

Neighborhood Stabilization Program (NSP3)

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
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2. Areas of Greatest Need

Map Submission

The relevant maps generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website are included in the Appendix as West Region Target Area Map and South Region Target Area Map.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

In accordance with HUD requirements, Cook County consulted the HUD Foreclosure Need website accessible via the link here: <http://www.huduser.org/portal/datasets/NSP.html> to determine the potential local NSP3 areas of greatest need. Cook County accessed local data provided by HUD which estimates foreclosure needs and provides foreclosure-related needs scores at the census tract level. Possible scores ranged from 1 to 20, with a score of 20 indicating census tracts with the HUD-estimated greatest need. The neighborhood or communities identified by Cook County as being the potential areas of greatest need must have an individual score for the identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in the State of Illinois. In instances where more than one target neighborhood is identified, HUD will average the neighborhood NSP3 scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

GENERAL TARGETING

Cook County determined the potential areas of greatest need for targeting of NSP3 funds through a comprehensive review of HUD data estimates of foreclosures needs and foreclosure-related needs scores at the census tract level for the 131 suburban municipalities that comprise Cook County. There are 37 municipalities separated into geographic regions, with a minimum foreclosure needs score of 17 are indicated in the Eligible Target Areas Table in the Appendix.

Given limited funding and resources under NSP3, Cook County has further defined its target areas to focus efforts in communities that face an increased incidence of foreclosures as well as ongoing economic instability. Towards this end, Cook County will be prioritizing NSP 3 assistance to community areas with a minimum foreclosure needs score of 19 or 20. The target communities selected have historic economic issues that continue to plague housing development and areas that are considered to be the traditional areas of low-income concentration in the County.

Based upon the aforementioned criteria, NSP3 funding will be targeted to two geographic regions – West and South. Within the West region, 3 communities have a minimum foreclosure needs score of 19. Out of these three communities, Cook County is focusing its NSP 3 efforts within the Village of Maywood. The other target area lies within the South region of Cook County, their 14 communities have a minimum foreclosure needs score of 19. To dovetail with current NSP 1 and HOME Program activities, Cook County is targeting the communities of Chicago Heights and Ford Heights for the balance of its NSP 3 activities.

In these three communities Cook County is proposing to acquire, rehabilitate and make available units for rent to low-moderate income households and where feasible, acquire, rehabilitate and resell to low-income home owners.

WEST REGION – TARGET AREA

Within the West region, the target area encompasses portions of the Village of Maywood and is bounded by 21th Avenue to the West, 1st Avenue to the East, Roosevelt Road to the South, and Lake Street to the North.

Based upon available HUD data, there are 7551 residential addresses in this designated target area. Within this total, 722 or roughly 9.5 percent of the area's housing stock was vacant for 90 days or more. Per HUD estimates, between 2004 and 2007, there were over 3961 mortgages issued with more than 54.2 percent characterized as high cost. It is also estimated that nearly 20.72 percent of the area's housing units are either in foreclosure or at-risk of foreclosure due to mortgage delinquencies of 90 days or more. Within the last year, there were 495 foreclosures initiated in the area. Between July 2009 and June 2010, there were approximately 255 housing units defined as real estate owned (REO). Additionally, in the preceding 18 months the Village of Maywood, saw a 4% increase in the number of rental foreclosures. This together with a number of failed condominium conversion, the Village has saw a net removal from the market place of more than 60 rental units.

HUD criteria indicate that in order to achieve sufficient neighborhood impact, NSP3 funding recipients should utilize funds to address a minimum of 20 percent of the target area's REO properties. Cook County plans to meet and potentially exceed this minimum threshold through NSP3 assistance for a minimum of 31 housing units in this West region target area. The County anticipates spending between \$35,000 and \$50,000 for acquisition and between \$45,000 and \$65,000 for rehabilitation per unit. This results in an anticipated total cost per unit ranging from \$80,000 to \$115,000. Accordingly, Cook County expects to allocate \$3,499,346 in NSP3 dollars in this West region target area.

SOUTH REGION – TARGET AREA

Within the South region, the target area encompasses portions of the City of Chicago Heights and the Village of Ford Heights and is comprises of Wallace and Washington on the West and 10th, 11th and 13th on the North, 17th Street to the South, and Kennedy Street on the East. Since the mid-1970s, this community area has experienced continual population decline as a result of manufacturing job losses from area steel mills and other local manufacturers. This loss of jobs has effective the areas ability to maintain houses units. Further the current housing stock, both rental and single family, was constructed nearly half a century ago and in some regards have reach the end of its useful life.

Based upon available HUD data, there are 1536 residential addresses in this designated target area. Within this total, 179 or roughly 12 percent of the area's housing stock was vacant for 90 days or more. Per HUD estimates, between 2004 and 2007, there were over 405 mortgages issued with more than 15.82 percent characterized as high cost. It is also estimated that nearly 20 percent of the area's housing

units are either in foreclosure or at-risk of foreclosure due to mortgage delinquencies of 90 days or more. Within the last year, there were 60 foreclosures initiated in the area. Between July 2009 and June 2010, there were approximately 45 housing units defined as real estate owned (REO).

HUD criteria indicate that in order to achieve sufficient neighborhood impact, NSP3 funding recipients must utilize funds to address a minimum of 20 percent of the area’s REO properties. Cook County plans to meet and potentially exceed this minimum threshold through NSP3 assistance for 32 housing units in this South region target area. Cook County The County anticipates spending between \$45,000 and \$65,000 for acquisition and between \$25,000 and \$45,000 for rehabilitation per unit. Due to the age of the housing stock, these anticipated rehabilitation costs are less than the customary range of \$45,000 and \$65,000. This results in an anticipated total cost per unit ranging from \$70,000 to \$110,000. Accordingly, Cook County expects to allocate \$3,499,346 in NSP3 dollars in this South region target area.

LEVERAGING

Since Cook County was only allocated \$7,776,324 in NSP3 funding, additional resources may be needed to fully fund the aforementioned proposed activities if actual project costs are at the higher end of the estimated cost range. Where possible and allowable, additional resources from existing Cook County program funds including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and NSP1 will be leveraged to reach community impact goals.

VICINITY HIRING

As of June 2010, both proposed target areas suffered from unemployment rates of 10 percent or greater. The West region target area is home to a significant number of working class households who were among the hardest hit during the recent economic downturn as it relates to both unemployment and underemployment. Many individuals in this target area were employed in the industrial and manufacturing trades, which experienced significant job loss. Within the South region target area, a significant proportion of the workforce is engaged in manufacturing, social services and retail. To the maximum extent feasible, Cook County will work collaboratively with the local jurisdictions and project developers to market opportunities for the 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. These opportunities may be construction or professional service related.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	<p>A “<i>blighted structure</i>” is any structure unfit for use, habitation, or dangerous to persons or other property. In addition, a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. This includes structures showing evidence of physical decay or neglect, excessive use, or lack of maintenance. Characteristics may also include any nuisance conditions including but not limited to:</p> <p>Any “Nuisance” as defined by law, or</p> <p>(a) Any residential property that poses a public nuisance, which may be detrimental to the health or safety of children whether in a building, on the premises of a building, or upon an unoccupied lot. This includes, but is not limited to: abandoned wells, shafts, basements, excavations, unclean swimming pools or spas, abandoned iceboxes, refrigerators, motor vehicles, and any structurally unsound fences or</p>

	<p>structures, lumber, trash, fences, or debris which may prove a hazard for inquisitive minors;</p> <p>(b) Unsanitary conditions or anything offensive to the senses or dangerous to health including, but not limited to, the emission of odors, sewage, human waste, liquids, gases, dust, smoke, vibration or noise, or whatever may render air, food, or drink detrimental to the health of human beings;</p> <p>(c) Physical conditions such as, but not limited to, old, dilapidated, abandoned: scrap or metal, paper, building materials and equipment, bottles, glass, appliances, furniture, rags, rubber, motor vehicles, and parts thereof; or</p> <p>(d) Physical conditions posing fire hazards,</p> <p>(e) Physical conditions posing a hazard such as but not limited to dead or damaged trees.</p>
Affordable Rents	<p>For the purposes of NSP3, Cook County will utilize three definitions of “Affordable rents” to determine the maximum allowable rent for NSP-assisted units. These rent levels include utilities. If the tenant pays utilities, a utility allowance must be subtracted from the maximum allowable rent to determine the maximum contract rent. Utility allowances shall be calculated as they are currently calculated for Cook County HOME Program rental housing projects. Cook County will review and approve the rents charged on an annual basis. The rent limits shall be updated by HUD on an annual basis, and distributed by Cook County to all owners and property managers.</p> <ul style="list-style-type: none"> • Low-Income (Set-aside): For NSP3-assisted units designated as set-aside units (those occupied by households earning less than 50% of the area median income), rents shall not exceed the limits established by the HOME Investment Partnerships Program for very low-income families (24 CFR Part 92.252(b)), otherwise known as “low HOME rents”. • Moderate-Income: For NSP3-assisted units occupied by households earning between 51 and 80% of the area median income, rents shall not exceed the maximum limits established by the HOME Investment Partnerships Program (24 CFR Part 92.252(a)), otherwise known as “high HOME rents”. • Middle-Income: For NSP3-assisted units occupied by households earning between 81 and 120% of the area median income, rents shall not exceed 110% of Fair Market Rents (FMR) for comparable units in the area as established by HUD under 24 CFR 888.111.

Descriptions

Term	Definition
Long-Term Affordability	<p>All rehabilitated properties shall, upon completion of the rehabilitation, comply with the minimum requirements of the <i>International Property Maintenance Code, 2003 Edition, Chapters 2 through 8</i>, or the corresponding chapters of the version of the Property Maintenance Code in force in the jurisdiction in which the property is located. Provisions of the Cook County housing rehabilitation standards shall supersede the Property Maintenance Code where more stringent, or protective, or in disallowance of work as ineligible. At no time shall a standard, specification or code be permitted that is less stringent than the minimum property standard hereby adopted for Cook County’s NSP3.</p> <ul style="list-style-type: none"> • The International Property Maintenance Code, 2003 (IPMC)

	<ul style="list-style-type: none"> • Applicable codes of the local jurisdiction (only if more prescriptive than the above referenced International maintenance or property codes) • Manufacturer’s Standards and Installation Instructions • Residential Construction Performance Guidelines for Professional Builders and Remodelers • The Cook County Material and Workmanship Standards • Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings • Regulation on Lead-Based Paint Hazards in Federally-Owned Housing and Housing Receiving Federal Assistance, and the EPA Renovation, Repair and Painting Program Final Rule • Residential Remodeling and Universal Design: Making Homes More Comfortable and Accessible • Uniform Federal Accessibility Standards (UFAS) <p>Substandard dwellings that cannot be brought into compliance with the Cook County housing rehabilitation standards and applicable code requirements shall be deemed not suitable for rehabilitation and shall not be rehabilitated. If the cost of rehabilitation exceeds 50% of the appraised market value of the property, the property may be a candidate for demolition and reconstruction.</p> <p>Reconstructed property shall be subject to property standards established by the Cook County NSP Program for new construction of residential units.</p> <p>Each item of work conducted under Cook County NSP3 shall contribute to one or more of the following priorities, and items that do not contribute to one or more of the following priorities shall not be done. Conditions, the addressing of which contribute to achieving the following, shall be or should be considered to be substandard conditions, depending upon their seriousness and status of compliance with the applicable codes, standards and guidelines.</p> <p>PRIORITIES:</p> <ul style="list-style-type: none"> • Meet all applicable code requirements • Protect health and safety of occupants and make the unit a “Healthy Home” • Control or eliminate lead hazards • Improve or maintain affordability • Improve comfort, livability, basic privacy and accessibility • Protect and extend the life expectancy of the dwelling • Provide critical storage, work or living space • Adhere to the principles of green building • Improve the appearance (street presence) of the property <p>Improve marketability of the property</p>
Housing Rehabilitation Standards	<ul style="list-style-type: none"> •

4. Low-Income Targeting

Low-Income Set-Aside Amount

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.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25%
 Total funds set aside for low-income individuals = \$1,944,081

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

Cook County will utilize a minimum of 25 percent or \$1,944,081 of its NSP3 funding allocation to support the purchase, rehabilitation, and rental of housing units for the benefit of households whose income does not exceed 50 percent of area median income (AMI). It is likely that these funds will support rental housing given the income targeting requirement. Potential program partners who indicate intent to serve special needs groups may also benefit from additional incentives.

5. Acquisition and Relocation

In order to meet the federal requirements associated with purchase price limitations based on appraised value, all properties purchased with NSP3 funds will be priced at least 1% below current appraised value.

Estimated production levels under NSP3 are subject to change based on market conditions regarding availability of foreclosed units, the price of the properties purchased, and the households who ultimately occupy the NSP3-assisted units.

Cook County will adhere to all pertinent requirements relating to property acquisition as applicable under the Protecting Tenants at Foreclosure Act of 2009 (PTFA) and the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA). Note: All NSP3-funded acquisitions of real property that have been foreclosed upon or are vacant or abandoned, are **voluntary acquisitions** and are exempt from Section 301 of the URA.

Cook County’s existing policy on real property acquisition states that “regardless of funding source the County will not fund any acquisition which requires relocation”; and, to minimize displacement, “no acquisition project shall be funded which requires any business or household to be relocated from the proposed acquisition site”. As such, any assisted multi-family properties must be vacant at the time of acquisition. Cook County will notify the owner in writing of the property’s market value and the discounted value offered; notify the owner prior to making an offer that it will not acquire the property if an amicable settlement cannot be reached; and will not acquire the property if tenants are displaced. Updates to the associated Residential Anti-displacement and Relocation Assistance Plan are currently pending.

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
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.	0
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	63

commencement and completion).	
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	18

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
<p>Response:</p> <p>In accordance with HUD requirements, Cook County’s proposed NSP3 Action Plan was published and posted on our website for no less than 15 calendar days for public comment. A copy of the public notice published in the local newspaper is enclosed.</p>

Summary of Public Comments Received.

No public comments were received.

7. NSP Information by Activity

Cook County proposes the following activities to implement NSP3. NSP3 will be administered by the Department of Planning and Development within the Bureau of Economic Development).

Cook County recognizes that projected budgets may differ from the actual allocation of NSP3 funding for each activity as processes are refined and partnerships are identified and established. Cook County reserves the right to redistribute funding levels between proposed activities 1, 2, 3, and 4 as additional areas of greatest needs and eligible properties are identified. Such reallocation of funds shall not be considered a Substantial Amendment to the Annual Action Plan.

The following additional guidelines will apply to Cook County NSP3 implementation:

- Municipal input regarding proposed target properties will be solicited, where possible.
- Green building and energy efficiency initiatives will be incorporated in projects, where feasible with specific requirements articulated at the time of developer solicitation.
- Prospective homebuyers will be required to complete at least 8 hours of homebuyer counseling from a HUD-approved housing counseling agency.
- Funding will be made available to Qualified Developers through the use of a Request for Application Notice. Funds will be awarded to the Developers who have demonstrated a readiness to proceed in accordance with Cook County criteria as established in the Request for Applications. Funding will be allocated on a first come, first serve basis as properties are identified and submitted for funding approval.

Activity Number 1		
Activity Name	West Region - Non-Set-Aside - 51-120% Area Median Income	
Uses	Select all that apply:	
	<input 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 type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties	
National Objective	Low-Mod-Middle-Income (LMMI) Housing	
Activity Description	Acquisition and rehabilitation of 22 housing units that have been abandoned or foreclosed upon to make available to qualified households whose income is between 51 and 120% of area median income	
Location Description	Qualified residential properties within the eligible census tracts and block groups of the targeted area of greatest need in the West region (specific property addresses will be determined at a later date)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$2,527,305
Total Budget for Activity		\$2,527,305
Performance Measures	Number of units purchased, rehabilitation, and resold to qualified households	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Cook County Bureau of Community Development
	Location	69 West Washington Street, Suite 2900 Chicago, Illinois 60602
	Administrator Contact Info	Jane Hornstein, Deputy Director 312-603-1000 Jane.Hornstein@cookcountyil.gov

Activity Number 2		
Activity Name	West Region – 25% Set-Aside - 0-50% Area Median Income	
Use	Select all that apply:	
	<input 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 type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties	
National Objective	Low-Mod-Middle-Income (LMMI) Housing	
Activity Description	Acquisition and rehabilitation of 9 housing units that have been abandoned or foreclosed upon for ultimate rental to qualified households whose income is 50% or less of area median income	
Location Description	Qualified residential properties within the eligible census tracts and block groups of the targeted area of greatest need in the West region (specific property addresses will be determined at a later date)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$972,041
Total Budget for Activity		\$972,041
Performance Measures	Number of units purchased, rehabilitation, and rented to qualified households	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Cook County Bureau of Community Development
	Location	69 West Washington Street, Suite 2900 Chicago, Illinois 60602
	Administrator Contact Info	Jane Hornstein, Deputy director 312-603-1000 Jane.Hornstein@cookcountyil.gov

Activity Number 3		
Activity Name	South Region - Non-Set-Aside - 51-120% Area Median Income	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	X	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 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties	
National Objective	Low-Mod-Middle-Income (LMMI) Housing	
Activity Description	Acquisition and rehabilitation of 23 housing units that have been abandoned or foreclosed upon for ultimate resale to qualified households whose income is between 51 and 120% of area median income	
Location Description	Qualified residential properties within the eligible census tracts and block groups of the targeted area of greatest need in the South region (specific property addresses will be determined at a later date)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$2,527,305
Total Budget for Activity		\$2,527,305
Performance Measures	Number of units purchased, rehabilitation, and resold to qualified households	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Cook County Bureau of Community Development
	Location	69 West Washington Street, Suite 2900 Chicago, Illinois 60602
	Administrator Contact Info	Jane Hornstein, Deputy Director 312-603-1000 Jane.Hornstein@cookcountyil.gov

Activity Number 4		
Activity Name	South Region – 25% Set-Aside - 0-50% Area Median Income	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	X	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 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties	
National Objective	Low-Mod-Middle-Income (LMMI) Housing	
Activity Description	Acquisition and rehabilitation of 9 housing units that have been abandoned or foreclosed upon for ultimate rental or resale to qualified households whose income is 50% or less of area median income	
Location Description	Qualified residential properties within the eligible census tracts and block groups of the targeted area of greatest need in the South region (specific property addresses will be determined at a later date)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$972,041
Total Budget for Activity		\$972,041
Performance Measures	Number of units purchased, rehabilitation, and resold or rented to qualified households	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Cook County Bureau of Community Development
	Location	69 West Washington Street, Suite 2900 Chicago, Illinois 60602
	Administrator Contact Info	Jane Hornstein, Deputy Director 312-603-1000 Jane.Hornstein@cookcountyil.gov

Activity Number 5		
Activity Name	Program 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 570.206 Program administrative costs	
National Objective	Not Applicable	
Activity Description	This activity includes support of customary and reasonable eligible program administration costs associated with the aforementioned program activities. These costs include relevant program staffing related to program administration and management including legal, financial, and construction administration activities. Costs related to the preparation of this Substantial Amendment will also be charged to administration. All activity delivery costs such as appraisals, title searches and title insurance, environmental assessments, inspections, development fees, engineering studies and mitigation, market analysis, credit underwriting reports, and associated permits, will be charged to each individual project.	
Location Description	Not Applicable	
Budget	Source of Funding	Dollar Amount
	NSP3	\$777,632
Total Budget for Activity	\$777,632	
Performance Measures	Not Applicable	
Projected Start Date	March 1, 2011	
Projected End Date	February 28, 2014	
Responsible Organization	Name	Cook County Bureau of Community Development
	Location	69 West Washington Street, Suite 2900 Chicago, Illinois 60602
	Administrator Contact Info	Jane Hornstein, Deputy Director 312-603-1000 Jane.Hornstein @cookcountyil.gov

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.

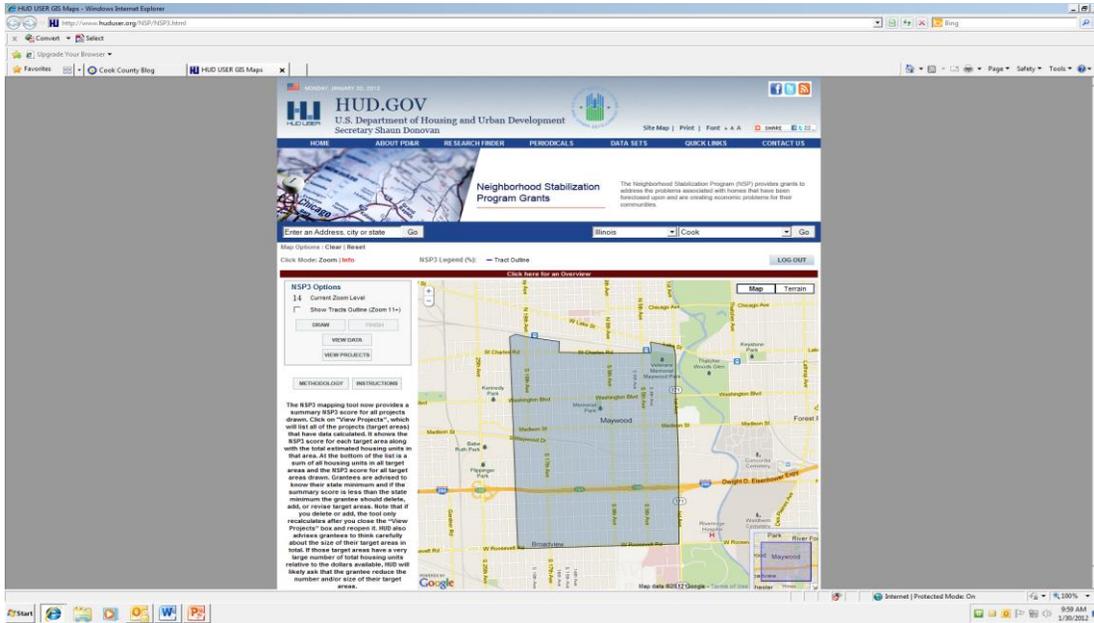
Signature/Authorized Official

Date

Title

9. Appendix

WEST REGION TARGET AREA MAP AND QUALIFICATION DATA



Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HD MA
170316213308446817900U1	703	703	19	17	690	306
170316213308446817900U5	273	441	19	17	433	192
170316213347774817200U1	523	557	19	17	494	251
170316213347774817200U2	322	353	19	17	313	159
170316213347774817200U3	470	514	19	17	456	232
170316213347774817200U4	370	370	19	17	328	167
170316213347774817300U1	1041	1041	20	17	869	514
170316213347774817400U1	65	315	19	17	285	172
170316213347774817500U1	312	407	20	17	375	133
170316213347774817500U2	448	448	20	17	412	147
170316213347774817500U3	386	386	20	17	355	127
170316213347774817500U4	320	320	20	17	295	105
170316213347774817600U1	224	224	20	17	210	118
170316213347774817600U2	479	479	20	17	450	252
170316213347774817600U3	506	506	20	17	475	267
170316213347774817600U4	251	251	20	17	236	132
170316213347774817700U1	192	192	20	17	188	127
170316213347774817700U2	426	426	20	17	418	282
170316213347774817700U3	380	380	20	17	373	251
170316213347774817700U4	300	323	20	17	317	213
170316213347774817700U5	180	357	20	17	350	236

Total Neighborhood Housing Units: 8171

Neighborhood NSP3 Score: 19.67

SOUTH REGION TARGET AREA MAP AND QUALIFICATION DATA



Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HDMA
170310656114026829000U1	415	431	19	17	329	71
170310656114026829000U2	396	498	19	17	381	83
170310656114026829100U1	52	845	18	17	728	225
170310656114026829100U2	78	893	18	17	770	237
170310656126710829700U1	250	271	18	17	260	66
170310656126710829700U2	57	197	18	17	189	48
170310656126710829700U3	327	594	18	17	571	144
170310656199999829700U4	13	26	28	17	25	6

Total Neighborhood Housing Units: 1588

Neighborhood NSP3 Score: 19.00

ELIGIBLE TARGET AREAS TABLE

Municipality	Region	Score	Type of Community
Maywood	West	20	Village
Bellwood	West	19	Village
Broadview	West	19	Village
Berkeley	West	17	Village
Berwyn	West	18	Village
Cicero	West	17	Village
Forest Park	West	17	Village
Hillside	West	17	Village
LaGrange Park	West	17	Village
Northlake	West	17	Village
Oak Park	West	17	Village
Riverside	West	17	Village
Stickney	West	17	Village
Blue Island	South	19	City
Burnham	South	19	Village
Calumet City	South	19	City
Calumet Park	South	19	Village
Chicago Heights	South	19	City
Country Club Hills	South	19	City
Dolton	South	19	Village
Harvey	South	19	City
Hazel Crest	South	19	Village
Lynwood	South	19	Village
Markham	South	19	City
Phoenix	South	19	Village
Riverdale	South	19	Village
Robbins	South	19	Village
Bloom Township	South	18	Village
Dixmoor	South	18	Village
Ford Heights	South	18	Village
Glenwood	South	18	Village
Olympia Fields	South	18	Village
Posen	South	18	Village
Richton Park	South	18	Village
Sauk Village	South	18	Village
Midlothian	South	17	Village
South Holland	South	17	Village

Appendix: 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?	X

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	X
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
<ul style="list-style-type: none"> • With the highest percentage of home foreclosures? 	X
<ul style="list-style-type: none"> • With the highest percentage of homes financed by subprime mortgage related loan?; and 	X
<ul style="list-style-type: none"> • Identified by the grantee as likely to face a significant rise in the rate of home foreclosures? 	X
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	X
Did you include the map as an attachment to your Action Plan?	X
ONLY Applicable for States: Did you include the needs of all entitlement communities in the State?	N/A

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
<ul style="list-style-type: none"> • Blighted structure in context of state or local law, 	X
<ul style="list-style-type: none"> • Affordable rents, 	X
<ul style="list-style-type: none"> • Ensuring long term affordability for all NSP funded housing projects, 	X
<ul style="list-style-type: none"> • Applicable housing rehabilitation standards for NSP funded projects 	X

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	X
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	X

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, 	X
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	X
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	X

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	X
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	X

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	X
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	X
• Correlated eligible CDBG activity or activities?	X
• Associated national objective?	X
• How the activity will address local market conditions?	X
• Range of interest rates (if any)?	X
• Duration or term of assistance?	X
• Tenure of beneficiaries (e.g. rental or homeowner)?	X
• If the activity produces housing, how the design of the activity will ensure continued affordability?	X
• How you will, to the maximum extent possible, provide for vicinity hiring?	X
• Procedures used to create affordable rental housing preferences?	X
• Areas of greatest need addressed by the activity or activities?	X
• Amount of funds budgeted for the activity?	X
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	X
• Expected start and end dates of the activity?	X
• Name and location of the entity that will carry out the activity?	X

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	X

9. Additional Documentation

	Yes
Did you include a signed SF-424?	X

