUD.	
<b>Projected End Date</b>	NSP does not have an official closeout date requirement	
<b>Responsible Organization</b>	<b>Name</b>	Lake County, IL Jodi Gingiss
	<b>Location</b>	500 West Winchester Road, Unit 101 Libertyville, IL
	<b>Administrator Contact Info</b>	<a href="mailto:jgingiss@lakecountyil.gov">jgingiss@lakecountyil.gov</a> 847.377.2139

## NSP Estimated Combined Total Allocation

Project Sponsor	Project Type	NSP Original Approval	Estimated Program Income	Estimated Combined Total Allocation
Lake County Residential Development Corporation	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use E: Redevelopment	\$342,606.00	\$166,886.73	\$509,492.73 <del>\$526,202.16</del>
Affordable Housing Corporation/ /North Chicago/Waukegan	Eligible Use A: Financing Mechanisms Eligible Use B: Acquisition and Rehabilitation Eligible Use C: Land Banking Eligible Use D: Demolition	\$890,773.00	\$723,717.27	\$1,614,490.27 <del>\$1,554,842.57</del>
Lake County NSP Program	NSP Program Administration	\$137,042.00	\$23,000.00	\$160,042.00
<b>TOTAL</b>		<b>\$1,370,421.00</b>	<b>\$913,604</b>	<b>\$2,284,025</b> <b><del>\$2,241,086.73</del></b>