KANE COUNTY NEIGHBORHOOD STABILIZATION PROGRAM STAFF REPORT/EVALUATION OF PROJECT PROPOSAL

Project Summary:

Project Name	Neighborhood Stabilization Program – Rental Program
Sponsor/Developer Name	Housing Continuum, Inc.
Project Description	Acquisition and rehabilitation of foreclosed homes within the high need census tracts in North Aurora, South Elgin, and St. Charles.
Total Number of Units	5
Total Development Cost	\$1,237,500
Leverage/Matching Funds	\$5,000
NSP Funding Requested	\$1,237,500
Financing Terms Requested	Grant/Forgivable Loan

Excellent Good

Poor

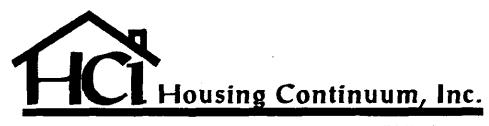
Responsiveness to NSP Evaluation Criteria:

EVALUATION CRITERIA	RATING	STAFF COMMENTS			
Location of Project					
Priority will be given to projects that are located in the geographic areas of the county with the greatest need.	0	HCI proposes to redevelop foreclosed homes in North Aurora, St. Charles, and South Elgin. These communities are the 2 nd , 3 rd , and 5 th areas of priority.			
Low-Income Households					
Priority will be given to applicants who assist households at or below 50% of MFI.	0	Project will serve 2 households at 50% AMI and 3 households at 80% AMI. (Project would satisfy 76% of the required set-aside for 50% AMI households.)			
Affordability					
The extent to which the project exceeds the minimum affordability requirements.	0	Applicant is willing to extend the POA beyond the minimum requirement.			
Services Provided					
For special-needs housing projects, consideration will be given as to whether or not appropriate services will be provided at a level that are expected for the type of tenant that will reside in the unit(s).	N/A	HCI is not proposing to provide special needs housing.			
Displacement					
Consideration will be given to projects that minimize the displacement of current tenants. For projects where displacement is unavoidable, factors that will be considered include the cost of relocation, the hardship of relocation on current tenants, and the difficulty of	•	No displacement will occur.			

the relocation process when compared					
to the anticipated benefits of the project.					
Loans vs. Grants					
Priority will be given to applications requesting loans, rather than grants.	0	HCI is requesting a grant or forgivable loan. Project is not expected to generate program income for the county.			
Per-Unit Cost					
Consideration will be given to the per- unit cost of the project, although extra costs associated with high land costs, meeting neighborhood design standards, exceeding energy efficiency requirements, and meeting the needs of tenants with special needs will be taken into account.	•	Development costs are below the maximum per unit subsidy limit. Applicant proposes to complete a modest level of rehabilitation work to each home (\$30,000/unit). The per-unit subsidy requested from the county (\$246,200) equals \$16,413 per year, when spread over the period of affordability. Applicant is requesting funds to purchase homes that are not in distressed condition.			
Capacity					
Consideration will be given to the experience and success of the development team, including the past performance of the applicant in completing similar projects.		Applicant has development experience in Kane County, including the development of 9 units in the past 3 years. HCl has the capacity to complete this project.			
Project Readiness					
Priority will be given to projects that are ready to proceed or face the fewest obstacles that could prevent their timely completion. Factors that will be considered include site control, appropriate zoning, environmental issues, and – in the case of specialneeds housing projects – commitments from service providers.	•	Specific properties have not yet been chosen, but HCI indicates they will begin the purchase and rehab of NSP homes to meet all deadlines set forth in the RFP.			
Commitment of Other Resources					
Consideration will be given to the amount of private and other public funds the project will leverage.	0	Project will leverage a modest amount of funding. (HCl will provide \$5,000 in developer equity.)			
Long-Term Feasibility					
Consideration will be given to the stability of the project's operating budget and the extent to which the project remains feasible under various underwriting scenarios/circumstances during the period of affordability.	•	Project does cash flow in current condition.			

General Comments:

Regarding	Comment
Income Targeting	HCI's proposal does not satisfy the county's requirement to set aside 25% of its funds for projects serving households at/below 50% AMI.
Candidate Properties	HCI's rehab budget (\$30,000/unit) indicates they will not likely select homes that are distressed.



"Making homeownership a reality"

March 25, 2010

Amy Coyne **Project Manager**

Development Community Services Department

Kane County 719 Batavia Ave Geneva, IL 60134

OFFICERS:

Jeff Volkman President

RE: Confirmation of Interest Letter

Housing Continuum, Inc. Scattered Site Family Rental Housing

Mollie Millen Vice President

Dear Ms. Coyne:

David Shepard Secretary/Treasurer

We, Housing Continuum, Inc., hereby pledge and confirm our interest in

completing a project in Kane County.

Nolan Edmonds Bobbi Erdmann Sara Erickson John Hughes Shirley Kopanski

DIRECTORS:

We have no major conditions or limitations to our interest provided we could complete the project in a manner similarly to our current Scattered Site Rental Program.

We feel confident we can meet the NSP eligibility requirements.

EXECUTIVE DIRECTOR:

Feel free to contact me at 847-697-8800, x5010.

sandl. Well

Susan M. Wohl

Sincerely,

Susan Wohl

Executive Director



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KANE COUNTY NSP Rental Program

Application

SECTION 1 – APPLICATION SUMMARY

Project Name: Housing Continuum, Inc. NSP Scattered Site Family Rental Housing				
Project Address: Scattered sites in St Charles, South Elgin, and North Aurora				
Sponsor/Developer Name: _	Housing Continuum, Inc.			
Sponsor/Developer Address:	100 S. Hawthorne, Elgin, IL	<u>60123</u>		
Contact Name: Lowell Tosc	<u>h</u>			
Phone: <u>847-697-8800 x300</u>	Fax: <u>847-697-1698</u>	E-mail: <u>LTosch@cc</u>	i-hci.org	
TOTAL DEVELOPMENT	FCOST (TDC)	\$ <u>1,236,000</u>		
SPONSOR/DEVELOPE	R LEVERAGE	\$ <u>5,000</u>	(% of TDC <u>.4</u> %)	
NSP FUNDING REQUE	ST	\$ <u>1,231,000</u>	(% of TDC <u>99.6</u> %)	
Grant Request	\$ <u>1,237,500</u>			
Loan Request	\$ <u>0</u>	Rate: %	Term: years	
PROPOSAL TYPE	·			
	⊠ Rehabilitation	☐ New Construction	n	
UNIT MIX/COST				
Total Number of Units		<u>5</u>		
Number of Low Rent Units 2 Number of Medium Rent Units 3				
Number of Medium Rent				
Number of High Rent Unit		0		
Total Development Cost/l NSP Rental Subsidy/Units		\$ <u>247,200</u> \$ <u>246,</u> 200		
Tron and Sabolay, Onla	,	\$ <u>240,200</u>		
SPONSOR/DEVELOPEI Please indicate the type of org			application:	
 Community Housing Development Organization Application for CHDO Certification (available from the Kane County Development Department) 				
 Other Not-For-Profit Organization Evidence of 501(c)(3) or 501(c)(4) status Copies of articles of incorporation and by-laws Certified financial statement (or recent certified audit) 				
☐ Private For-Profit Organizations • If a corporation, Articles of Incorporation and by-laws;				

If a partnership, Partnership Agreement and, if applicable, Certificate of Limited Partnership

- Certified financial statement
- Nature of ownership entity:
- partnership evidence of current ownership percentages of partners
- sole proprietorship
- corporation

SECTION 2 – CERTIFICATIONS

The Applicant certifies that all information furnished in/with this application is provided for the purpose of obtaining financial assistance under the County's NSP Rental Program and is true and complete to the best of the Applicant's knowledge and belief. If any information provided herein changes following submission of this application, the Applicant agrees to notify the County immediately. The Applicant understands and agrees that if false information is provided in/with this application, which has the effect of increasing the Applicant's competitive advantage, the County may disqualify the application and deem the applicant ineligible to receive any funds in the future.

Verification of any of the information contained in/with this application may be obtained from any source named herein. Submission of this application shall constitute the Applicant's authorization for the County to undertake such investigations as it deems necessary to determine the accuracy of this application and its suitability for funding from the County. The County reserves the right to require audited financial statements of each development team member as part of its underwriting process.

The Applicant will at all times indemnify and hold harmless the County against all losses, costs, damages, expenses and liabilities of any nature directly or indirectly resulting from, arising out of or relating to the Consortium's acceptance, consideration, approval, or disapproval of this request and the issuance or non-issuance of funds herewith.

The County retains the right to reject any and all proposals, and, in its sole determination, to waive minor irregularities. Further, the Applicant acknowledges by execution of this certification that the County will review applications and reach its determination with the fullest discretion allowable by law.

The Applicant further certifies that he/she nor its principals is presently debarred, suspended, proposed for disbarment, declared ineligible or voluntarily excluded from HUD programs.

IN WITNESS WHEREOF, the undersigned, being duly authorized, has caused this document to be executed in its name on the $\underline{2}$ day of \underline{April} , $\underline{2010}$.

Legal Name of	
	Housing Continuum, Inc.
Signature:	Quand Woll
Name: (please type)	Susan Wohl
Title:	Executive Director
Date:	April 2, 2010

SECTION 4 - PROJECT SPONSOR AND DEVELOPMENT TEAM

Complete the following information for each proposed development:

1. Sponsor Organization: Housing Continuum, Inc Sponsor Address: 100 S. Hawthorne, Elgin, IL 60123

Contact: Lowell Tosch

Phone: 847-697-8800 x300 Fax: 847-697-1698 E-mail: LTosch@cci-hci.org

If this project is a co-venture and/or if this project will be syndicated, please list the co-partner and/or the owner organization:

1a. Co-Partner: N/A

Contact: N/A
Address: N/A

Phone: N/A Fax: N/A E-mail: N/A

1b. Owner: Housing Continuum, Inc.

Contact: Lowell Tosch

Address: 100 S. Hawthorne, Elgin, IL 60123

Phone: <u>847-697-8800 x300</u> Fax: <u>847-697-1698</u> E-mail: <u>LTosch@cci-hci.org</u>

2. Architect: N/A

Contact: N/A
Address: N/A

Phone: N/A Fax: N/A E-mail: N/A

3. Contractor: TBD

Contact: TBD Address: TBD

Phone: <u>TBD</u> Fax: <u>TBD</u> E-mail: <u>TBD</u>

4. Attorney: Law Offices of James Cooke

Contact: James Cooke

Address: 215 W. Illinois, St. Charles, IL 60174

Phone: 630-584-6800 Fax: 630-584-6103 E-mail: cookelawoffice@ameritech.net

5. Management Agent: Housing Continuum, Inc.

Contact: Lowell Tosch

Address: 100 S. Hawthorne, Elgin, IL 60123

Phone: <u>847-697-8800 x300</u> Fax: <u>847-697-1698</u> E-mail: <u>LTosch@cci-hci.org</u>

6. Supportive Service Provider: N/A

Contact: N/A
Address: N/A

Phone: N/A Fax: N/A E-mail: N/A

Attach this information for any other key entities involved in the project.

*Indicate by asterisk any identity of interest among the development team members.

SECTION 5 – SITE/BUILDING INFORMATION

PART A - GENERAL SITE INFORMATION

Provide the following information regarding the project site(s). Provide a sketch plan and two color photographs of each foreclosed property, and copies of appraisals or current market evaluations with comparables.

Property Address	City	Size (acres or ft²)	Acquisition Cost	Number of Units	Year Built	Style of Construction
Scattered Site	St. Charles, South Elgin and North Aurora	TBD	\$200,000	5	Priority will be given to properties built after 1978	2
			\$			
			\$			
		<u> </u>	\$	<u> </u>		l
*Style of Construction Cod		0.0				
Townhouse Detached Units	3) Garden Apartment 4) Slab on Grede	 Crawl Space Partial Base 	•	asement		
Z) Detactied Units	4) SIAD OII GIAGE	O) Faillar Dasc	andii o) Eleva	lui		
PART B - SITE C	ONTROL					
Do you have If yes, form of	☐ Contr	Date ac	equired:	ntract:		
Danida danu			e Expiration	Date of Option	on:	
	mentation of the form		ol. Diagon and	A	Ol 1 T. b	
ir no, describe	the plan for attaining	ng site contro	Piease see	Acquisition	Plan in Tac	<u>) 6.</u>
			,			
•				•		
Seller's Name			Size of S	ite:	acres or sq.	ft.
Address: TBD	=					
City, State, Zi Phone: <u>TBD</u>	·	v. TDD		nails TDD		
Prione. <u>I BU</u>	га	x: <u>TBD</u>	E- f	nail: <u>TBD</u>		
2. Is the seller re	elated to the project	sponsor? []Yes ⊠ No)		
PART C - ZONING	G AND UTILITIE	S				
1. Is the site pro	perly subdivided and	zoned?	☑ Yes 🔲 No			
•	written documentat					
•	approval expected?					
Explain: HCl v	vill only purchase	properties t	hat are appro	priately zoni	ing and hav	e all
	ent. Please see att			Tab 6.		
•	ilities need to be bro					
	☐ Water ☐ Pho	_		er 🗌 Oth	er.	
		За	- L 06#	о. <u> </u>	CI.	

PAR	RT D - TENANT RELOCA	TION			
Are a	ny of the buildings occupied?	☐ Yes			
If yes	, will current tenants be displace	ed? Tyes The)		
If yes	, indicate the number of current of to do so.			o be displac	ced, the estimated
	Property Address	# Current Tenants	Households Displace		Estimated Cost
		<u> </u>		\$	
<u> </u>		- 		\$	
}				\$	
Desci your p	ribe any plans you have made to project.	o minimize the extent	and/or cost of relo	cating tena	ints as part of
					
			-	_	
PAR	T E - ENVIRONMENTAL	REVIEW			
with ye propo- indust	er to assist the county in determ our application a site map indica sed buildings, infrastructure and rial/manufacturing facilities, pow storage or processing tanks.	ating the location of yo I facilities, roadways,	our project in relati railroads, anv sian	on to any e ificant nois	xisting or e sources (e a
Please and do	e answer the following questions ocumentation as necessary.	s regarding your prop	osal and attach ad	lditional she	eets of description
1.	Is the project/surrounding are Registers of Historic Places?			☐ Ye	s 🛛 No
	If yes, list address(es):				
					_
2.	Is the project located in a desi can assist you with this determ	ignated wetland area? nination.)	(The county	☐ Yes	S ⊠ No
	If yes, list address(es):				
3.	Has your prime lender for this you acquired the property) req ronmental Audit for due diliger sive Environmental Response 1980 (CERCLA), as amended	uired you to conduct a nce purposes under the Compensation, and	a Phase I Envi- ne Comprehen-	Yes	⊠ No

ii yes, a copy must be submitted with this Application.		
Have you been required to conduct a Phase II Audit in relation to the property?	☐ Yes	⊠ No
If yes, a copy must be submitted with this Application.		
If the answer to either #3 or #4 is no, explain in narrative.		
Is the project located in the vicinity of a monitoring station where air quality violations have been registered? (Contact the Illinois EPA.)	☐ Yes	⊠ No
Will the existing solid waste disposal system adequately service the proposed development?	⊠ Yes	□ No
If no, describe your solution.		
Does the property have any underground storage tanks (USTs)? If yes, describe the type, use, and age.	☐ Yes	⊠ No
Will the project be located on or directly adjacent to land that is categorized as prime, unique, or of State or local importance? (Contact the USDA Soil Conservation Service.)	☐ Yes	⊠ No
Is your property located in a floodplain? (The county can assist you with this determination.)	☐ Yes	⊠ No
If yes, a FEMA flood map must be submitted with this Application.		

A certificate of flood insurance will be required at the time of closing or the consortium will be unable to close on the project.

SECTION 6 - PROJECT DESIGN AND FINANCING

PART A - DEVELOPMENT SPECIFICATIONS

If availa	ble, please provide a copy o	t plans and specifications for	тпе ргорозва авчеюртвт.				
Type of	Development (check all that	t apply):					
	□ Acquisition only	□ New Construction	⊠ Rehab				
	Single Family		Congregate Facility				
		☐ Wood Frame	☐ Metal Frame				
Equipm	ent to be Included in Each U	Init					
	⊠ Range	□ Refrigerator	☐ Disposal				
	☐ Air Conditioning	☐ Microwave	☐ Dishwasher				
	☐ Washer/Dryer (in unit)	☐ Washer/Dryer (on site)	Window Treatments ■ Margin Representation ■ Mar				
	Other:						
Enemy	Efficiency						
	Ţ	nake the property more ener	gy efficient and reduce the overall energy				
costs of	f the building(s).						
Housing	Continuum, Inc. will comply	y with International Energy Co	onservation Code (IECC 2003 and the				
2004 st	ipplement). HCl has many y	years' experience in weather	proofing single-family homes through the er. It is a priority of HCl to use weather-				
nroofing	and energy efficient metho	ds in the rehabilitation. Housi	ing Continuum, Inc. also routinely				
replace	s appliances with Energy Sta	ar rated appliances that are e	nergy efficient.				
	- 						
	ibility and Adaptability						
Describ	Describe any design and construction considerations to make the project more accessible or adaptable						
for physically disabled individuals.							
Housing Continuum, Inc. will make any reasonable accommodation for any household member entering the program with a disability.							
uie proc	train with a disability.						
Project	Amenities						
1.	Does the project have on-si	ite parking? 🛭 Yes 🔲 N	•				
	If yes, # of spaces: minim	um 2 parking spaces on site	Current Proposed				
2.	On-site recreational/commo	on facilities: 🔲 Yes 🔯 No					
	If yes, explain: No, however	, HCI would only purchase si	ingle-family homes. Since this project will				
	serve families, HCl will give	priority to properties that are	located near recreational areas and				
	properties with yards that al	re large enough to accommo	date ramily outdoor play.				
Comme	Commercial Space						
1.	Does the project include co	mmercial space?	⊠ No				
	If yes, describe:						

PART B - DEVELOPMENT FINANCIAL INFORMATION

Development Budget

ACQUISITION COSTS	TOTAL COST	NSP FUNDING
Land Acquisition Costs	\$	\$
Land Acquisition Closing Costs (title, recording, etc.)	\$	\$
Building Acquisition Costs	\$1,000,000	\$1,000,000
Building Acquisition Closing Costs (title, recording, etc.)	\$9,000	\$9,000
Other: Legal	\$2,500	\$2,500
Acquisition Total	\$1,011,500	\$1,011,500
CONSTRUCTION/REHAB COSTS		
Site Work	\$	\$
Demolition	\$	\$
Rehabilitation/Construction	\$150,000	\$150,000
Equipment	\$	\$
General Requirements	\$	\$
Contractor's Overhead	\$	\$
Contractor's Profit	\$	\$
Bonding Fee	\$	\$
Builder's Risk Insurance	\$	\$
Other:	\$	\$
Subtotal	 	\$150,000
Construction Contingency	\$15,000	\$15,000
Construction/Rehab Total		\$165,000
DEVELOPMENT COSTS	1 4 100,000	1 4105,000
Real Estate Matters		
Partnership Formation	\$	\$
Subdivision	\$	\$
Other:	\$	\$
Project Design	ΙΨ	1.3
Architectural (Design)	\$	\$
Architectural (Supervision)	\$	\$
Cost Estimate	\$	\$
Engineering	\$	\$
Value Engineering	\$	\$
Site Investigation	\$	\$
Other: Consultant	\$3,000	\$3,000
Project Planning	<u> Ψυ,υυυ</u>	1 \$3,000
All Fees	\$	\$
Permits	\$	
Appraisal	\$1,500	\$ 500
Environmental Study	\$	\$1,500
Market Study	\$	\$
Survey	\$	\$
Utility Fees	\$	\$
Other: Home inspection, LPR Assessment, Flood Plain/Environ	\$5,000	\$
Marketing/Leasing	40,000	\$0
Marketing	\$	\$
Operating Reserve	\$	\$
Other: Replacement Reserve	\$	\$
Development Total	\$9,500	
Soroiopinent Iotal		\$4,500
Developer's Fee	TOTAL COST	RHDP FUNDING
	\$50,000	\$50,000

FINANCING COSTS Tax Credits		
Tax Credit Fee	\$	\$
Tax Credit Counsel	\$	\$
Cost Certification	\$	\$
Other:	\$	\$
Other:	\$	\$
Tax-Exempt Bond Financing		
Bond Counsel	\$	\$
Underwriter's Fee	\$	\$
Reimbursables	\$	\$
Other:	\$	\$
Other:	\$	\$
Conventional Loans		
Construction Loan Origination Fees	\$	\$
Construction Loan Legal Fees	\$	\$
Permanent Loan Origination Fees	\$	\$
Permanent Loan Legal Fees	\$	\$
Loan Recordation Taxes/Fees	\$	\$
Other:	\$	\$
Other:	\$	\$
Other Loans		
Legal Fees	\$	\$
Loan Recordation Taxes/Fees	\$	\$
Other:	\$	\$
Other:	\$	\$
Construction Period Interest	\$	\$
Financing Total	\$0	\$0
OTHER COSTS		
	\$	\$
	\$	\$
Other Total	\$0	\$0
TOTAL DEVELOPMENT COST	\$1,236,000	\$5,000

Sources of Construction Financing

Submit documentation for each source, i.e. commitment letter, etc.

Source of Financing	Amount	Contact Name and Phone Number
	\$	
	\$	

Sources of Permanent Financing

Submit documentation for each source, i.e. commitment letter, etc.

Source 1: Kane	County Neighb	orh	ood Stabiliz	zation P				
Contact Name: Amy	/ Coyne				Phone:	630-444-30	27	
Amount	Interest Rate		Amortization Period		Loa	ın Term	Anr	nual Debt Service
\$1,237,500	Forgivable Mortga	age	N/A		20	years	none	<u> </u>
Date of Application:	April 5, 2010		Status: 🛛 U	nder Reviev	v 🗆 Co	nd. Commitme	nt [Firm Commitment
Source 2: Housi	ng Continuum	Inc						
Contact Name: Low					Phone:	847-697-880	Ю	
Amount	Interest Rate		Amortization	Period	Loa	n Term	Anr	nual Debt Service
\$5,000	Owner sweat eq	uity	N/A			N/A	none)
Date of Application:			Status: 🔲 U	nder Reviev	<u>/ □ Co</u>	nd. Commitme	nt 🗵	Firm Commitment
Source 3:				 -				
Contact Name:				~	Phone:			****
Amount	Interest Rate		Amortization	Period	Loa	n Term	Anr	nual Debt Service
\$		%	years	•	у	ears	\$	
Date of Application:			Status: U	nder Reviev	Con	nd. Commitme	nt 🗆	Firm Commitment
Source 4:						•		
Contact Name:					Phone:			
Amount	Interest Rate		Amortization	Period	Loa	n Term	Ann	ual Debt Service
\$		%	years	i	у	ears	\$	
Date of Application:			Status: U	nder Review	Cor	nd. Commitme	nt 🗆	Firm Commitment
Uses of Permar	ent Financing							
	Source 1		Source 2	Sour	ce 3	Source	4	Total
Acquisition Costs	\$1,000,000	\$		\$		\$		\$
Construction/Rehab	\$165,000	\$		\$		\$		\$
Development Costs	\$66,000	\$ 5,	000	\$		\$		\$
Financing Costs	\$0	\$		\$		\$		\$
Other Costs	\$0	\$		\$		\$		\$
Totals	\$1,231,000	\$5,	000	\$		\$		\$1,236,000
LIHTC Informati	<u>on</u>							• · · · · · · · · · · · · · · · · · · ·
Allocation Status: N	<u>//A</u>			Reserv	ation Da	ite: <u>N/A</u>		
Annual Tax Credit:	\$			Туре о	f Credit:	□ 4% (6	or) [⊒ 9%
Equity to be Raised	: \$		•	Owner'	s Equity	\$		<u> </u>
Tax Credit Syndical	tor: <u>N/A</u>							
Address: N/A								
Phone:	Fax:		·		E-mail:			
Have you received	a commitment from	m th	e tax credit sy	ndicator?	☐ Ye	s 🔲 No		

PART C - UNIT MIX AND PROJECT INCOME

Income limits, rent limits, and monthly utility allowances can be found in Appendix A of the NSP Rental Program Guidelines.

All Units

# of Bedrooms	# of Units
0	
1	
2	
3	5
4	
Total	5

Tenant-Paid Utilities

Utility	Tenant-paid?	Indicate Type (gas or electric)
Heating	yes ⊠ no	Gas
Cooking	yes ⊠ no	Gas
Water Heating	☐ yes 🗵 no	Gas
Lighting	☐ yes ☒ no	Electric
Water	☐ yes ☒ no	N/A
Sewer	☐ yes ⊠ no	N/A
Trash Collection	⊠ yes □ no	N/A

Low Rent Units

# of Bedrooms	# of Units	Average Square Feet	Gross Monthly Rent/Unit		nce for aid Utilities	Net Monthly Rent/Unit
0			\$	- \$	= ;	\$
1			\$	- \$	= ;	\$
2			\$	- \$	= ;	\$
3	2	1600	\$980	- \$6	=];	\$974
4			\$	- \$	= 3	\$

Medium Rent Units

# of Bedrooms	# of Units	Average Square Feet	Gross Monthly Rent/Unit	Allowan Tenant-Pai		Net Monthly Rent/Unit
0			\$	- \$	= :	\$
1			\$	- \$	= :	\$
2		Î	\$	- \$	= 1	\$
3	3	1600	\$1,193 -	\$6	=	\$1,187
4		· · · · · · · · · · · · · · · · · · ·	\$	- \$	= ;	\$

High Rent Units

# of Bedrooms	# of Units	Average Square Feet	Gross Monthly Rent/Unit	Allowance for Tenant-Paid Utilities	Net Monthly Rent/Unit
0			\$	- \$	= \$
1			\$	- \$	= \$
2			\$	- \$	= \$
3			\$	- \$	= \$
4			\$	- \$	= \$

Other Annual Income

Income Source	Amount
	\$0
	\$
	\$

PART D - PROJECT EXPENSES

Provide the following information regarding project expenses for the first year of operation following construction/rehabilitation.

Annual Administrative Expenses

Expense Item		Amount
Management Fee		\$5,000
Legal/Accounting		\$500
Administrative		\$
Advertising		\$
Other: Office	· · · · · · · · · · · · · · · · · · ·	\$300
	Total Administrative	\$5,800

Annual Operating Expenses

Expense Item		Amount
Natural Gas (& other fuel)		\$1,860
Electricity		\$4,560
Water/Sewer		\$2,280
Trash Removal		\$
Janitorial		\$
Exterminating		\$
Other: Operating Reserve		\$10,000
	Total Operating	\$18,700

Annual Maintenance Expenses

Expense Item		Amount
Building Maintenance		\$2,600
Ground Maintenance		\$0
Security		\$0
Decorating & Painting		\$400
Replacement Reserve		\$1,750
Other:	· · · · · · · · · · · · · · · · · · ·	\$
	Total Maintenance	\$4,750

Annual Taxes and Insurance

Expense Item		Amount
Real Estate Taxes		\$22,500
Insurance		\$4,500
Other:		\$
	Total Taxes and Insurance	\$27,000

Annual Resident Services Expenses

Expense Item		Amount
Cost of Supportive Services (for this project only)		\$
Other:		\$
	Total Resident Services	\$0

PART E - PROJECT PRO-FORMA

All applications must be accompanied by a project pro-forma, which must cover the period of affordability (determined by the amount of NSP investment per unit) applicable to the project. NSP-assisted rental units must remain affordable for at least the following terms based on the average per-unit NSP subsidy provided for the project:

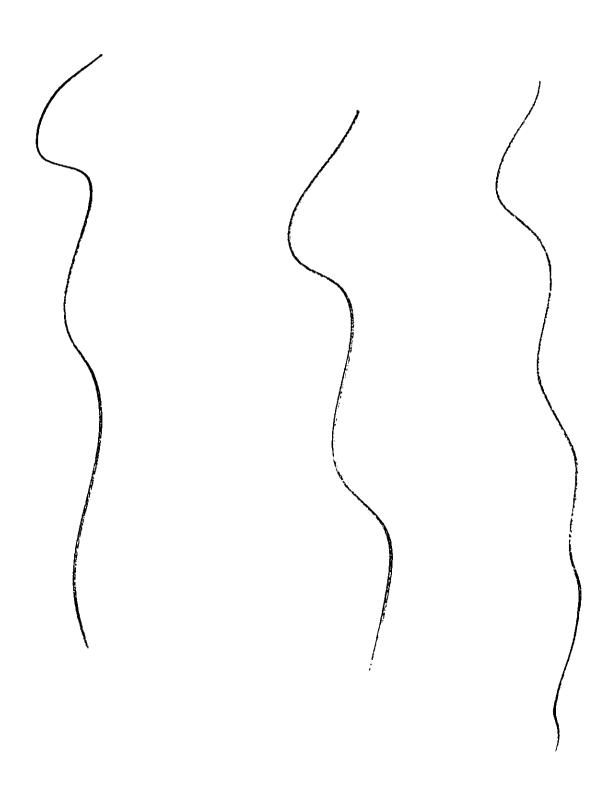
Rehabilitation (less than \$15,000)	5 years
Rehabilitation (\$15,000 - \$40,000)	10 years
Rehabilitation (over \$40,000)	15 years
New Construction (any amount)	20 years

When preparing the pro-forma, applicants must keep factors relevant to project feasibility (i.e., owner rate of return, vacancy rate, per-unit development costs, etc.) reasonable in order to minimize the amount of NSP Rental Program funds requested. In evaluating applications for funding, a "Layering Analysis" will be conducted to certify that the consortium is not investing any more NSP funds in combination with other governmental and/or non-governmental assistance than is necessary to make projects feasible.

Indicate below the assumptions used in the preparation of this project's pro-forma.

Vacancy Rate	<u>7</u> %
Collection Loss	<u>o</u> %
Growth Rate (Rent)	<u>3</u> %
Growth Rate (Other Income)	<u>N/A</u> %
Growth Rate (General Expenses)	<u>4</u> %
Growth Rate (Real Estate Taxes)	<u>5</u> %
Growth Rate (Payroll Taxes)	<u>N/A</u> %
Growth Rate (Replacement Reserves)	<u>o</u> %

Tab 1
Project Narrative and CHDO Certification



PROJECT NARRATIVE Housing Continuum, Inc.

PROJECT & POPULATION

Housing Continuum, Inc (HCI), a local 501(c)3 not-for-profit housing corporation based in Elgin, wishes to purchase <u>five scattered site single-family foreclosed homes</u> in St. Charles, South Elgin, and North Aurora to rehabilitate and rent to <u>five low- and moderate-income households in Kane County</u>. Priority would be given to families with at least one child under the age of 22 living in the household.

Population to be Served	
2 unit for low-income families	<50% MFI
3 units for moderate-income families	<80% MFI
5 Total Units	100% low-income households
Please see Tab 7 for the Tenant Selection I	Plan.

HCI wishes to purchase five foreclosed homes scattered in South Elgin, St. Charles, and North Aurora estimated at ~\$200,000 per house. HCI would complete a home inspection, lead based paint and environmental review, and create a scope of work. The rehabilitation would cost ~\$30,000 per house. After the rehabilitation is complete, the home would be rented to an eligible low- and moderate-income household.

HCl has the desire and capacity to administer a Neighborhood Stabilization Program Award:

- Successfully rehabilitated over 845 single family homes in Kane County to date
- Is a local not-for-profit that knows the Kane County marketplace
- Is accustomed to working with foreclosed properties
- Understands best practices for: rehabilitation standards, environmental, Section
 3, URA, lead based paint, equal opportunity and other Federal requirements
- Will obligate the funds between May and Aug 2010 well before the September deadline
- A working relationship and process exists between HCl staff, realtor, attorney, appraiser and contractors
- Ready to start project immediately (Please see Tab 6 for Readiness Plan)

DEVELOPMENT EXPERIENCE & CAPACITY

HOUSING, REHABILITATION, AND MANAGEMENT EXPERIENCE

HCI was established in 1997 as an incubator organization of Community Contacts, Inc. (CCI). Since 1978, CCI, a not-for-profit corporation, has helped preserve affordable housing in Kane County through three rehabilitation programs: (1) a comprehensive single-family owner-occupied rehabilitation program, (2) a rehab program to improve energy efficiency (Low Income Home Energy Assistance Program), and (3) a rehab program to improve home weatherization (Illinois Home Weatherization Assistance Program).

HCI and CCI are headquartered in the same building and share the same Executive Director and staff. Because of these two organizations efforts, over 845 single-family homes owned by low- and moderate-income families have been rehabilitated – and preserved in the affordable market in Kane County!

HCl has been purchasing and rehabilitating single-family homes in Kane since 1997. In 2005, HCl was awarded \$871,205 from the Illinois Housing Development Authority

(IHDA)'s Illinois Affordable Housing Trust Funds to purchase and rehabilitate four single-family homes in Kane County to rent to four low-income families.

In 2006, HCl completed a similar project to purchase, rehab, and rent four single-family homes to low-income families. In this project though, HCl was able to keep the rents lower by adding Kane County HOME funds (\$460,035) to the IHDA Trust Funds (\$496,523). The HOME rents were more comparable to the Kane County market place.

In 2010, HCl was awarded \$644,255 from IHDA Trust Funds and \$590,000 from Kane County HOME to purchase, rehab, and rent five additional single-family homes. One home has been purchased and three others have contracts pending closing — all within two months.

HCI housing staff is certified in lead based paint inspections, understands Housing Quality Standards; and are daily completing physical needs assessments and writing bid specifications and work orders, inspecting contractors work, approving pay requests, and generally have the best understanding of the preservation of the affordable single-family housing market in Kane County.

HCI has the capacity to help stabilize neighborhoods while filling the gap for larger rental units in Kane County. We are confident that we can purchase, rehab, and rent five single-family homes within six months.

PROPERTY MANAGEMENT

HCI will manage the five rental units. Currently, HCI is managing nine units in the existing Scattered Site Rental Program, but throughout the years have managed hundreds of homebuyer properties. HCI's Housing Director has been through Property Management training, including the yearlong training sponsored by the Statewide Housing Action Coalition. HCI plans to pay all tenant utilities except trash removal and tenants are responsible for lawn care and snow removal.

FUNDING AND MONITORING EXPERIENCE

HCI and CCI has received and managed HOME Funds (IHDA and DuPage County), Community Development Block Grant funds (City of Aurora and Kane County), Illinois Affordable Housing Trust Funds, DCCA, Public Aide, Department of Natural Resources, and Illinois Department of Public Health funds. HCI's management and maintenance staff is familiar with best practices for tenant selection, income determination, monitoring, yearly reporting requirements, and Housing Quality Standards.

TENANT SELECTION CRITERIA HCI would target five low- and moderate-income households. Household selection would be based on income eligibility, credit, landlord references, and the tenant's ability to meet occupancy standards. Preference would be given to households with at least one child less than age 22. There are no market rate units in this project.

SCHEDULE & PROJECT READINESS HCI is ready and able to begin this project immediately after funding is available. Since this is an existing program, staff is in place, management policies and practices are established, a formal tenant selection plan is ready to be used, a recent Market Analysis has been completed (March 2010), a Property Selection Criteria has been completed, and staff and the board of HCI are excited about providing housing to five more Kane County families.

NEED FOR PROJECT & MARKET CONDITIONS

This project is a step in meeting the goals of the countywide master plan called the <u>Kane County Consolidated Plan for Housing and Community Development (Con Plan)</u>. The general lack of rental housing, the affordability of existing units, lack of rental assistance, lack of larger three-bedroom rental units, and conditions to which families with children have difficulties in renting, all contribute to the trouble large families have in finding housing in Kane County. HCl is applying for NSP funds to acquire six units of affordable permanent housing to offer housing to large families. Local market conditions in Kane County justify this project.

The Con Plan identified the creation of additional affordable permanent rental housing as the highest priority in areas lacking affordable housing. The Con Plan lists Large Related Renters as a priority housing need and <u>estimates that 3,135 units are needed</u> for large families.

SUPPORTIVE SERVICES

HCI will provide decent, safe, and sanitary rental housing while stabilizing and enhancing the neighborhoods where the foreclosed homes are located. No additional support services will be provided.

DISPLACEMENT All five units will be single-family houses that are currently foreclosed. There will be no displacement or relocation issues.

PROGRAM ADMINISTRATION

- o FUNDING GAP The forgivable mortgage from Kane County HOME funds is exactly the gap in the project funding. NSP considers capitalized reserves an ineligible expense. Therefore, HCI has created an annual operating reserve into Operating Budget. There are no reserves in the Development Budget. Typically, for this project as presented in the application, HCI would capitalize the following reserves:
 - Replacement = 6,500
 - o Real Estate Taxes = 12,375
 - o **Insurance** = 4,725
 - o And sometimes Operating Reserves depending on the DCR
 - At minimum, HCl would hold in escrow \$23,600

Because time is of the essence, the RFP was released on March 5, 2010 and the funds must be obligated by September 2010, there was no time to include other lenders in the process. For example, adding IHDA Trust Fund would be a natural fit, however; the IHDA Trust Fund Advisory Commission only meets Quarterly in January, March, June, and September. To be on the March agenda, an application would need to be submitted at the very latest January 15th - before the RFP was released. To be on June agenda, an application would need to be submitted at the very latest April 15th - after the NSP application is due. Trust Funds would fund all the capitalized reserves.

Due to these constraints, HCI created a \$10,000 annual reserve that will essentially act as a capitalized reserve for the life of the affordability period.

 LOAN VS GRANT HCl believes in paying loans back when ever possible. However, in an effort to keep rents low in this project, the project cannot support additional debt. HCl, is therefore, requesting a forgivable mortgage to be forgiven over the life of the loan.

- o PER UNIT COST HCI has budgeted approximately \$247,200 in per unit total development cost for each three bedroom single-family homes. This per unit cost includes approximately \$30,000 per unit in rehabilitation cost. HCI is seeking some flexibility from Kane County to be able to exceed the budgeted acquisition cost and decrease the budgeted rehab costs if a home is available that costs a little more and needs a little less work. HCI would also like to have the ability to buy a home with more bedrooms if feasible.
- COMMITMENT OF OTHER RESOURCES HCI commits \$5,000 in in-kind staff time towards the rehabilitation inspections and writing the contractor bidding documents.

LONG TERM FEASIBILITY The 10-year cash flow projection indicates the project will be feasible and viable during the 10-year affordability period. HCI is happy to discuss a longer affordability period that would exceed the NSP required period.

HOUSING ENDORSEMENT CRITERIA

HCI meets five of the General Principals found in the Northeastern Illinois Housing Endorsement Criteria.

- ENCOURAGE AN ARRAY OF QUALITY HOUSING OPTIONS: Kane County is lacking larger affordable rental housing with three and more bedrooms. HCl is proposing to create five units of affordable housing for families that has a minimum of three bedrooms. The project will create a quality affordable housing option for families with children.
- SUPPORT INNOVATED COMMUNITY DEVELOPMENT: This project will
 promote housing choices for families with children while allowing them to be
 housed in neighborhood they typically would not be able to afford the singlefamily housing or does not have three-bedroom rental housing options.
- MINIMIZE COST OF MUNICIPAL SERVICES: In theory, this project has the
 potential to reduce the cost of municipal services through HCI buying properties
 that are in need of rehabilitation work and minimizing the need and cost of
 municipal property maintenance enforcement.
- o PROMOTE THE USE OF PUBLIC TRANSPORTATION: In the Property Selection Criteria, HCI has given priority to purchasing properties that are located in walking distance of existing public transportation. This would promote the use of public transportation.
- SUPPORT SENSIBLE GROWTH: This project completely supports sensible growth through turning five units of current housing into affordable housing. No new infrastructure would be needed. All utilities would be in place. This project promotes scattered site affordable housing that is located as infill developments among single-family detached homes.

SPECIFIC CRITERIA:

HCI meets all of the Specific Criteria found in the Northeastern Illinois Housing Endorsement Criteria.

 LOCATION This project meets the specific location criteria by providing infill development by creating affordable housing through purchasing and rehabilitating five existing single-family houses. These homes will be scattered throughout the targeted communities in central Kane County. Essentially, the project will be invisible to neighbors and the community, except for the fact that each property will be improved by the rehabilitation efforts of HCI.

- o LAND-USE This project will preserve natural resources and open space because HCI will be purchasing existing homes.
- ATTAINABILITY This project will provide affordable housing to five low-income families. Two of the families will have a very-low income level at 50% MFI. Although the mixed income and market units are not being developed by this project, HCI clearly meets the spirit of the attainability criteria through purchasing single-family homes in higher income neighborhoods for lower income tenants in order to disperse the units throughout all areas in the county.
- DESIGN The proposed homes will fit into their settings and complement the
 existing single-family neighborhoods because they currently exist. From the
 street, these homes will look like any other owner-occupied single-family home,
 although they are being rented.
- MANAGEMENT HCI has an outstanding record of being good neighbors and improving neighborhoods where they have owned and rehabilitated single-family homes throughout Kane County. Please see the above Management Capacity discussion.

DU PAGE COMMUNITY DEVELOPMENT COMMISSION

May 6, 1998

Ms. Susan M. Schumpp Executive Director Housing Continuum, Inc.: 1035 East State Street Geneva, IL 60134

Re: Community Housing Development Organization (CHDO) Cartification

Dear Ms. Schumpp:

This letter certifies that Housing Continuum, Inc. meets all of the requirements and is, therefore, designated by DuPage County as a Community Housing Development Organization pursuant to the HOME Investment Partnerships Act. This designation is based on information submitted with your letter to us dated March 26, 1997 and on additional information supplied to us in letter of April 16, 1998.

If you have any questions, please give me a call at any time at (630) 681-2243.

Sincerely,

Audra Hamernik Senior Planner

DU PAGE COUNTY DEVELOPMENT DEPARTMENT
DU PAGE CENTER • 421 N. COUNTY FARM ROAD • WHEATON, IL 60187
Delip Barrell, Director FAX 630-682-7179 630-682-7543

Tab 2 Lead Applicant Information Housing Continuum, Inc. Scattered Site Rehab and Rental Program

Lead Agency

Housing Continuum, Inc. Not-for-Profit Agency

Contact Information
Lowell Tosch, Housing Director
100 S Hawthorn
Elgin, IL 60123
(847) 697-8800 x300
Itosch@cci-hci.org

Mr. Tosch would spend approximately 60% of his time working on this project if awarded.

Organizational Documents for Lead Agency

Please find the attached documents:

- Please see Tab 1 for CHDO Certification
- Please see Tab 3 for Audit

Signature block with legal name for entity and authorized signatory
Susan Wohl
Executive Director

Organizational Chart

Housing Continuum, Inc
-100% Not-for-Profit Owner

Identification of Development Team Housing Continuum, Inc.

Team Member	Contact Information	Brief Description or Role			
<u>Ownership</u>		The owner is the team leader and			
Ownership Legal Name	Housing Continuum, Inc.	ultimately responsible for tenant satisfaction, asset management, control of income and expenses, and service			
Address	100 S. Hawthorn				
City, State, Zip Code	Elgin, IL 60123	provision.			
Principals/Signatory	Susan Wohl				
Contact Person (CP)	Lowell Tosch				
CP Phone #	(847) 697-8800 x300				
CP Fax #	847-697-1673	1			
CP E-mail	ltosch@cci-hci.org	1			
Financial Consultant		The consultant has been assisting with			
Company Name	A. Hamernik & Associates, Inc	property selection and acquisition, finding			
Address	4804 Linscott Ave	potential lenders, assisting owner in creating tenant selection and targeting			
City, State, Zip Code	Downers Grove, IL 60515	goals and plans, introducing project to			
Phone #	630-926-0598	zoning and elected officials, writing project			
Fax#	630-969-1906	narratives and other planning documents, understanding blended compliance issues			
E-mail	audra@affordablehousinghelp.com	among lenders, helping create initial			
Contact Person (CP)	Audra Hamernik	project management tools, and developing program and grant management tools.			
<u>Architect</u>	N/A	No architectural work is typically needed.			
Attorney		The attorney has completed real estate			
Company Name	Law Offices of James Cooke	legal. The firm will also review all agreements with lenders and help the			
Address	215 West Illinois Street	owner through the closing process.			
City, State, Zip Code	St. Charles, II 60174				
Phone #	630-584-6800				
Fax#	630-584-6103				
E-mail	cookelawoffice@ameritech.net				
Contact Person (CP)	James Cooke				
Property Manager		The property manager will market the			
Company Name	Housing Continuum, Inc.	units, follow the tenant selection and			
Address	100 S. Hawthorn	management plans, income qualify tenants, provide accurate accounting of			
City, State, Zip Code	Elgin, IL 60123	rental income and expenses, property			
Phone #	Susan Wohl	management, provide monthly balance			
Fax#	Lowell Tosch	sheets and compliance reporting to lenders, and conduct inspections of the			
E-mail	847-697-8800 x300	units.			
Non-Profit/Profit	847-697-1673				
Contact Person (CP)	ltosch@cci-hci.org				
General Contractor		HCI &CC has rehabilitated over 800 single			
Company Name TBD for each house		family homes. They have a pool of contractors from which they seek bids.			

Tab 3 Capacity to Implement Project Housing Continuum, Inc. Scattered Site Rehab and Rental Program

Please find the attached narratives

- Capacity Narrative
- Key Functions Narrative
- Federal Funds Experience Narrative

Team Members Experience

Housing Continuum Inc

Lead Agency & Property Management Experience

See attached:

- List of all Housing Projects showing experience with over 870 single-family housing units
- A list of all approved IHDA projects
- A copy of the licenses of HCl's three Lead Risk Assessors
- Job Description and Resume for Executive Director-Susan Wohl
- Job Description and Resume for Associate Director Lowell Tosch
- Job Description and Resume for Rehabilitation Specialist Lisa Roesner
- Job Description and Resume for Rehabilitation Specialist Richard Belcastro
- Job Description and Resume for Bookkeeper Polly Volkman

A. Hamernik & Associates, Inc.

Consultant Experience

See attached:

- Developer Previous Participation From
- Firm Dossier
- CMS Business Enterprise Program Certification as a female owned business

Current Projects

- Scattered Site #3, Acquisition, Rehab, Rental, 5 single family homes ACTIVE
- Single-Family Owner-Occupied Rehab, 14 single family homes ACTIVE
- Single-Family Acquisition, Rehab, and Resale, Rehab Management Only
 PREDEVELOPMENT

Capacity of Lead Development Entity Narrative Housing Continuum, Inc.

PROJECT & POPULATION

Housing Continuum, Inc (HCI), a local 501(c)3 not-for-profit housing corporation based in Elgin, wishes to purchase <u>five scatted site single-family homes</u> in St. Charles, South Elgin, and North Aurora to rehabilitate and rent to <u>five low- and moderate-income</u> <u>households in Kane County</u>. Priority would be given to families with at least one child under the age of 22 living in the household.

Population to be Served					
2 unit for low-income families	<50% MFI				
3 units for moderate-income families	<80% MFI				
5 Total Units	100% low-income households				

HCI wishes to purchase five foreclosed homes scattered in South Elgin, St. Charles, and North Aurora estimated at ~\$200,000 per house. HCI would complete a home assessment, lead based paint and environmental review, and cerate a scope of work. The rehabilitation would cost ~\$30,000 per house. After the rehabilitation is complete, the home would be rented to an eligible low- and moderate-income household.

HCI has the desire and capacity to administer a Neighborhood Stabilization Program Award:

- Successfully rehabilitated over 845 single family homes in Kane County to date
- Is a local not-for-profit that knows the Kane County marketplace
- Is accustomed to working with foreclosed properties
- Understands best practices for: rehabilitation standards, environmental, Section
 3, URA, lead based paint, equal opportunity and other Federal requirements
- Will obligate the funds between May and July 2010 well before the September deadline
- A working relationship and process exists between HCl staff, realtor, attorney, appraiser and contractors
- Ready to start project immediately

DEVELOPMENT EXPERIENCE & CAPACITY

HOUSING, REHABILITATION, AND MANAGEMENT EXPERIENCE

This project is an expansion of services from an established non-profit agency. <u>HCI has been purchasing and rehabilitating single-family homes in Kane since 1997.</u> In 2005, HCI was awarded \$871,205 from the Illinois Housing Development Authority (IHDA)'s Illinois Affordable Housing Trust Funds to purchase and rehabilitate four single-family homes in Kane County to rent to four low-income families. They have purchased the four homes, finished the rehabilitations, and have rented all of the homes.

In 2006, HCl completed a similar project to purchase, rehab, and rent four single-family homes to low-income families. In this project though, we were able to keep the rents lower by adding Kane County HOME funds (\$460,035) to the IHDA Trust Funds (\$496,523). The HOME rents were more comparable to the Kane County market place.

In 2008, HCI was also awarded funds from Kane County HOME and IHDA to purchase, rehab, and rent five single-family homes to low-income families. The project will be closed soon with IHDA.

In 2010, HCI was awarded \$644,255 from IHDA Trust Funds and \$590,000 from Kane County HOME to purchase, rehab, and rent five single-family homes. One home has been purchased and three others have contracts pending closing – all within two months.

HCI housing staff is certified in lead based paint inspections, understands Housing Quality Standards; and are daily completing physical needs assessments and writing bid specifications and work orders, inspecting contractors work, approving pay requests, and generally have the best understanding of the preservation of the affordable single-family housing market in Kane County.

HCl has the capacity to help stabilize neighborhoods while filling the gap for larger rental units in Kane County. We are confident that we can purchase, rehab, and rent five single-family homes within six months.

Housing Continuum, Inc. (HCI) was established in 1997 as an incubator organization of Community Contacts, Inc. (CCI). Since 1978, CCI, a non-profit corporation, has helped preserve affordable housing in Kane County. The following programs are housing services of CCI and HCI.

- a comprehensive single-family owner-occupied rehabilitation program,
- Low Income Home Energy Assistance Program
- Illinois Home Weatherization Assistance Program
- Purchase, rehab, resell program to low-income homebuyers
- Scattered site, purchase, rehab, and rental to low-income tenants

HCI and CCI are headquartered in the same building and share the same Executive Director and staff. Because of the efforts of these two organizations, over 800 single-family homes owned by low- and moderate-income families have been rehabilitated – and preserved in the affordable market in Kane County!

PROPERTY MANAGEMENT

HCI will manage the five rental units. Currently, HCI is managing nine units in the existing Scattered Site Rental Program, but throughout the years have managed hundreds of homebuyer properties. HCI's Housing Director has been through Property Management training, including the yearlong training sponsored by the Statewide Housing Action Coalition. HCI plans to pay all tenant utilities except trash removal. Tenants are responsible for lawn care and snow removal.

FUNDING AND MONITORING EXPERIENCE

HCI and CCI have received and managed the following federal funds:

- HOME Funds (from IHDA, Kane and DuPage County)
- Community Development Block Grant funds (City of Aurora and Kane County)
- Illinois Home Weatherization Program (DOE and HHS)
- Low Income Home Energy Assistance Program (HHS)

HCI and CCI have received and managed funds from the following state agencies:

- Illinois Affordable Housing Trust Funds
- Department of Commerce of Economic Development

- Department of Healthcare and Family Services
- Department of Natural Resources
- Illinois Department of Public Health

HCI's management and maintenance staff is familiar with best practices for tenant selection, income determination, monitoring, yearly reporting requirements, lead based paint, Environmental Review Record, Section 3, URA, and Housing Quality Standards.

schedule & Project Readiness HCI is ready and able to begin this project immediately after funding is available. Since this is an existing program, staff is in place, management policies and practices are established, a formal tenant selection plan is ready to be used, a recent Market Analysis has been completed (March 2010), a Property Selection Criteria has been completed, and staff and the board of HCI are excited about providing housing to five more Kane County families.

Experience with Federal Funds and Monitoring Narrative Housing Continuum, Inc

Federal Funds Experience

HCI and CCI have received and managed the following federal funds:

- HOME Funds (from IHDA, Kane and DuPage County)
- Community Development Block Grant funds (City of Aurora and Kane County)
- Illinois Home Weatherization Program (DOE and HHS)
- Low Income Home Energy Assistance Program (HHS)

HCl and CCl have received and managed funds from the following state agencies:

- Illinois Affordable Housing Trust Funds
- Department of Commerce of Economic Development
- Department of Healthcare and Family Services
- Department of Natural Resources
- Illinois Department of Public Health

HCI's management and maintenance staff is familiar with best practices for tenant selection, income determination, monitoring, yearly reporting requirements, rehabilitation and lead based paint standards, Environmental Review Process, Section 3, and Uniform Relocation Act requirements.

Please note that HCI has three Illinois Department of Public Health Licensed Lead Risk Assessors on staff to comply with lead based paint requirements.

See attached list of over 845 single-family units that have been helped by CCI and HCI. Please note the federal program experience.

The HCI's housing staff is familiar with best practices for affirmatively fair housing and marketing units, tenant selection, wait list management, income determination, monitoring, yearly reporting requirements and cross-cutting federal development regulations such as: federal formal purchase procurement standards, Environmental Review Record, Section 3, Uniform Relocation Act, The Contract Work Hours and Safety Standards Act, The Copeland Anti-kickback Act, and Housing Quality Standards,. The following specific staff has this above experience:

- Executive Director, Susan Wohl
- Associate Director, Lowell Tosch
- Senior Housing Specialist, Lisa Roesner
- Rehabilitation Inspector, Richard Belcastro

See above Key Functions Narrative for specific details.

Consultant Federal Funding Experience

Audra Hamernik, Principal of A. Hamernik & Associates, Inc, is working directly with the HCl on this project. Ms. Hamernik has a unique background of program administration and practical zoning and land use experience. She has worked for County government administering Emergency Shelter Grant, Community Development Block Grant, and HOME funds. She also understands zoning, land use, and the practical construction coordination of site acquisition and building. She has been directly involved in writing and presenting business proposals and grant applications to banks, private foundations, and state and federal funding sources, including: Low-Income Housing Tax Credits, Supportive Housing Program funds, Project Based Section 8, and tax exempt bonds. Her specialty is blending financing sources. Her education includes undergraduate and graduate degrees in Urban and Regional Planning. Ms. Hamernik has been working with non-profits and municipalities throughout the state of Illinois since 1994 building only affordable housing. She is directly involved with the development and management of Delta Terrace Apartments a State of Illinois NSP Sub-Grantee. She will work with HCI throughout the life of the project.

HOUSING EXPERI	ENCE						
HOOSING EXPERI		*Highlighted sections are Housing Continuum Experience					
Funding Source/		Totai	Grant	Rehabs/	Average		
Program Name		Funding \$	Term	Year	Cost/Unit	Status	
r togram namo							
DCAA Home Repa	ir	50,000	1 year	13	4,000	completed	
96 Home/DCCA Re	pair	50,000	1 year	4	12,500	completed	
Subtotal		100,000		17			
CDAP							
96 Carpentersville	 	183,000	2 year	10	17,000	completed	
		189,000	2 year	12	16,000	completed	
97 Carpentersville			2 year	22	10,000	Completed	
Subtotal		372,000		22			
CDBG AURORA							
96 Aurora WXT		20,000	1 year	5	4,000	completed	
97 Aurora WXT		15,000	1 year	5	3,000	completed	
98 Aurora WXT		25,000	1 year	7	3,500	completed	
00 Aurora WXT		25,000	1 year	7	≥5000	completed	
02 Aurora WXT		30,000	1 year	8	≥5000	completed	
03 Aurora WXt	WXT	35,000	1 year	8	≥5000	completed	
04 Aurora WXT		60,000	1 year	13	>5000	completed	
Subtotal	-	210,000		53			
CDBG/HOME AUR		241,550	1 11000	9	24,848	completed	
95/96 Aurora/Dupa	ge		1 year	10	28,751		
97 Aurora/Dupage		290,000	1 year	15	25,850	completed	
98/99 Aurora/Dupa		400,000	1 year	17	22,681		
99/00 Aurora/Dupa		400,000	1 year	10	29,541	completed	
00/01 Aurora/Dupa		400,000 415,000	1 year 1 year	14	29,000	completed	
01/02 Aurora/Dupa		415,000	1 year	10	32,000	completed	
02/03 Aurora/Dupa		415,000	1 year	15	30,000	completed	
03/04 Aurora/Dupa	9	415,000	1 year	14	30,000	completed	
04/05 Aurora	<u>-</u>	315,000	1 year	10	29,000	completed	
05/06 Aurora/Dupa	ge 	3,706,550	ı yeai	124	29,000	Completed	
Subtotal	<u> </u>	3,700,550		124			
CDBG KANE COU	NTY						
98 Maple Park		82,850	1 year	20	4,360	completed	
98 Carpentersville		300,000	1 year	15	20,974	completed	
99 Carpentersville		325,000	1 year	14	24,788	completed	
99 Maple Park		100,000	1 year	4	24,800	completed	
99 Aurora Townshi)	75,000	1 year	3	24,823	completed	
00 Carpentersville	<u></u>	285,000	1 year	11	25,020	completed	
00 Aurora Townshi	<u> </u>	125,000	1 year	5	24,538	completed	
01 Carpentersville	<u> </u>	200,000	1 year	8	25,000	completed	
01 Aurora Townshi		250,000	1 year	8	31,250	completed	
02/03 Kane County		521,700	1 year	18	28,122	completed	
04 Kane County	ļ. <u> </u>	375,000	1year	15	28,000	completed	
05/06 Kane County		475,000	1 year	17	25000	complete	
06/06 Kane County	1	400,000	1 year	19	20,000	completed	
08 Kane 2007-01		200,362.70		7	27,747	completed	
09 Kane 2008-01		391,129	1 year	12	28000	complete	
10 Kane 2009-01		328,887.50	1year	0	28,000	in progres	
Subtotal	_	4,434,929	1	176	ì		

IHDA HOME K	(ane/DeKalb				· ·	
94 Home		400,000	1 year	29	13,793	completed
95 Home		400,000	1 year	26	15,270	completed
96 Home		310,000	1 year	13	22,713	completed
97/98 Home		700,000	2 year	27	24,582	completed
99/00 Home		700,000	2 year	28	24,243	completed
01/02 Home		700,000	2 year	25	30,000	completed
04/05 Home		620,000	2 year	22	30,000	completed
06/07 Home Dekalb		420,000	2 year	12	30,000	completed
06 Home Kane	-	650,000	1year	22	30,000	completed
08 Kane 2007-16	-	456,179.40	1year	14	30,000	completed
HO2837 Dekalb	-	420,000.00	2 year	12	40,000	completed
09 Kane 2008-16		429,896	1 year	15	30,000	in progress
Kane Emergency		100000	1 year	8	10,000	in progress
Subtotal		6,306,075	Iyeai	253	10,000	iii piogiess
Subtotal		0,300,013		200		
HHS/HTF						
ECHR Carpentersville	•	163,550	1 year	20	8,000	completed
ECHR Carpentersville		174,550	1 year	20	8,000	completed
ECHR Batavia		174,000	1 year	20	10,000	completed
ECHR Carpentersville	•	200,000	1 year	20	10,000	completed
ECHR Aurora 2009	-	250,000	1 year	25	10,000	completed
Subtotal	· · · · · · · · · · · · · · · · · · ·	962,100	. ,	105	10,000	Completes
Oubtotal		002,.00				
HOMEBUYER K	(ane/DeKalb				 	
98 Homebuyer	,	235,650	1 year	· 5	25,600	completed
99 Homebuyer		235,650	1 year	10	28,217	completed
00 Homebuyer		300,000	1 year	8	28,036	completed
01 Homebuyer		280,000	1 year	9	28,098	completed
02 Homebuyer		315,000	1 year	8	35,000	completed
05 Homebuyer		315,000	2 year	4	40,000	completed
Subtotal	1	1,681,300		44	}	1
AURORA PURCHASI	E REHAB RES				•	
02 Aurora Purchase		266,000	1 year	2	133,000	completed
04 Aurora Purchase		307,700	1year	2	155,000	completed
05 Aurora Purchase		307,700	1 year	2	150,000	completed
07 Aurora Purchase		433,000	1 year	2	185,000	completed
08 Aurora Purchase		866,000	1 year	4	866,000	completed
Subtotal		2,180,400		12		
AUDODA I EAD DOO	CDAM					
AURORA LEAD PRO 04/05 Aurora Lead		1,000,000.00	2 4005	25	25 000	 nompleted
		1,000,000.00	2 year	25 25	35,000	completed
Subtotal		1,000,000.00		25		-
KANE COUNTY SCA	TTERED SITE	RENTAL PR	OGRAM			
05/06 4 units		866,000	1 year	4	220,000	completed
07 4 units		900,000	1 year	4	225,000	completed
09 5 units		1,200,000	1 year	4		in-progress
Subtotal	1	1,766,000	. you	12	[progress
- 4 - 1 - 1 + 1 + 1	1	.,,,,,,,		12		<u> </u>
CARPENTERSVILLE	MORNINGSI	DE PROJECT				-
7-Jul		50,000	1year	2		completed
					<u> </u>	
Total	1	22,769,355		845		

List of Approved IHDA Applications					
Housing Continuum, Inc.:	IHDA No	Amount	Units	Status	
Housing Continuum Scattered Site Family Rental Housing	HTF-10007	\$644,255	5	current	
Housing Continuum Scattered Site Family Rental Housing	HTF-2695	\$525,000	4	complete	
Housing Continuum Scattered Site Family Rental Housing	HTF-2227	\$866,705	4	complete	
Homebuyer Assistance Program with Rehab	SHB-2091- 01	\$310,000	4	complete	
Homebuyer Assistance Program with Rehab	HH 599	\$315,000	8	complete	
Homebuyer Assistance Program with Rehab	HH 514	\$280,000	9	complete	
Homebuyer Assistance Program with Rehab	HH 427	\$300,000	8	complete	
Homebuyer Assistance Program with Rehab	HH 328	\$235,650	10	complete	
Homebuyer Assistance Program with Rehab	HH 244	\$235,650	5	complete	
Community Contacts, Inc.:	_				
Single-Family Owner- Occupied Rehab	HO-50228	\$581,000	14	current	
Single-Family Owner- Occupied Rehab	HO-2837	\$420,000	13	complete	
Single-Family Owner- Occupied Rehab	HO-771	\$620,000	22	complete	
Single-Family Owner- Occupied Rehab	HO 616	\$700,000	25	complete	
Single-Family Owner- Occupied Rehab	HO 428	\$700,000	28	complete	
Single-Family Owner- Occupied Rehab	HO 275	\$700,000	27	complete	
Single-Family Owner- Occupied Rehab	HO 218	\$310,000	13	complete	
Single-Family Owner- Occupied Rehab	H 112	\$400,000	26	complete	
Single-Family Owner- Occupied Rehab	H 57	\$400,000	29	complete	

Lead Agency & Property Management Experience

Housing Continuum Inc

Please see the attached documents:

- List of all Housing Projects showing experience with over 845 single-family housing units
- A list of all approved IHDA projects
- A copy of the licenses of HCl's three Lead Risk Assessors
- Job Description and Resume for Executive Director-Susan Wohl
- Job Description and Resume for Associate Director Lowell Tosch
- Job Description and Resume for Rehabilitation Specialist Lisa Roesner
- Job Description and Resume for Rehabilitation Specialist Richard Belcastro
- Job Description and Resume for Bookkeeper Polly Volkman
- A copy of the licenses of HCl's three Lead Risk Assessors



LEAD RISK ASSESSOR LICENSE

LEAD ID ISSUED 12/9/2008 008156

Lowell D Tosch 7S620 Rhodes St. Big Rock, IL 60511 **EXPIRES** 1/31/2010 #

LEAD PROGRAM

Environmental Health



LEAD RISK ASSESSOR LICENSE

LEAD ID ISSUED 009123 1/23/2009

Westley A Ramos 911 W. New York St. Aurora, IL 60506'

EXPIRES 1/31/2010



Environmental Health



LEAD RISK ASSESSOR LICENSE

LEAD ID ISSUED 012629

12/9/2008

EXPIRES 1/31/2010

Richard A Bellastro 5504 McKenzie Lake in the Hills, IL 60156

LEAD PROGRAM

Environmental Health

SUSAN M. WOHL 36W210 River Grange Road St. Charles, Illinois 60175 630-584-9110

PROFESSIONAL BACKGROUND: COMMUNITY CONTACTS, INC., Elgin, Illinois

A large non-profit social service agency providing affordable housing and assisted living at home to thousands of elderly and low-income clients in Kane, DeKalb and DuPage counties.

May 1990 to **EXECUTIVE DIRECTOR**:

Present

<u>Responsibilities</u>: Administration; program operations and staffing; presentations for corporate, foundation and United Way allocations; needs assessment and fund raising with emphasis on customer service.

Accomplishments: Possesses a strong record of achievement in service delivery, fiscal management and fund development. Has a unique ability to analyze situations and reach decision makers, bring them together in such a way as to attract their involvement, showcase their strengths and achieve their goals, while achieving own agency objectives as well. Is familiar with department heads at the state and local levels and offers creative ideas for the solving of local problems. Works closely with the Board of directors to implement policy and promote agency programs in the community. Administers grant and contract compliance for a multimillion dollar organizational budget consisting of twenty major funding sources. In 1997 worked with the Board of Community Contacts, Inc. to establish a Community Housing Development Organization (CHDO). Served as Executive Director of this separate corporation, Housing Continuum, Inc. since its inception.

1985 to 1990 ASSOCIATE DIRECTOR/PERSONNEL DIRECTOR:

Responsibilities: Management of all personnel functions and Associate Director duties; Benefits Administration; Unemployment; Workers Compensation; Wage and Salary issues; Wage Scale Determination; Job Descriptions; Personnel Policy Development and Supervision of the EEOC Officer.

Accomplishments: Assisted in the development of Affirmative Action plans, presented to the board of directors and staff latest developments in the field of Labor Law.

1983 to 1985 ASSOCIATE DIRECTOR:

Responsibilities: Assisted in the development and monitoring of a \$3 million Yearly Budget and cost allocation system; evaluated system and program performance; supervised program directors and department heads; directed public relations efforts and internal communications; administered Northern Kane County Visiting Nurse Program 1983-1986, including staffing, cost reporting, and Medicare certification.

Accomplishments: Assisted in adapting programs to changing needs and funding without loss of program integrity; acted as liaison between major state organizations and agency; managed program, development and staff training while maintaining regulatory compliance for all programs.

1982 to 1983 DIRECTOR OF HOME CARE PROGRAM:

Responsibilities: Administered \$1 million yearly budget and staff of 125 in caring for elderly and infirm clients. Administered Illinois Department on Aging contract in Kane and DuPage counties.

1981 to 1982 FIELD CORDINATOR:

Determined client needs for services and assigned levels of care. Assisted clients with referral data from other support services in the social network. Supervised field staff in providing indicated services.

EDUCATION



- Master of Business Management, Aurora University 1991, GPA 4.0/4.0
- Bachelor of Arts, Human Relations, Judson College, Elgin, 1981. Dean's List

Activities & Memberships:

Illinois Collation on Aging: Board of Directors, Legislative Committee
Illinois Community Action Association; Board of Directors, Energy Chairperson
State of Illinois Office of Housing Coordination Services; Advisory Council
Illinois Housing Development Authority; Advisory Council
City of Elgin; Human Relations Commission; Commissioner
Central Fox Valley Network, Founding Member
Cosmopolitan Club of Elgin, Vice President
Fox Valley Personnel Association, Member
Kane-DuPage Personnel Association, Member
Zonta International, Tri-Cities Chapter

Awards:

- *Received the First Annual William W. Riches Energy Award presented at Argonne National Laboratory, February 21, 1991, during the Global Energy Forum.
- *Nominated by the Association of Energy Engineers for work on a model project of energy conservation for seniors in Kane and DeKalb counties
- *Received Cosmopolitan of the Year Award 1994, Elgin Club
- *Received Mid-States Cosmopolitan of the Year Award, July 1994
- *Named by Governor Jim Edgar as Alternate Delegate 1995 White House Conference on Aging
- *Named to Senator John Maitland's Task Force on Utility Deregulation July 1996

References:





COMMUNITY CONTACTS, INC.

EXECUTIVE DIRECTOR POSITION DESCRIPTION

Department:

Administration

Reports to:

Board of Directors

Status:

Full-time, Exempt Under Contract

Positions supervised:

Bookkeeper Receptionist

Housing Program Director Energy Program Director

POSITION DESCRIPTION OVERVIEW

This position is responsible for all aspects of administration, financial management, and direction and supervision of agency staff in compliance with all local, state, and federal mandates and in keeping with policies established by the board of directors.

ESSENTIAL JOB FUNCTIONS

- Determine, with the board of directors, the annual and future goals and objectives of the agency.
- Plan, direct, assign, oversee, supervise, and evaluate the work of agency program directors and administrative staff.
- Formulate annual budgets and monthly financial reports with the fiscal manager; monitor and approve expenditures.
- 4. Provide and coordinate the required program services authorized within the agency mission.
- 5. Act in an advisory capacity to the board of directors on agency matters.
- Write state, federal, and foundation grants as necessary to fund mission and establish budget.
- Prepare written and oral reports for board and committee meetings.
- 8. Adhere to all agency policies and procedures.
- 9. Perform other duties as required or assigned,

BASIC REQUIREMENTS

KNOWLEDGE, SKILLS, AND ABILITIES

- Thorough knowledge of the principles, practices, and federal, state, and local compliance regulations
 of non-profit, social service administration.
- General financial and accounting knowledge.

EXECUTIVE DIRECTOR PAGE TWO

- Excellent written and verbal communication skills. Must be effective in negotiating, conflict resolution, consulting, report writing, editing of written materials, and public speaking. Ability to review, interpret, and analyze technical and statistical information is required.
- Strong leadership skills to effectively and efficiently organize, direct, and coordinate the activities, personnel and equipment of a multi-functional social service agency.
- Ability to work with professional independence within the policies established by the board of directors.
- Ability to establish and maintain effective working relationships with funding sources, elected and appointed officials, employees, other agencies and the public,
- Thorough knowledge and understanding of Labor Laws and public administration.
- 8. Ability to maintain strict confidentiality,
- Possession of a valid driver's license.

EXPERIENCE AND EDUCATION

- Minimum of five (5) years experience in non-profit or public administration.
- 2, Minimum of ten (10) years progressive managerial experience,
- Graduation from an accredited college or university with a Bachelor of Science in Human Relations or a related field, preferably supplemented by a Masters Degree in Business Management, Public Administration, or a related field.
- Any equivalent combination of experience and education that provides the required knowledge, skills, and abilities,



LOWELL D. TOSCH

7S620 Rhodes Street, Big Rock, Illinois 60511 630-556-4542

PROFESSIONAL PROFILE

Professional with 23 years of planning, administrative, housing and engineering experience. Results oriented with a consistent record of exceeding standards and expectations.

PROFESSIONAL EXPERIENCE

COMMUNITY CONTACTS/HOUSING CONTINUUM INC.

ASSOCIATE DIRECTOR, Elgin, IL (2005 to Present)

2005 to Present

Responsible for the management of all agency programs. Assist the Executive Director in agency planning and budget development. Provide direct communication to all local and federal government representatives. Supervise all program managers and oversee building operation.

COMMUNITY CONTACTS/HOUSING CONTINUUM INC.

1992 to 2005

HOUSING DIRECTOR, Geneva, IL (1992 to 2005)

Responsible for the management of multiple Housing Programs including grant writing, fiscal, compliance and personnel development. Assist agency in planning and integrating programs into the developed organizational structure, specifically relating to program compliance issues.

- Organized and implemented the development of a Housing Department at Community Contacts Inc. using multiple funding sources such as Community Development Assistance Program (CDAP), Community Development Block Grant (CDBG), Illinois Housing Development Authority (HOME, Housing Trust Funds), Dupage County, Department of Healthcare and Family Services (HFS) and various other local funding.
- Maintained a Housing Department with the reputation as a well-organized grantee performing according to compliance regulations and mandated timelines.
- Managed a Housing program in 1993 that has grown from an initial grant of \$400,000 annual dollars to a 2007 figure of over \$3,000,000.00.
- ◆ In 1998 assisted in the development of a Community Housing Development Organization called the Housing Continuum Inc., which along with local area lenders provides prospective homebuyers with downpayment, closing cost and rehabilitation assistance. This Program has closed on over 45 homes. Administered a Purchase Resale Program since 2003 with 8 homes purchased and sold to income eligible buyers. In addition, a new program has been implemented which purchases homes and rents them to income eligible families.

NOTHERN ILLINOIS GAS COMPANY

1989 to 1992

ENGINEER, Aurora, IL (1989 to 1992)

Responsible for various engineering activities including gas system updates and load approval, work order design, supervision of contractors and crews. Maintained working relationships with builders, developers and municipalities.

- Trained division personnel on system operation and load characteristics, updating system studies for Northern and Southern division, making recommendations of main size and distribution design.
- Established working relationships with builders, state engineers, and developers negotiating re-design or relocation of gas main. This negotiation resulted in over a million dollars in savings to the company.
- Supervised on call operations of the pressure department. This included several emergency main hits; one flood and one system shut down situation.

COMMUNITY CONTACTS INC.

1986 to 1989

ASSISTANT PROGRAM DIRECTOR, Geneva, IL (1986 to 1989)

Assisted in the organizing and implementation of energy related programs. Work included setting up field guidelines for programs. Inspected and assessed dwellings according to state regulations. Developed standards for contractors and material suppliers, providing direction, assistance and feedback.

- Responsible for the coordination and execution of the Weatherization Program from its initial implementation, with emphasis on control, program accountability and overall planning.
- Completed initial program within six months and consistently managed the program into the top ten in performance based on State Of Illinois evaluations.

TRI-COUNTY REGIONAL PLANNING COMMISSION

1984 to 1986

PLANNER I / REHABILITATION SPECIALIST, East Peoria, IL (1984 to 1986)

Responsible for transportation studies, graphic design, reports, and drafting. Involved in organizing bid analysis, contract payouts, specification writing, and computer input. Inspected and assessed homes involved in the weatherization and furnace program.

EDUCATION

Bachelor of Science, Industrial Technology, Illinois State University, 1982

Additional Training: AHP Energy Associate, AEE Energy Engineers, DCCA Safety Training, Computer Literate, Licensed Lead Risk Assessor.

JOB DESCRIPTION HOUSING DEPARTMENT

TITLE:

ASSOCIATE EXECUTIVE DIRECTOR

REPORTS TO:

EXECUTIVE DIRECTOR

QUALIFICATIONS: Graduation from college or university with a degree in a related field. Prefer 10 years experience in housing related programs, energy conservation, and building codes. Ability to deal effectively with the general public and contractors. Experience acting as a liaison between diverse interests and government funding sources. Ability to write and communicate effectively.

DUTIES:

- 1. Organize and implement all phases of the Housing Department according to compliance regulations. Responsible for all HOME, CDBG, Weatherization, and LIHEAP programs.
- 2. Assist the Executive Director in agency planning and budget development.
- 3. Provide direct supervision to program managers.
- 4. Work closely with funding, local and government representatives to provide continuous communication concerning agency programs.
- 5. Oversee building operation.
- 6. Answer inquiries from the public on programs. Provide communication with other providers in the community and local units of government.
- 7. Represent the Executive Director at required meetings and be willing to train and receive necessary accreditation.
- 8. Prepare grant applications and contract documents relevant to the grant, contract or loan.
- 9. Monitor program progress to assure that grants are in compliance with the funding source.
- 10. Pursue development of pilot programs through research and grant writing.
- 11. Other duties as assigned.

Lisa D. Roesner 244 N. Batavia Avenue Batavia, IL 60510 630-879-1897

1994-Present

CERTIFIED HOMEOWNER EDUCATION & COUNSELOR

Community Contacts, Inc. & Housing Continuum, Inc. & Housing

Properties NFP

100 S Hawthorne Street

Elgin, IL 60123 847-697-8800

This position is responsible for duties in HOME Rehabilitation Programs & assisting with Weatherization Program.

New responsibilities in property management assistant, for Housing Properties NFP 8-2007 - Present

- 1. Application processing, Homebuyer & HOME Rehab Programs
- Informing clients of program information & availability 2.
- 3. Organization and maintaining of program waiting lists
- 4. Organization of client files and program forms
- Schedule & Provide Homebuyer Education classes 5.
- Pre-counseling & Post-counseling 6.
- Assist Housing Director develop & pursue Homebuyer grants 7.
- 8. Providing reports on a timely bases
- Clerical support to Housing Director 9.
- 10. Ordering of Housing staff office supplies
- Other duties as assigned 11.

1989-1994:

DOMESTIC & EXPORT ORDER SERVICES OPERATOR

Richardson Electronic Inc. 42W267 Keslinger Road

La Fox, IL 60174 630-208-2202

Responsible for Customer Service & Data entry position for a local electronic manufacturer distributor. These duties include:

- 1. Entering sales orders
- 2. Billing
- 3. Filing
- 4. Maintaining shipping files
- 5. Checking and finding parts equivalents
- Performed mailroom operations 6.
- Daily mailrun 7.
- 8. Reception substitute
- Assisted Sales department 9.
- 10. Assisted Marketing department

EDUCATION:

American Homeowner Education & Counseling Training Institute (AHECTI)

Certified Homeowner Educator & Counselor (CHEC)

11-2000 6-1990

St. Charles High School

Graduated

Introduction to Windows

Elgin Community College

1994

Attended numerous field-related workshops and seminars

RICHARD A. BELCASTRO

5504 Mckenzie Drive Lake in the Hills, Illinois 60156 847-961-5351(Home/Fax) 630-327-6476(Cell)

PROFESSIONAL SUMMARY

Over fifteen years of broad experience in sales, management, and distribution in the furniture and appliance industries while maintaining strict standards of professionalism, customer service and excellence.

Community Contacts Inc.

Housing inspector/Lead Risk Assessor

2007-present

- Assess homes for rehabilitation
- Certified Lead inspector
- Organize walk thru with contractors
- File organization
- Evaluate closed bids from the contractors
- Monitor/photograph progress of multiple projects
- Generate Contracts, Mortgage agreements, Prom notes
- Inform clients on progress/change orders
- Customer service
- · Other duties as assigned

R.A.B Delivery Service Inc.

Diakon Logistics, Carol Stream Illinois

1999-2007

- Deliver case goods and install appliances for Expo Design Center
- Responsible for maintaining time windows and removal of unwanted appliances
- Responsible for meeting strict standards of customer service

Sears, Dekalb, Illinois

- Deliver and install appliances
- Responsible for routing, communicating with customers, maintaining time windows, and meeting strict standards of customer service.

United States Navy

Operations Specialist

1987-1990

• Maintained surface and air traffic through radar transmissions





COMMUNITY CONTACTS, INC.

HOUSING REHABILITATION INSPECTOR POSITION DESCRIPTION

Department: Housing

Reports to: Associate Director
Status: Full-time, Non-Exempt

Positions supervised: None

POSITION DESCRIPTION OVERVIEW

This position is responsible for assisting the Associate Director with all aspects of the Housing Programs, including inspection, preparing specifications and cost estimates, monitoring rehabilitation, and communicating with clients.

ESSENTIAL JOB FUNCTIONS

- 1. Coordinate and participate in the inspection of all dwellings in the Housing Program to determine necessary improvements. Prepare computerized specifications/drawing, provide accurate cost estimates, and secure bids from contractors. Monitor construction efforts, ensure code compliance, prepare payments for services to contractors, and conduct final inspections of improvements.
- 2. Obtain lead risk assessor license and perform lead based paint inspection/clearances on homes.
- 3. Maintain relevant records and files in either hard copy and/or through computerization.
- 4. Conduct interviews with potential clients, provide and explain all program information.
- 5. Assist with any public relations efforts in the agency, including attending training and program meetings.
- 6. Adhere to all agency policies and procedures.
- 7. Perform other duties as required or assigned.

BASIC REQUIREMENTS

KNOWLEDGE, SKILLS, AND ABILITIES

1. Strong oral and written communication skills, including the ability to read, interpret, and Explain complex concepts and requirements in a clear and concise manner.

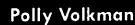


HOUSING REHABILITATION INSPECTOR PAGE TWO

- 2. Skill in the use and operation of a personal computer with strong knowledge of word processing.
- 3. Ability to maintain strict confidentiality.
- 4. Possession of a valid driver's license.
- 5. Ability to obtain Illinois Risk Assessor License.

EXPERIENCE AND EDUCATION

- 1. Minimum five (5) years experience in a housing rehabilitation or construction.
- 2. Experience with construction, building inspection, cost estimation, housing rehabilitation, or related areas.
- 3. High school diploma or equivalent or trade school graduate.
- 4. Any equivalent combination of experience and education that provides the required knowledge, skills, and abilities.



QUALIFICATIONS

- Proven success in fearning and maintaining computer systems
- Excellent organizational skills
- Strong practical experience if office methods and management
- Excellent people skills

WORK HISTORY

COMMUNITY CONTACTS, INC.

1998—present

Bookkeeper

Responsible for maintaining general ledger, accounts payable, payroll; banking and cash management systems and reporting; and personnel and human resource files. Assist with audits and insurance programs.

WESTBANK HEALTH AND FITNESS CENTER

1995-98

Office Manager

Supervised and maintained main membership files, including new member entry and automated dues withdrawal (EFT). Responsible for accounts receivable and reporting duties. Authored, published and printed monthly fitness newsletter. Implemented software upgrade from DOS to Windows NT.

Front Desk Assistant

1994-95

Child Care Attendant

1992-94

COMMUNITY CONTACTS, INC.

1981-1988

Public Relations Coordinator

Special Projects Coordinator

Reception Desk

761 Manor Hill Place Sugar Grove, IL 60554

Education

Continuing education seminars Batavia High School—1975 Luther College—1975-77

50gai 51070, 12 5000-



Cell: 630.244.4047 Email: polly.volkman@gmail.com

COMMUNITY CONTACTS, INC.

Job Description

Full-Time, Non-Exempt - 30-40 hours

I. <u>Position Title</u>: Bookkeeper

II. Qualifications: High School education required with emphasis on business

courses

Minimum of 3 years bookkeeping experience and familiarity with computerized accounting systems required. Must be highly organized, have an aptitude for figures, and have a good working

knowledge of bookkeeping procedures.

III. Additional Pertinent Job Requirements:

Knowledge of various PC applications (e.g. spreadsheets, word

processing, internet). Good communications skills.

IV. <u>Summary</u>: Responsible for general ledger, accounts payable, cash

receipts/banking, payroll, petty cash funds, and various grant reports. Also, maintain and monitor employee retirement plans, insurance plans, and other human resource/personnel generalist

duties, and agency website.

V. Essential Job Functions:

- Must be able to work with detailed information in an organized manner.
- Must be able to enter and process data using computer system.
- Must be able to prepare various analysis and reports from financial records.
- Must be able to communicate verbally and in writing with staff, funding sources, customers, and other parties and Agency does business with.

VI. <u>Responsibilities</u>:

GENERAL LEDGER

- Maintain general ledger including recording of adjusting journal entries, reconciling key accounts, and maintaining subsidiary schedules.
- Record monthly entries including administrative cost allocations, deferred income adjustments, and various recurring entries.
- Assist in preparing monthly financial reports from the agency accounting system.
- Enter budget information into general ledger system.

ACCOUNTS PAYABLE

- Code all invoices and enter in accounts payable system as needed and in a timely manner.
- Prepare checks for invoices as due, obtain appropriate signatures/approvals, and distribute to payees.
- 3. Maintain files showing evidence for all expenditures, including appropriate program allocations.

BANKING/CASH MANAGEMENT

- Prepare/make deposits as required.
- Code and record all cash receipts in general ledger.
- 3. Maintain current information on all bank account balances.
- 4. Maintain NetTeller internet cash management system.
- Transfer funds between accounts as needed.
- 6. Prepare monthly bank reconciliations.
- Prepare/update cash flow projections.
- Maintain agency petty cash fund.

PAYROLL

1. Maintain personnel files and employee date on payroll software.

- 2. Prepare semi-monthly payrolls, recording in general ledger.
- 3. Prepare/make all tax deposits and related payments (e.g. 403B)
- Assist in preparing quarterly and other required payroll tax reports.

GRANTS

- Assist with updating/preparing monthly grant analysis reports.
- 2. Assist with maintaining/reconciling grant details as required.
- Provide fiscal information as required.
- 4. Assist with grant proposals/close-outs as required.
- 5. Assist with grant audits as required.

PERSONNEL/HUMAN RESOURCES

- Maintain agency personnel resources; including all personnel records, group insurance and pre-tax deduction information, and employee benefit records.
- 2. Attend continuing education seminars on employment and labor law, and other relative human service topics.

GENERAL

- Assist in preparing workpapers and responding to questions in connections with the annual audit.
- 2. Backup the accounting computer system daily, as well as the network system.
- 3. Maintain the Agency insurance and lease information.
- 4. Maintain asset inventory lists as required by grants.
- 5. Maintain accounting supplies.
- 6. Perform satisfactorily all other duties as may be assigned.
- Perform all tasks in accordance with the policy, philosophy, and by-laws of the Agency.

Revised:

4/09



Consultant Experience

A. Hamernik & Associates, Inc.

Please see the attached documents:

- IHDA Developer Previous Participation From
- Firm Dossier
- CMS Business Enterprise Program Certification as a female owned business







DEVELOPER PREVIOUS PARTICIPATION FORM Page 12 IHDA# Please complete a separate sheet for each individual and entity with development experience. Make additional copies of this page if needed. Development Name: A. Hamemik & Associates, Inc. Date Ownership Entity: Name of GP Principal*: *Include development experience of the owner, general pertner, principals of the general pertner and consultants of the proposed Project. Project Loan Project Relevant Dates Project # of Lender/ Loan Project Const. Name for the Projects Location Type units Type Funding Source Status Status Amount (place * by any IDHA projects) Listed Below (List all that apply) (Incl. Contact, Phone) TC = Tax Credit (Actual or Anticipated) NC = New I≃ Loen Pending c= Current Street Address A = Affordable R = Rehab d≖ Default u = Under Constr. @ Project Start (PS) City and State N = Special Needs * Foreclosure p = Placed in Service Project MF = Multi Family Completion (PC) SF = Single Femily C = Commercial 395 E. Ogden С Ρ Ogden Manor Apartment* @P8 MF A TC 108 Tax Exempt Bonds, Trust Funds, 14M Jen-07 Acq Loan 2368 @PC Naperville, IL DuPage HOME, Nville CDBG, state TC ρ DuPage Housing Solutions, Inc* @PS MF A 12 R Trust Funds, DuPage HOME & CDBG, 2M С Aug-06 5 Olympus Dr **OPC** HTF-2309 Naperville, IL Federal Home Loan Bank 3 Housing Continuum, Inc. **QPS** Aug-07 scattered site MF A Trust Funds and Kane Co HOME 1M Ç P HTF-2227 **Q**PC Kane Co MF A TC Myers Commons Senior Hag* @PS 2625 83rd St 91 LIHTC, AMBAC, HOME, and Trust Funds 14M C Ρ 2004 NC **GPC** Darien, IL LeGrange Area Transitional Hsg* @PS scattered site MF A 4 Trust Funds \$750,000 С Ρ 2003 Acq HTF-1812 @PC Cook Co Community Housing of DuPage @PS 45 S. Main MF A NC C Ρ 2002 8 Trust Funds & DuPage HOME \$750,000 Penthing Points Family Hag* @PC Glen Ellyn, IL Community Housing of DuPage 2005 MF A 8 NC DuPage HOME \$800,000 C ρ Lippert Points Town Houses Glendste Heights Community Housing of DuPage @PS scattered site MF A 35+ R С P 2000-2007 Trust Funds in 2004, 5M Scattered Site Rental Hsg* @PC DuPage HOME & FHLB DuPage Co 9 Housing Continuum, Inc* **P**PS MF A Aug-06 scattered site 4 R Trust Funds \$800,000 C Ρ HTF-2695 @PC 2007 Kane Co 10 DuPage Habitat for Humanity @PS West Chicago TC A SF NC 2008 11 Illinois Affordable Housing Tax Credits Tax Credits Ç Ρ Pioneer Prairie @PC 2009 Illinois Only 11: Habitat for Humanity of @PS 2008 Riverdale TC A SF NC Tax Credits 2 Ittinois Affordable Housing Tax Credits C Ρ Chicago South Suburbs **@**PC 2009 Illinois Only 12 **⊕**PS Housing Continuum, Inc* MF A 2009 scattered site R Trust Funds & Kane County HOME \$644,255 C L

HTF-10007

@PC

2010

Kane Co



4804 Linscott Avenue Downers Grove, IL 60515

A. Hamernik & Associates, Inc.

Strategic Planning for Affordable Housing

Tel: 630.926.0598 Fax: 630.969.1906

- A. Hamernik & Associates, Inc. (AHA) is a planning firm specializing in affordable housing development. We are uniquely positioned to assist in the affordable housing market in part due to our hands-on experience in community development and urban planning.
- Empowered, encouraged, and trained agency staff and boards to create affordable housing
- Financed affordable housing projects through layered funding sources
- · Assisted developers in building attractive affordable housing
- Coordinated communication between multiple lenders; non-profits, and real estate professionals

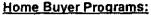
Audra Hamernik, Principal, has administered Emergency Shelter Grant, Community Development Block Grant, and HOME funds. She understands zoning, land use, and practical construction coordination of building affordable housing. She has been directly involved in writing and presenting business proposals and grant applications to banks, private foundations, and state and federal funding sources that resulted in attractive affordable housing being created or preserved in DuPage, Kane, and western Cook Counties. Her education includes undergraduate and graduate degrees in Urban and Regional Planning.

Ms. Hamemik has been directly involved with the following projects white at AHA or at the DuPage County Community Development Commission.

Rental Housing:

- CHAD Pershing Pointe: New construction of a two story eight-unit apartment building with an elevator and one accessible unit for lowand moderate-income families using IHDA Trust Funds and HOME funds.
- Maple Court Rental Housing: New construction of two-story accessible building with elevator for twenty mixed income and barrier free rental units with HOME and CDBG funding in third position
- Myers Commons Senior Housing: New Construction of 91 units of mixed-income senior housing with Low-Income Housing Tax Credits, Trust Funds, HOME, and FHA financing
- LaGrange Area Transitional Housing Corp: Purchase of four units of permanent supportive housing for homeless families with IHDA Trust Funds and Federal Home Loan Bank

- CHAD Scattered Site Rental Housing: Acquisition and rehabilitation of single-family units to rent to large families. HOME has provided second mortgages since 1995
- VIP Plaza SRO Rental Housing: Rehabilitation and adaptive reuse of second story of commercial building to create ten single-room occupancy affordable units with HOME funds
- Lippert Point: New Construction of eight town homes for rental and to sell to first time home buyers
- CHAD Rental Housing Rehabilitation: Rehabilitation of existing rental housing using Federal Home Loan Bank funding
- Housing Continuum, Inc: Purchase and Rehab of eight single-family homes for first rental housing program in Kane County for nonspecial needs low-income families using IHDA Trust Funds.
- DuPage P.A.D.S.: Purchase and Rehab of 12unit apartment building using IHDA Trust Funds, DuPage County HOME, and Federal Home Loan Bank for permanent supportive housing.
- Ogden Manor Apartments: Acquisition and Preservation of 108 units of rental housing in Naperville with Project Based Section 8 rental assistance through an IHDA tax exempt bond & Trust Funds, DuPage County HOME & CDBG, and City of Naperville CDBG.
- Sandstone Development: Construction of 29 single family houses for rent to homeownership in Kankakee County. Under development.
- Churchill Woods Veterans Housing: Under development to create 6 units of housing for low-income veterans through adaptive reuse of forest preserve property in Lombard.



- DuPage Housing Authority: American Dream Housing Choice Homebuyer Assistance Program using HOME and ADDI funds
- Hamilton Town Homes: Acquisition and rehabilitation of six town homes in very poor condition for FTHBs with Village of Bensenville
- DuPage Homeownership Center: FTHB program, HOME provided second mortgages since the program began in 1995
- CHAD Just Homes FTHB Program: Acquisition, rehabilitation and sale of single-family homes using a community land trust model to facility affordable housing for FTHBs with children
- DuPage Habitat for Humanity
 New construction of 11 single family homes and infrastructure in new subdivision using CDBG, Illinois Affordable Housing Tax Credits, and private financing
- Habitat for Humanity Chicago South Suburb
 New construction of 3 single family homes in
 Riverdale using Illinois Affordable Housing Tax
 Credits and private financing

Rental Assistance Programs:

- DuPage Housing Authority: Tenant Based Rental Assistant Program with DuPage County HOME
- LaGrange Area Transitional Housing Corp: Supportive Housing Program rental assistance for homeless families
- The State of Illinois' Rental Housing Support Program: Providing consulting services to DuPage Housing Authority to create application and policies for program. Under development.

Intergenerational Families:

Catholic Charities Archdiocese of Chicago: New construction of five unit building in West Pullman neighborhood using LEGACY ACT funds from HUD.

Program Facilitation:

Kane County Continuum of Care: Coordinate and facilitation continuum process for HUD's SuperNOFA process and county-wide collaboration and planning efforts for homeless providers

Housing Plans:

 DuPage P.A.D.S. Inc.: Facilitated and created a Five Year Housing Plan with staff and board Catholic Charities Diocese of Joliet:
 Created a Housing Production Plan
 and helped create a new non-profit entity to develop housing





ILLINOIS

Rod R. Blagojevich, Governor

DEPARTMENT OF CENTRAL MANAGEMENT SERVICES

Maureen T. O'Donnell, Acting Director

July 13, 2007

Audra Hamernik A Hamernik & Associates Inc 4804 Linnscott Avenue Downers Grove, IL 60515-3539

Re: FBE Certification Approval

Congratulations! After reviewing the information that you supplied, we are pleased to inform you that your firm has been granted certification as a female business enterprise (FBE) under the Business Enterprise Program for Minorities, Females, and Persons with Disabilities.

This certification is valid for a period of three years from the date of this letter, at which time you will be required to submit a new Schedule A application, as is the rule for all certified companies.

Also, at least 60 days prior to the anniversary day of your certification, you will be mailed the Annual No-change Affidavit that you must complete and submit annually, as a condition of continued certification. Should any changes occur in ownership and/or control of the business or other changes affecting the firm's operations, you are required to notify this office within two weeks. Failure to notify our office of any such changes will result in decertification.

Please keep in mind that, while this certification does not guarantee you will receive a contract. it does assure your firm the opportunity to participate in the State's procurement process. As you may know, State of Illinois agencies have set a goal of spending at least 19% of applicable dollars with BEP-certified companies - as a result, State agencies annually spend nearly \$400 million with certified firms. As a certified company, you now have the opportunity to compete for this business.

Pleary visit our website at www.self2 illinois.gov to obtain information about current and upcoming procurement opportunities, contracts, and a listing of state purchasing officers - and also to sign up to receive email alerts when the State is preparing to buy a product or service that you provide.

If you have any questions, please contact our office at (312) 814-4190 or (800) 356-9206. You may also call (800) 526-0844 (Illinois Relay Line for the Hearing-Impaired) or fax (312) 814-5539.

Natalie T. Pedraza Deputy Director.

Business Enterprise Program

for Minorities, Females, and Persons with Disabilities

(LI3FBE)

160 N LaSalle St. Ste. C504, Chicago IL 60601-3103

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Tab 4 Financial Capacity of Developer Housing Continuum, Inc

Please see the attached Audit

COMBINED FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR'S REPORT

For the Year Ended June 30, 2009



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INDEPENDENT AUDITOR'S REPORT

Board of Directors
Housing Continuum, Inc. and
HCI Properties, NFP
Elgin, Illinois

We have audited the accompanying combined statements of financial position of Housing Continuum, Inc. and HCI Properties, NFP as of June 30, 2009, and the related combined statements of activities and cash flows for the year then ended. These combined financial statements are the responsibility of Housing Continuum, Inc. and HCI Properties, NFP's management. Our responsibility is to express an opinion on these combined financial statements based on our audit. The prior year summarized comparative information has been derived from Housing Continuum, Inc. and HCI Properties, NFP's 2008 combined financial statements and, in our report dated September 15, 2008, we expressed an unqualified opinion on those statements.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the combined financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the combined financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the combined financial statements referred to above present fairly, in all material respects, the financial position of Housing Continuum, Inc. and HCI Properties, NFP as of June 30, 2009 and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with Government Auditing Standards, we have also issued our report dated October 6, 2009 on our consideration of Housing Continuum, Inc. and HCl Properties, NFP's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards and important for assessing the results of our audit.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements of Housing Continuum, Inc. and HCI Properties, NFP taken as a whole. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations, and is not a required part of the basic financial statements. The accompanying schedule of operating statement by phase is also presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

Sikich Llf

Aurora, Illinois October 6, 2009



Members of American Institute of Certified Public Accountants

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

Board of Directors
Housing Continuum, Inc. and
HCI Properties, NFP
Elgin, Illinois

We have audited the combined financial statements of Housing Continuum, Inc. and HCI Properties, NFP as of and for the year ended June 30, 2009, and have issued our report thereon dated October 6, 2009. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered Housing Continuum, Inc. and HCI Properties, NFP's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Housing Continuum, Inc. and HCI Properties, NFP's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Housing Continuum, Inc. and HCI Properties, NFP's internal control over financial reporting.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects an organization's ability to initiate, authorize, record, process, or report financial data reliably in accordance with accounting principles generally accepted in the United States of America such that there is more than a remote likelihood that a misstatement of an organization's financial statements that is more than inconsequential will not be prevented or detected by the organization's internal control.

Internal Control Over Financial Reporting (Continued)

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by an organization's internal control.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Housing Continuum, Inc. and HCI Properties, NFP's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under Government Auditing Standards.

This report is intended solely for the information and use of the Board of Directors, management, federal awarding agencies, and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Sikich LLP

Aurora, Illinois October 6, 2009





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INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133

Board of Directors
Housing Continuum, Inc. and
HCI Properties, NFP
Elgin, Illinois

Compliance

We have audited the compliance of Housing Continuum, Inc. and HCI Properties, NFP with the types of compliance requirements described in the U.S. Office of Management and Budget (OMB), Circular A-133 Compliance Supplement, that is applicable to its major federal program for the year ended June 30, 2009. Housing Continuum, Inc. and HCI Properties, NFP's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts, and grants applicable its major federal program is the responsibility of Housing Continuum, Inc. and HCI Properties, NFP's management. Our responsibility is to express an opinion on Housing Continuum, Inc. and HCI Properties, NFP's compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States; and OMB Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Housing Continuum, Inc. and HCI Properties, NFP's compliance with those requirements and performing such other procedures, as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination on Housing Continuum, Inc. and HCI Properties, NFP's compliance with those requirements.

In our opinion, Housing Continuum, Inc. and HCI Properties, NFP complied, in all material respects, with the requirements referred to above that are applicable to its major federal program for the year ended June 30, 2009.

Internal Control Over Compliance

The management of Housing Continuum, Inc. and HCI Properties, NFP is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts, and grants applicable to federal programs. In planning and performing our audit, we considered Housing Continuum, Inc. and HCI Properties, NFP's internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Housing Continuum, Inc. and HCI Properties, NFP's internal control over compliance.

A control deficiency in an organization's internal control over compliance exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect noncompliance with a type of compliance requirement of a federal program on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects an organization's ability to administer a federal program such that there is more than a remote likelihood that noncompliance with a type of compliance requirement of federal program that is more than inconsequential will not be prevented or detected by an organization's internal control.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that material noncompliance with a type of compliance requirement of a federal program will not be prevented or detected by an organization's internal control.

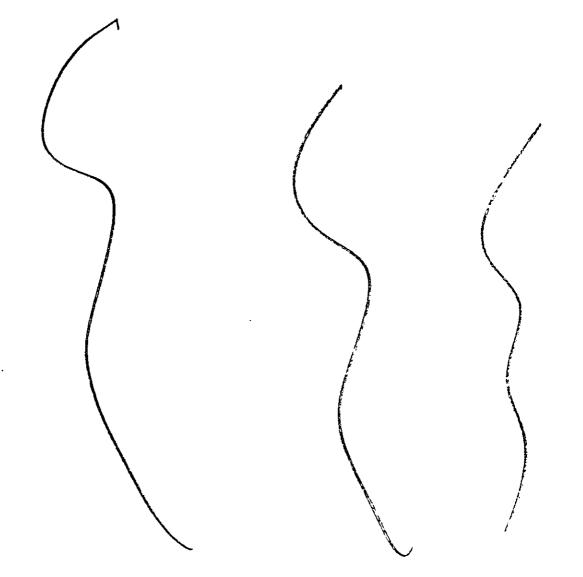
Our consideration of the internal control over compliance would not necessarily disclose all matters in the internal control that might be significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above.

This report is intended solely for the information and use of the Board of Directors, management, federal awarding agencies, and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Sikich LLP

Aurora, Illinois October 6, 2009

COMBINED FINANCIAL STATEMENTS



COMBINED STATEMENT OF FINANCIAL POSITION

June 30, 2009 (With Summarized Financial Information for June 30, 2008)

		ousing HCI ntimum, Properties,					c	Combined		
		Inc.		NFP	Eli	minations		Total		2008
ASSETS										
CURRENT ASSETS										
Cash	\$	3,827	\$	47,317	\$	-	\$	51,144	\$	53,206
Grant receivable		68,500		•		•		68,500		-
Prepaid expenses		6,525		2,172		•		8,697		5,728
Other current assets		•		69,344		• .		69,344		53,163
Due from affiliates		16,825		•		(16,825)		•		-
Due from Community Contacts, Inc.		-		-		:				74,512
Total current assets		95,677		118,833		(16,825)		197,685		186,609
PROPERTY										
Land		-		321,600		-		321,600		321,600
Buildings		-		1,484,376		-		1,484,376		1,479,786
Subtotal		•		1,805,976		-		1,805,976		1,801,386
Less accumulated depreciation				(138,083)				(138,083)		(78,661)
Net property		-		1,667,893		. <u>-</u>		1,667.893		1,722,725
TOTAL ASSETS	<u>s</u>	95,677	s	1,786,726	s	(16,825)	\$	1,865,578	s	1,909,334
LIABILITIES AND NET ASSETS										
CURRENT LIABILITIES										
Accounts payable	\$	-	\$	350	\$	-	\$	350	\$	831
Security deposits payable				10,975		-		10,975		12,174
Other accrued liabilities		8,652		34,678		-		43,330		75,190
Notes payable, current portion		•		26,325		-		26,325		18,144
Due to affiliates		-		16,825		(16,825)		•		•
Due to Community Contacts, Inc.		27,414		-				27,414		-
Total current liabilities		36,066		89,153		(16,825)		108.394		106,339
LONG-TERM LIABILITIES										
Notes payable				1,762,049		-		1,762,049		1,800,301
NET ASSETS										
Unrestricted		59,611		(64,476)				(4,865)		2,694
TOTAL LIABILITIES AND NET ASSETS	s	95,677	s	1,786,726	s	(16,825)	\$	1,865,578	s	1,909,334

See accompanying notes to financial statements.

COMBINED STATEMENT OF ACTIVITIES

For the Year Ended June 30, 2009 (With Summarized Financial Information for the Year Ended June 30, 2008)

	 ,	Hou		Continuum, in	nc.		HCI Properties, NFP Temporarily					Combined Total Temporarily								
	Unrestr	cted		Restricted	Total	_	Unrestricted		Restricted		Total	Elis	ninations	U	westricted		lestricted		Total	2008
REVENUES																				
Federal grant revenue	\$		\$	602,072	s 602,0°	72	s -	S	-	\$	-	\$	-	5	-	\$	602,072	\$	602,072 \$	375,645
Reput income		•					114,620		-		114,620		•		114,620		•		114,620	86,326
Miscellaneous Income	1	0,952		•	10,9	52	1,998		-		1,998		(5,669)		7,281		•		7,281	42,606
Net assets released from restrictions	60	2,072		(602,072)	•						•		•		602,072		(602,072)		-	
Total revenues	6	3,024			613,0	24	116,618		•		116,618		(5,669)		723,973		<u>.</u>		723,973	504,577
EXPENSES																				
Personnel and firinges	3	1,010		•	31,0	10	-		-				-		31,010		•		31,010	35,148
Program support services Homes purchased for	!	9,306		•	19,3	06	-		•		•		•		19,306		•		19,306	19,236
rehabilitation and resale	53	7,887		•	537,8	87	-				•				537,887				537,887	341,434
General and administration	1	5,087			15,0	87	8,361		-		8,361		(5,669)		17,779		•		17,779	6,955
Depreciation							59,422		•		59,422		•		59,422				59,422	43,617
Utilities		•		•			13,285		-		13,285		-		13,285		-		13,285	11,172
Property taxes		-		-			35,281		-		35,281		-		35,281		-		35,281	30,969
Insurance				-			6,585				6,585		-		6,585		-		6,585	5,938
Repairs							2,719				2,719				- 2,719				2,719	7,997
Interest		•			•		8,258				8,258		•		8,258		•		8,258	8,439
Total expenses	66	3,290		•	603,2	90	133,911				133,911		(5,669)		731,532				731,532	510,905
CHANGES IN NET ASSETS		9,734		•	9,7	34	(17,293)	•		(17,293)		•		(7,559)		•		(7,559)	(6,328
NET ASSETS, BEGINNING OF YEAR		9,877			49,8	77	(47,183	<u> </u>			(47,183)				2,694		•		2,694	9,022
NET ASSETS, END OF YEAR	\$:	9,611	s		\$ 59.6	11	\$ (64,476	S		s	(64,476)	s	•	\$	(4,865)	s	<u> </u>	s	(4,865)	2,694

COMBINED STATEMENT OF CASH FLOWS

For the Year Ended June 30, 2009 (With Summarized Financial Information for the Year Ended June 30, 2008)

	Housing Continuum, Inc.	HCI Properties, NFP	Eliminations	Combined Total 2009	Combined Total 2008
CASH FLOWS FROM OPERATING ACTIVITIES					
Changes in net assets Adjustments to reconcile changes in net assets	\$ 9,734	\$ (17,293)	s -	\$ (7,559)	\$ (6,328)
to not eash from operating activities Depreciation	•	59,422	-	59,422	43,617
(Increase) decrease in Grant receivable	(68,500)	-	•	(68,500)	-
Prepaid expenses	(3,024)	56	-	(2,968)	1,454
Other current assets		(16,181)	-	(16,181)	(32,190)
Due from affiliates	(8,568)		8,568	•	-
Due from Community Contacts, Inc. Increase (decrease) in	101,925	-	-	101,925	(13,286)
Accounts payable	•	(481)	-	(481)	831
Security deposits payable		(1,199)		(1,199)	7,245
Other accrued liabilities	(33,480)	1,620	-	(31,860)	18,146
Due to affiliates		8,568	(8,568)	-	
Net cash from operating activities	(1,913)	34,512		32,599	19,489
CASH FLOWS FROM INVESTING ACTIVITIES				44.000	4044.0633
Purchases of property		(4,590)	•	(4,590)	(944,863)
CASH FLOWS FROM FINANCING ACTIVITIES					007.035
Proceeds from notes payable	-	-	-	(20.071)	985,035
Payments on notes payable	-	(30,071)	<u> </u>	(30,071)	(18,547)
Net cush from financing activities		(30,071)	-	(30,071)	966,488
NET INCREASE (DECREASE) IN CASH	(1,913)	(149)	-	(2,062)	41,114
CASH, BEGINNING OF YEAR	5,740	47,466	<u>-</u>	53,206	12,092
CASH, END OF YEAR	\$ 3,827	\$ 47,317	s -	\$ 51,144	\$ 53,206

NOTES TO COMBINED FINANCIAL STATEMENTS

June 30, 2009

NATURE OF ACTIVITIES

Housing Continuum, Inc. (HCI) administers a home purchase resale program funded through DuPage County, Illinois. In this program homes are purchased, rehabilitated, and then resold to eligible individuals with special financing provided by DuPage County.

HCI Properties, NFP (HCI Properties) is a not-for-profit corporation that was established in 2005 to hold title to properties funded by the Illinois Housing Trust Fund. The purpose of HCI Properties is the acquisition, ownership, and leasing of residential homes to be rented to income eligible families through the Scattered Site Rental Program.

Combined financial statements are presented due to common board of director members and economic interest.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following is a brief summary of the accounting policies adopted by HCI and HCI Properties:

Principles of Combination

The combined financial statements include HCI and HCI Properties. All intercompany accounts and transactions have been eliminated.

Cash and Cash Equivalents

HCI and HCI Properties consider all highly liquid investments with a maturity of three months or less when purchased to be cash equivalents.

Allowance for Doubtful Accounts

The Agency considers accounts receivable to be fully collectible and, accordingly, utilizes the direct write-off method, which closely approximates the allowance method, to record bad debts. Based on historical collection activity, no allowance is deemed necessary.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Property

Property is recorded at cost and consists of eight homes held by HCI Properties for rental purposes. Depreciation is provided using the straight-line method over the estimated useful lives of the assets of 25 years.

Income Taxes

HCI claims exemption from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code and similar provisions of state tax codes. In addition, HCI qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization that is not a private foundation under Section 509(a)(2).

HCI Properties claims exemption from federal and state income taxes under Section 501(c)(2) of the Internal Revenue Code and similar provisions of state tax codes. HCI Properties does not qualify for charitable contribution deductions.

The Financial Accounting Standards Board (FASB) has issued Financial Interpretation No. 48 (FIN 48), Accounting for Uncertainty in Income Taxes, which clarifies accounting and disclosure requirements set forth in Statement of Financial Accounting Standards No. 109, Accounting for Income Taxes. In accordance with FASB Issued Staff Position FIN 48-3, Effective Date of FASB Interpretation No. 48 for Certain Nonpublic Enterprises, HCI and HCI Properties has elected to defer the implementation of FIN 48 until June 30, 2010. Currently, HCI and HCI Properties recognizes uncertain tax positions, if applicable, based on management's estimate of whether it is probable that a liability has been incurred and that amount can be reasonably estimated.

In view of HCI and HCI Properties' tax-exempt status, management does not expect the implementation of FIN 48 to have a significant impact on the financial statements.

Net Assets

Net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets of HCI and HCI Properties and changes therein are classified and reported as follows:

<u>Unrestricted net assets</u> - Net assets that are not subject to donor-imposed stipulations.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Net Assets (Continued)

<u>Temporarily restricted net assets</u> - Net assets subject to donor imposed stipulations that may or will be met, either by actions of HCI and HCI Properties and/or the passage of time. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

<u>Permanently restricted net assets</u> - Net assets subject to donor-imposed stipulations that they be maintained permanently by HCI and HCI Properties. Generally, the donors of these assets permit HCI to use all or part of the income earned on any related investments for general or specific purposes.

HCI and HCI Properties had no temporarily or permanently restricted net assets as of June 30, 2009.

Use of Estimates

The preparation of combined financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the combined financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Prior Year Information

The combined financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the combined financial statements for the year ended June 30, 2008, from which the summarized information was derived.

Reclassifications

Certain 2008 financial statement amounts have been reclassified to conform to the 2009 presentation; previously reported changes in net assets have not been affected.

3. GRANT REVENUE

Temporarily restricted revenue is provided by grants from the Illinois Housing Development Authority and DuPage County, Illinois under the HOME Program. Under the terms of the grant agreements, costs which do not meet the conditions of the grant programs may be disallowed and required to be returned to the grantors. During the year ended June 30, 2008, HCI did not have to repay any grant revenue.

4. CASH FLOW INFORMATION

Interest paid for the year ended June 30, 2009 was \$8,258. No cash was paid for income taxes for the year ended June 30, 2009.

5. RELATED PARTIES

A member of the Board of Directors of HCI is also a member of the Board of Directors of Community Contacts, Inc. (CCI), an Illinois not-for-profit corporation. CCI provides office space, staffing, and other support services to HCI and HCI Properties. Personnel and fringe costs are directly charged to HCI and HCI Properties based upon actual time incurred, while administrative and other support costs are allocated. HCI was charged \$48,943 for these services for the year ended June 30, 2009.

NOTES PAYABLE

Note payable to Illinois Housing Development Authority, dated October 28, 2005, with interest payable at 1.00%. The note is secured by all land and buildings. The monthly payment including interest is \$2,192 with a final payment due September 1, 2046.

\$ 816,058

Note payable to Illinois Housing Development Authority, dated June 26, 2007, with no interest. The note is secured by all land and buildings. The monthly payment is \$1,034 with a final payment due September 1, 2048.

512,969

Forgivable note payable from Kane County, Illinois, dated August 28, 2007. The loan is to be forgiven upon the expiration of the affordability period of 40 years and the fulfillment of all terms and conditions set in the Home Program Loan Agreement.

459,347

TOTAL

\$ 1,788,374

HOUSING CONTINUUM, INC. AND HCI PROPERTIES, NFP NOTES TO COMBINED FINANCIAL STATEMENTS (Continued)

6. NOTES PAYABLE (Continued)

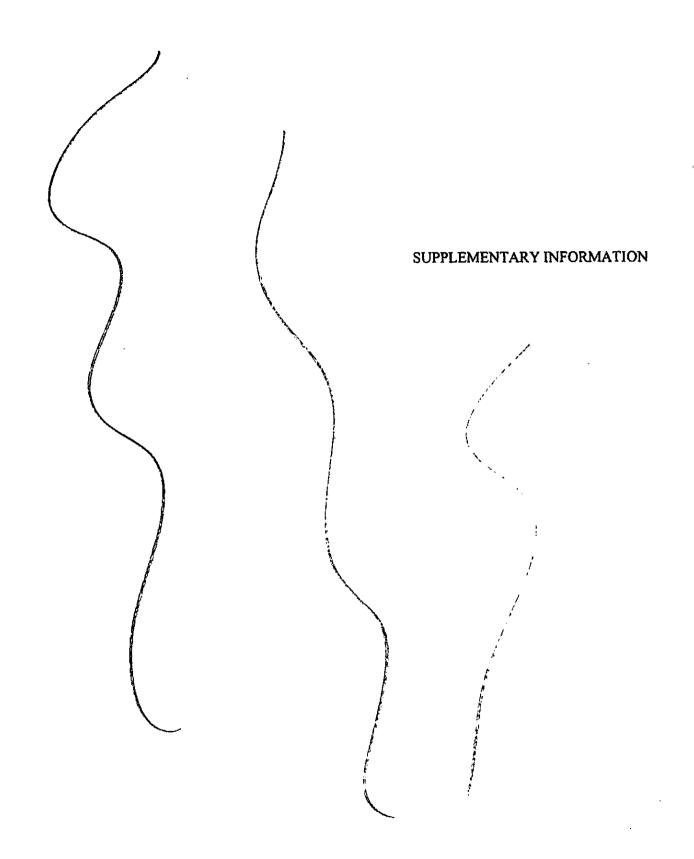
Maturities are as follows:

Years Ending June 30	•
2010	\$ 26,325
2011	26,325
2012	26,325
2013	26,325
2014	26,325
Thereafter	1,656,749
TOTAL	\$ 1,788,374

7. SUBSEQUENT EVENTS

Subsequent events are events or transactions that occur after the balance sheet date but before financial statements are issued or are available to be issued. These events and transactions either provide additional evidence about conditions that existed at the date of the balance sheet, including the estimates inherent in the process of preparing financial statements (that is, recognized subsequent events), or provide evidence about conditions that did not exist at the date of the balance sheet but arose after that date (that is, non-recognized subsequent events).

HCI and HCI Properties have evaluated subsequent events through October 6, 2009, which was the date that these financial statements were available for issuance, and determined that there were no significant non-recognized subsequent events through that date.



SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

For the Year Ended June 30, 2009

	Federal CFDA Number	Local Agency Contract Number	Grant Period	Expenditures
U.S. Department of Housing & Urban Development Passed through DuPage County, Illinois	14.239	HM0 8- 03	7/22/08 - 7/22/09	\$ 602,072 602,072
Total HOME Investment Partnership Program TOTAL EXPENDITURES OF FEDERAL AWARDS	14.237	rimiue-us	72206 - 72207	\$ 602,072

Note 1: The above information is prepared on the accrual basis of accounting and is presented in accordance with the requirements of OMB Circular A-133, Audits of States, Local Governments, and Non-Profit Organizations.

Note 2: There were no amounts provided to subrecipients; there was no non-cash assistance; there was no federal insurance in effect; and there were no loans or loan guarantees with continuing cor

SCHEDULE OF FINDINGS AND QUESTIONED COSTS

For the Year Ended June 30, 2009

Section I - Summary of Auditor's Results **Financial Statements** Unqualified Type of auditor's report issued: Internal control over financial reporting: X _ no Material weakness(es) identified? yes Significant deficiency(ies) identified that are not X__ no considered to be material weaknesses? yes ____ yes X_ no Noncompliance material to financial statements noted? Federal Awards Internal control over major programs: _ yes X__ no Material weakness(es) identified? Significant deficiency(ies) identified that are not X no considered to be material weakness(es)? yes Type of auditor's report issued on compliance for Unqualified major programs: Any audit findings disclosed that are required to be reported in accordance with Section 510(a) of _ yes Circular A-133? X no Identification of major program: Name of Federal Program CFDA Number **HOME Investment Partnerships Program** 14.239 Dollar threshold used to distinguish between type A and type B programs: \$ 300,000

(This schedule is continued on the following page.)

Auditee qualified as low-risk auditee?

___ yes <u>X</u> no

SCHEDULE OF FINDINGS AND QUESTIONED COSTS (Continued)

For the Year Ended June 30, 2009

Section II - Financial Statement Findings

None

Section III - Federal Award Findings and Ouestioned Costs

None

Section IV - Prior Federal Award Findings and Questioned Costs

None

OPERATING STATEMENT BY PHASE

For the Year Ended June 30, 2009

	Admin	Phase I	Phase II	Total
Income	 			
Rent revenue	\$ - \$	58,160 \$	56,460 \$	114,620
Financial revenue	1,403	-	-	1,403
Other revenue	67	229	299	595
Total Income	 1,470	58,389	56,759	116,618
Expense				
Administrative expenses	8,361	-	-	8,361
Utilities	-	3,102	10,184	13,286
Operating and maintenance expense	•	1,643	1,075	2,718
Depreciation	-	28,272	31,150	59,422
Taxes and insurance	273	20,052	21,541	41,866
Interest expense	-	8,258	-	8,258
Total Expense	 8,634	61,327	63,950	133,911
Net Income	\$ (7,164) \$	(2,938) \$	(7,191) \$	(17,293)

Tab 5 Project Budget

The budget numbers in the attached Development and Operating numbers are based our currently experience managing this program in Kane County. HCl has a good understanding of budgeted versus actual costs since 2005.

The two largest operating costs are Real Estate Taxes and Utilities (since HCl will pay all tenant utilities except trash removal.)

The rents are below market and below the affordable maximum rent limits because in our experience in Kane County the Chicago MSA (where Kane is located) is not affordable in Kane County.

Leveraging Details In order to keep the rents low without rental assistance for the 5 units in this project, HCl is seeking NSP for as 100% source for this project. Please note that HCl has found tremendous cost savings through:

- Having their own staff be able to negotiate property price an not an attorney
- Having their own staff conduct the physical needs assessment of the home, write the specifications, complete the lead based paint assessment and environmental assessment included flood plain certification – and not an architect or outside LBP inspector. These services have a \$5,000 value.
- The attorney only charges \$500 per closing.
- The appraiser only changes \$250 per house.

Gap The forgivable mortgage from Kane County HOME funds is exactly the gap in the project funding. NSP considers capitalized reserves an ineligible expense, HCI has created an annual operating reserve into Operating Budget. There are no reserves in the Development Budget. Typically, for this project as presented in the application, HCI would capitalize the following reserves:

- o Replacement = 6500
- Real Estate Taxes = 12,375
- o **insurance = 4725**
- o And sometimes Operating Reserves depending on the DCR
- o At minimum, HCI would hold in escrow \$23,600

Because time is of the essence, the RFP was released on March 5, 2010 and the funds must be obligated by September 2010, there was no time to include other lenders in the process. For example, adding IHDA Trust Fund would be a natural fit, however; the IHDA Trust Fund Advisory Commission only meets Quarterly in January, March, June, and September. To be on the March agenda, an application would need to be submitted at the very latest January 15th - before the RFP was released. To be on June agenda, an application would need to be submitted at the very latest April 15th - after the NSP application is due. Trust Funds would fund all the capitalized reserves.

Due to these constraints, HCI created a \$10,000 annual reserve that will essentially act as a capitalized reserve for the life of the affordability period.

Please see the attached documents:

- Letter of Committed Developer Equity
- Pro forma



"Making homeownership a reality"

March 25, 2010

Amy Coyne Project Manager

Development Community Services Department

Kane County 719 Batavia Ave Geneva, IL 60134

OFFICERS:

Jeff Volkman President

Developer Equity Commitment

Housing Continuum, Inc. Scattered Site Family Rental Housing

Mollie Millen Vice President

Dear Ms. Coyne:

David Shepard Secretary/Treasurer

We. Housing Continuum, Inc., hereby pledge \$5,000 to this project.

DIRECTORS:

Notan Edmonds Bobbi Erdmann Sara Erickson John Hughes Shirley Kopanski The following in-kind labor, to be completed by Housing Continuum, Inc. staff, is valued at \$5,000:

- Lead Inspection by a certified lead inspector @ \$325/unit = \$1,300
- Need Inspections & Scope of Work Reports by a certified risk assessor @ \$800/unit = \$3,200
- Flood Plain Certificates \$100/unit = \$500

usan M. Woll

EXECUTIVE DIRECTOR:

Feel free to contact me at 847-697-8800, x5010.

Susan M. Wohl

Sincerely

Susan Wohl

Executive Director



<u>Project Financing</u>
Housing Continuum, Inc. NSP Scattered Site Family Rental Housing

		Am	ortization	Loan	Interest	Annual	Percent of	
Sources	Position	Amount	Period	Term	Rate	Payment	Total Cost	
Kane County NSP	Forgiveable Mort	1,231,000	NA	20	0.00%	0	99.6%	
•	2ne	0	0	0	0.00%	0	0.0%	
	3rd	0	0	0	0.00%	0	0.0%	
	4th	0	0	0	0.00%	0	0.0%	
	Grant(s)	0					0.0%	
Housing Continuum, Inc	G.P.equity	5000					0.4%	
<u> </u>	L.P.equity	0					0.0%	
TOTAL FINANCING:		1,236,000			·		100%	

FUNDING SURPLUS/(SHORTAGE):

SPECIAL TERMS:

Construction cost per unit:

30,000

Replacement cost per unit:

247,200

Housing Continuum, Inc. NSP Scattered Site Family Rental Housing

			Total	Per Unit
<u>Acquisition</u>	Acquisition 1 and		0	•
	Acquisition - Land - Building		1,000,000	0 200.000
	Pre-Construction Holding Costs	•	0	200,000
	Other Expenses:		0	0
Hard Costs	Other Expenses.		U	U
Hara Costs	Site Work		0	0
	Demolition		0	Ŏ
	Rehab/Construction		150,000	30,000
	Accessory Buildings		0	00,000
	General Regs		ő	Ŏ
	Construction Permit and Fees		Ō	Ŏ
	Contractor Overhead	0.00%	ō	Ō
	Contractor Profit	0.00%	Ō	Ŏ
	Construction Contingenc	10.00%	15,000	3.000
	Performance Bond		Ô	0
	Other:		0	0
Professiona	l Services			
	Architect - Design		0	0
	Architect - Supervision		ō	ō
	Legal Fees/Transaction		2,500	500
	Lender Legal Fees		Ó	0
	Site Engineering		0	0
	Appraisal		1,500	300
	Market Study		0	0
	Environmental Report		0	0
	Lender's Cost Estimate		0	0
	Home Inspections, LBP, & Floo	d Plain	5,000	1,000
	Accounting		0	0
	Consultant: A. Hamernik & Asso	ociates, Inc	3,000	600
	Other:		0	0
Other Soft C				
	Title and Recording (Construction		9,000	1,800
	Title and Recording (Permanent	t)	0	0
	Survey		0	0
	Relocation		0	0
	Marketing and Leasing	0.00%	0	0
	Other:			0
	s and Financing Costs			
	Construction Period Insurance		0	0
	Construction Period Taxes		. 0	0
	Construction Interest		Ō	0
	Permanent Loan Origin		0	0
	AHTF Fee		0	0
	Tax Credit Reservation Fee		0	0
	IHDA Application Fee		0	0
<u>Syndication</u>		_		
	Organization (Partnership/Legal)	0	0
	Bridge Loan Expenses & Fees		0	0
	Other:		0	0
Project Rese				=
	Replacement Reserve		0	0
	Initial Operating Deficit		0	0
	Real Estate Escrow	.55	0	0
	Insurance Escrow	1.05	0	0
	Other:		0	0
Developer's				
1	Developer's Fees	4.48%	50,000	10,000

TOTAL COSTS:

1,236,000

247,200

DETAILED BASE YEAR OPERATING EXPENSES:

Housing Continuum, Inc. NSP Scattered Site Family Rental Housing

Units: 5

		Total	Per Unit
ADMINISTRATIVE EXPENSES			
Office Expenses		300	60
Management Fee (% EGI)		5000	1,000
Legal and Accounting		500	100
Advertising/Marketing		0	0
Other Administrative:		0	0
Total Administrative Costs	•	5,800	1,160
PAYROLL (Salary + Benefits from Payroll Detail Below)		0	0
OPERATING EXPENSES			
Janitorial Supplies		0	0
Exterminating		0	0
Trash Removal		0	0
Other:	_	0	0
Total Operating Expenses	·	0	0
MAINTENANCE EXPENSES			
Security Expenses		0	0
Maintenance Supplies		400	80
Grounds and Snow Maintenance		0	0
Carpeting		400	80
Elevator Maintenance		0	0
Heating and Air Conditioning Maintenance		900	180
Plumbing and Electrical Maintenance		900	180
Painting and Decorating		400	80
Other:		0	0
Total Maintenance Costs	•	3,000	600
UTILITIES			
Gas/Fuel Oil		1860	372
Electric		4560	912
Water/Sewer		2280	456
Other:		0	0
Total Utilities		8,700	1,740
TAXES /INSURANCE/RESERVES			
Annual Replacement Reserve	0	1750	350
Operating Reserve	0.00%	10000	2,000
Real Estate Taxes	36.60%	22500	4,500
Insurance		4500	900
Other:		0	0
Total Taxes/Insurance/Reserves	•	38,750	7,750
TOTAL ANNUAL OPERATING EXPENSES:		56,250	11,250

RENTAL INCOME

27-Mar-10

Housing Continuum, Inc. NSP Scattered Site Family Rental Housing

VERY LOW	/-INCOMI	40.0% of total units			
	Total	Monthly	Utility	Rent+	Low HOME
Bedrooms	Units	Rent	Allowance	Utility	Rent Limit
0	0	0	0	0	0
1	0	0	0	0	0
2	0	0	0	0	0
3	2	974	6	980	ok 980
4	0	0	0	0	0
_	2	1,948		Annual Rei	nt: 23,376

LOW-INCOME UNITS (80%)

60.0% of total units

	Total	Monthly	Utility	Rent+	NSP Med Rent
Bedrooms	Units	Rent	Allowance	Utility	Rent Limit
0	0	0	0	0	0
1	0	0	0	0	0
2	0	0	0	0	0
3	3	1187	6	1193	ok 1226.00
4	0	0	0	0	0
-	3	3,561	=	Annual Re	nt: 42,732

Monthly Gross Rent #REF!

Annual Gross Rent (all units)

66,108

PROJECTED Annual Net Cash			D 4-111		1	1]	
Housing Continuum, Inc. NSP 03/27/10	1					_	_	_	•		40	
Assumptions:	annual	2009	2 2010	3 2011	4 2012	5 2013	6	7	8	9	10	TOTAL
SOURCES	increases	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	TOTAL
Gross Rental Income	0.03	66,108	68,091	70,134	72,238	74,405	70 007	70.000	04.005	00.744	00.050	757.054
Vacancy/Collection Allowance	0.03	(4,628)	(4,766)	(4,909)	(5,057)	(5,208)	76, 6 37 (5, 3 65)	78,936	81,305 (5,691)	83,744 (5,862)	86,256 (6,038)	757,854 (53050)
Other Income	0.07	(4,020)	(4,700)	(4,505)	(5,057)	(3,200)	(3,303)	(5,526) O	(180,0)	(5,662)	(0,036)	(53050)
Commercial Income	0.03		ŏ	ň	ا	٥	0	0	0	١	١	Šļ.
Vacancy/Collection Allowance	0.00	6	0		0	0	0	. 0	٥	ا ا	ď	šl
Effective Gross Income	0.00	61,480	63,325	65,225	67,181	69,197	71,273	73,411	75,613	77,882	80,218	704,804
Use of Reserves		0.00	00,020	00,220	07,101	00,107	, 1,2,3	10,411	10,010	11,002	00,210	01,004
TOTAL SOURCES		61,480	63,325	65,225	67,181	69,197	71,273	73,411	75,613	77,882	80,218	704,804
		1 3,133	55,520	00,220	01,101	00,101	7 1,210	, 0, . , ,	. 0,010	,552	00,2.0	,
<u>uses</u>		1 1										l
Building Operating Expenses	0.04	17,000	17,680	18,387	19,123	19,888	20,683	21,510	22,371	23,266	24,196	204,104
Real Estate Tax Expenses	0.05	22,500	23,625	24,806	26,047	27,349	28,716	30,152	31,660		34,905	283,003
Management Fee (% EGI)	0.05	5,000	3,166	3,261	3,359	3,460	3,564	3,671	3,781	3,894	4,011	37,166
Operating Reserve (% EGI)	0.00	10,000	10,000	10,000	10,000	10,000	10,000		10,000		10,000	100,000
Replacement Reserve (% EGI)	350.00	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	17,500
TOTAL USES		56,250	56,221	58,205	60,278	62,446	64,713	67,083	69,561	72,153	74,862	641,773
		1										
NET OPERATING INCOME	1	5,230	7,104	7,020	6,903	6,750	6,560	6,328	6,052	5,729	5,356	63,032
<u>DEBT SERVICE</u>												
1st Mortgage		ᅵ	0	0	0	0	0	0	0	1	0	이
2nd Mortgage			0	0	0	0	0	0	_		0	이
3rd Mortgage			0	0	0	0	0	0:	0	0	0	0
4th Mortgage		0	0	0								0
TOTAL DEBT SERVICE		! 이	0	0	0	0	0	0	0	0	0	0
	_	1		_		_		_	_		_	
<u>DEFERRED DEVELOPER FEE</u>	<u>s</u>	1	0	0	0	0	0	0	0	0	0	이
Protes Continuent On Available	. Cook 510	.!.								1		
Pmts Contingent On Available Partnership Management Fee	Cash Flo	- 1		_	•		_	_	_ ر	ا ا	ام	اه
railileisinp management ree			0.	0	0	0	0	0	0	0	이	٩
NET CASH FLOW		5,230	7,104	7,020	6,903	6,750	6,560	6,328	6,052	5,729	5,356	63,032
ii. Jaoiii Lyff	ŀ	J 5,230	7,104	7,020	0,503	0,750	0,560	0,326	0,052	3,723	3,330	00,032
Debt Service Coverage Ratio]										ļ
First Lender:		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	ļ
First & Second Lender.		0.00	0.00		0.00		0.00					ŀ
All Lenders:		0.00	0.00		0.00 0.00				t .			
Ai Leildeis.		1 0.00	0.00	0.00	0.00	0.00	0.00	U.00	1 0.00	J 0.00	0.00	į

Tab 6 Readiness to Proceed Housing Continuum, Inc.

Please see the attached documents:

- Readiness to Proceed Narrative
- Schedule
- Key Functions Narrative
- Acquisition Plan
- Property Selection Criteria
- Contractor Selection, Inspection, Approving Work And Making Payments Narrative
- Inspection Form
- Example Specifications

Readiness To Proceed Housing Continuum, Inc.

Housing Continuum, Inc (HCI), a local not-for-profit housing corporation, is seeking NSP funds to purchase five scattered site foreclosed single-family homes to rehabilitate and rent to five households in Kane County.

Strategy for the Acquisition of the Property

HCI housing staff will identify appropriate scattered site foreclosed single-family homes that met the NSP eligibility criteria. Staff will verify zoning. The Associate Director will review the property initially for rehabilitation need and items needing improvement to meet local code. If the rehab work can be done within budget, and the surrounding site amenities meet the Acquisition Plan, the Associate Director will find the owner through the Kane County Recorder's Office and contact them, most likely through the owner's attorney. Once contact has been made, the Director will negotiate a purchase price contingent upon an appraisal. HCI will try to achieve a 15% purchase discount on all properties. At the same time, HCI order an appraisal, will assist in any way in the Environmental Review Record and will contact the SHPO.

In 2005, HCl developed an Acquisition Plan and specific Property Selection Criteria that has helped guide them in purchasing single-family scattered site rental program.

Acquisition Strategies & Property Selection Criteria Narrative

Rehabilitation of Foreclosed Homes

Once a purchase contract has been executed, the Rehab Inspector will conduct a complete inspection of the home noting all deficiencies including lead based paint standards. The inspector will then write a bid specification to bring the home up to local building code. The Inspector will manage the federal small procurement standards for the bidding of the construction work. We will make special efforts to include BEP contractors in the bidding process. After contract award and final approvals by the DHS, the existing buildings the home will be purchased and the rehab work begins. The Inspector will inspect the work for materials installed and workmanship, if acceptable, the Inspector will approve payout and waivers will be checked.

Marketing & Participant Selection

HCI follows the attached Affirmative Fair Housing Marketing Plan to find tenants for all of their housing programs, including their existing scattered site rental program. HCI also follows a model Tenant Selection Plan that details the exact tenant targets for each project, income qualifications, how waiting lists will be maintained, occupancy standards, application requirements, eligibility requirements, and more formal policies. We follow IHDA's Multi-family requirements on income qualifications.

At 80% of rehab complete, the Senior Housing Specialist will market the program following the Affirmative Fair Housing and Marketing Plan. The Specialist is responsible for screening potential tenants for eligibility requirements, following Tenant Selection Plan to select tenants, collecting applications from potential tenants and verification documents, completing the formal initial Income Certifications and annual recertifications, and collecting rent. The Associate Director completes a move-in orientation to each family at each individual home and goes through single-family home emergency proceeds, how to turn off the water source, any local parking restrictions, and many more practical information about the specific home.

We anticipate using the attached plans revised for this project, if funded.

- Affirmative Fair Housing and Marketing Plan (Please see Tab 7)
- Tenant Selection Plan (Please see Tab 7)

Benefits to NSP eligible Tenants

Units will benefit eligible NSP populations through proper screening to ensure all tenants are income eligible and meet the Tenant Selection Plan. This will be done throughout the compliance period.

Property Management

The HCI staff will manage the units. Currently, HCI is managing eight scattered site units in their existing housing program with another five to come be rented up in 2010. The HCI's Assistant Director and Senior Housing Specialist have been through Property Management training, including National Center for Housing Management and are a Certified Occupancy Specialist and Certified Housing Manager. The Property Manager also inspects each unit monthly.

The long-term property management plans for HCl is to continue to provide decent, safe, and sanitary affordable rental housing in Kane County. The tenants take care of the cutting the grass and snow removal. HCl has had very good success in having tenants taking good care of the yard work.

The bookkeeper collects and deposits monthly rents, pays contractors and operating costs, and maintains balance sheet

Project Schedule and Project Readiness

HCI plans to purchase all five homes, rehab and rent them in tandem. They feel that purchasing all the homes quickly will help spend the NSP funds and quickly obligate the rehab funds via contractor contracts by September 2010.

Date To Begin	Checks & Tests
Constantly until final	
closing	
April 2010 to financial	
closing	
	1
amenities	
May 2010	If passes, proceed
ices	*
	If passes, proceed
ts	
May 2010	Top ranking
	properties,
	proceed
May 2010	
May - Aug 2010	
May - Aug 2010	Ready to bid and
	rehab
June - Aug 2010	Ready to rent
June - October 2010	
· · · · · · · · · · · · · · · · · · ·	ł
	Constantly until final closing April 2010 to financial closing Amenities May 2010 May 2010 May 2010 May 2010 May - Aug 2010 June - Aug 2010

Key Functions Narrative Housing Continuum, Inc.

Housing Continuum, Inc. (HCI) was established in 1997 as an incubator organization of Community Contacts, Inc (CCI). Since 1978, CCI, a non-profit corporation, has helped preserve affordable housing in Kane County. The following programs are housing services of CCI and HCI.

- a comprehensive single-family owner-occupied rehabilitation program.
- Low Income Home Energy Assistance Program
- Illinois Home Weatherization Assistance Program
- Purchase, rehab, resell program to low-income homebuyers
- Scattered site, purchase, rehab, and rental to low-income tenants

HCI and CCI are headquartered in the same building and share the same Executive Director and staff. Because of the efforts of these two organizations, over 800 single-family homes owned by low- and moderate-income families have been rehabilitated – and preserved in the affordable market in Kane County!

Key Staff Functions

Please see that attached Job Description and Resume for four key staff people found below.

- Associate Director Lowell Tosch
 - Locate properties in target area
 - o Follows Property Selection Criteria and locates amenities
 - o Conducts initial walk-though of properties to determine condition
 - Negotiates contracts
 - o Hires professional services such as appraiser and real estate agent
 - o Primary Property Management contact person
 - o Supervised specifications and construction process
 - o Supervises financial staff
 - o Routine maintenance and inspections
 - Supervises the work of bookkeeping staff including collection of rent
 - Supports tenant and community relations
 - Supervises work of all other team members
- Rehab Inspector Richy Belcastro
 - o Determines the condition of the home compared to local building codes
 - o Write specifications
 - Management procurement process
 - o Responsible for rehabilitation and payout process
- Senior Housing Specialist Lisa Roesner
 - Markets the program following the Affirmative Fair Housing and Marketing Plan
 - o Screens potential tenants for eligibility requirements
 - o Follows Tenant Selection Plan to select tenants
 - Collects applications from potential tenants
 - o Completes Income Certifications and recertifications
 - o Assists in Property Management
- Bookkeeper Polly Volkman

- Collects and deposits monthly rents
 Pays contractors and operating costs
 Maintains balance sheet

Key Functions Policies and Procedures
HCI has the current policies and procedures in place to successfully implement in a timely fashion the purchase, rehabilitation, and lease-up of six single-family homes to six NSP eligible households.

Tab 6 Acquisition Plan Housing Continuum, Inc.

Housing Continuum, Inc. has developed the following plan to purchase five single-family foreclosed homes to rent to five large families. All households with at least one child under the age of 22 will be given preference.

Housing Continuum, Inc. has considered location, type and condition of housing units, and amenities to best meet the needs of large low-income families.

Since specific properties have not been identified due to the time it takes to apply and receive funding, we have established the attached plan to ensure we can quickly and efficiently identify, purchase, rehab, and rent properties within one year of the award date.

Housing Continuum, Inc. had three major considerations when creating these criteria:

- 1. Large families have special needs
 - Size of house to have at least three bedrooms. Although the market is favorable to buyers now, four bedroom units often having selling prices that may not meet our budget. So, three bedroom units where a fourth bedroom can be created will be given priority.
 - Homes with large eat-in kitchens or with dining rooms will be given priority.
 Housing Continuum, Inc. likes to encourage families eating and spending time together. A kitchen table is also a good place for children to do homework.
 - Large families have special storage needs. Homes with a garage, attic storage access, basements, or sheds will be given priority.
- 2. Preference will be given to households will have at least one child under the age of 22.
 - · Location near schools and open spaces is important.
 - Location near other families
- Units must be able to meet our rehabilitation budget of \$30,000 per unit and need only routine maintenance, after the rehab is completed; or meet Housing Quality Standard criteria with only minor work.

Housing Continuum, Inc. would not consider purchasing properties that:

- o are not properly zoned
- would trigger relocation of residents per the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (URA)
- Does not have adequate on-site parking
- o Affects property designated as a National/State/Local Registers of Historic places
- o affects a wetland area
- Located in the vicinity of a monitoring station where air quality violations have been registered
- o Does not have existing adequate solid waste disposal system
- Located on or directly adjacent to land that is categorized as prime, unique, or of State or local importance
- o Located in a floodplain

 Has underground storage tanks (UST's) as defined in the Illinois Responsible Property Transfer Act

Property Selection Criteria

Housing Continuum, Inc. will only consider units that meet the following eight Property Selection Criteria:

- 1. Units must be single-family foreclosed homes
- 2. Units must be located in the center of Kane County in the following communities: St. Charles, South Elgin, and North Aurora.
- 3. At least three-bedrooms and large enough to comfortably support a family
- 4. Affordable, with an average total cost approximately \$198,400 for each unit
- 5. Clean, safe, sanitary, must be able to easily meet HUD's Housing Quality Standards and easily maintained after rehabilitation is completed
- 6. All utilities are available
- 7. Conforms to current appropriate zoning and has future comprehensive plan designation as single-family unit
- 8. No relocation issues
- 9. No environmental issues

Units with the following amenities will be given priority:

- Single-family detached homes
- Built after 1978 to avoid lead based paint hazards
- · Ability to add more bedrooms
- Has eat-in kitchen or dining room
- With an existing garage or dedicated parking spaces
- With a basement, shed, attic storage access, or other extra storage space
- With ample and secure storage space
- Within a neighborhood that includes other families with children
- In an immediate neighborhood that includes single-family homes, higher incomes, and generally promotes the integration of the low-income household and homeless families into a mixed-income neighborhood
- In walking distance of public transportation or commuter train lines
- In walking distance of shopping, especially grocery stores
- In walking distance of schools or a convenient school bus stop
- Are near public parks and open space
- Are near doctors' offices, other medical clinics, or other places were clients can access available benefits.

Unit Type

Housing Continuum, Inc. proposes to purchase five single-family homes to rent to five low- and moderate-income households.

Contractor Selection, Inspections, Approving Work and Making Payments Narrative

Housing Continuum, Inc.

A. PRE-QUALIFY CONTRACTORS

- 1. Housing Continuum (HCI) identifies contractors to participate in the program.
- 2. HCI reviews contractors insurance, licensing requirements and financial viability, etc.
- 3. HCl obtains an executed certification regarding debarment and contractor eligibility verification form for each contractor and subcontractor.
- HCI conducts MBE/WBE outreach and contacts local contractors.
- 5. The contractor fills out an informational packet including references.
- 6. Contractors qualifications are reviewed and if approved contractor is notified and placed on the pre-qualified bidding list.

B. REHABILITATION IMPLEMENTATION AND MANAGEMENT

- HCl rehabilitation specialist visits the house and assesses the work to be done.
 A lead based paint (LBP) inspection is also performed by licensed staff. The
 whole house must meet local code and any additional standards mandated by
 the funding.
- 2. HCl prepares a budget for the project, including the soft costs, project delivery, lead based paint costs and hard rehabilitation costs.
- 3. HCl obtains bids (minimum 2) from contractors and works with the homeowner to select a contractor. Bids are awarded to the lowest responsible bidder.
- 4. The contractor and the homeowner (if applicable) enter into a construction contract. The contractor also enters into a contract with HCI.
- 5. A pre construction meeting is held with HCl and the contractor to discuss: the schedule of work, method of payment, (if partial payouts will be permitted for example), paperwork requirements, inspection requirements and other concerns of all parties.

C. CONSTRUCTION

- Contractor begins work after HCI issues a Notice to Proceed.
- 2. Contractor completes agreed upon percentages of work. HCl inspects the work and if the work is approved payment is made.

- 3. Work is completed and the verification of permits is signed by the local municipality.
- 4. A certificate of completion is executed by the homeowner, general contractor and inspector before a final payout is approved.
- 5. HCl obtains final lien waivers from all contractors upon receipt of payment.
- 6. HCl pays off all contractors immediately upon receipt of funds.

Inspection Form Housing Continuum, Inc. Scattered Site Rental Program

This form is used by the Rehabilitation Inspector to complete a comprehensive inspection of each unit to determine its condition and building code compliance.

HOME Pro	gram
Inspection	Form

•	Inspection Form			For IHDA Use Only Project #:				
		iality Standards ards for Rehabilitation	on .		•			
Program Sp	oonsor							
Inspector_	- 170 -			Dat	e of Inspection			
if Reinspec	od/Census Tr tion, date of ta	act st inspection		Турі	e of Inspection: INIT: REINSP:			
A. GENERA Address of I City: Name of Fa	AL INFORMATINSpected Uni	TION I: Street: County:	State:	Zip;	HOUSING TYPE (Check as appropriate Mobile Home Single Family Detached			
					Duplex or Two Family			
Current Add	fress of Family	y: Street:			Row House or Town House			
City: Including	···	County:	State:	Zip:	Low Rise: 3, 4 stories Garden Apartment High Rise: 5 or more stories			
Current Tele Name of Ow	ephone of Fan vner or Agent	nity: Authorized to Lease Un	It Inspected:		Congregate Cooperative			
Address of (Owner or Agei	nt:		· · · · · · · · · · · · · · · · · · ·	Independent Group Residence			
								
R SUMMAR	RY DECISION	ON UNIT (TO BE CON	IDI ETEN AETED ENI	M UAQ DEEL	SELLED OLD			
\ \	VI DECIDION	ON ONLY (10 BE CON	FLETED AFTER FOI	(mi ruas deer	FILLED COT)			
Section 8 H	ousing Quali	ty Standard, IHDA Pro	perty Standards					
Decision on u	nit Review ti	ne checidisi as follows;						
Fall	1. If there the check	are any checks under the dist to develop a scope of t	column headed "Fail" the work necessary to bring t	e unit falls the S he house up to t	Section 8 and IHDA's minimum housing standards. Use the standards.			
Inconclus	additional	l information necessary fo	or a decision (question	landlord or lena	hecks under the column headed "Inconclusive," obtain ant as indicated in the Item instructions given in this ad record date of verification to the far right of the form.			
Pass	3. If neith conditions	er (1) nor (2) above is ch a described in the right han	ecked, the unit passes t id column of the form sh	ne Section 8 an ould serve to est	d IHDA's minimum housing standards. Any additiona ablish the precondition of the unit.			
Occ slee	upancy Stands ping if unit is va	erd: Count the number of a cant. Record on the line p	rooma used for sleeping rovided.	that were Identifi	led on the checklist or potentially to be used for			
C. HOW TO	FILL OUT TH	IS CHECKLIST						
	checklist on th ugh the Inspect	e unit to be occupied (or co on as follows:	urrently occupied) by the	tenant.				
Area - room by roo - outside		Checklist Category 1. Living Room, 2. Kitcher 6. Building Exterior	n, 3. Bathroom, 4. All Oth	er Rooms Used	for Living, 5. All Secondary Rooms Not Used for Living			
- basement of - overall		 Heating and Plumbing General Health and Sef 	ety, 9. Accessibility, and	10. Energy Effic	clancy Standards			
		l be accompanied by an ex he description of the Item,			e what repairs are necessary; if "inconclusive" write in			
- Also, if "Pass" - Once the che	cklist has been	some conditions present the completed return to Part B	(Summary Decision on		the owner, write these in the space to the right.			
revised Nove	mber 2002		1					

1. LIVING ROOM			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
1.1 LIVING ROOM PRESENT Is there a living room?			
1.2 ELECTRICITY Are there at least two outlets or one outlet and one working light fixture?			
1.3 ELECTRICAL HAZARDS is the room free from electrical hazards?			
1.4 SECURITY Are all windows and doors that are accessible from the outside lockable?		· · · · · · · · · · · · · · · · · · ·	
1.5 WINDOW CONDITION Is there at least one window, and are all windows free of signs of severe deterioration or missing or broken out panes?			
1.6 CEILING CONDITION Is the celling sound and free from hazardous defects?			
1.7 WALL CONDITION Are the walls sound and free from hezardous defects?			
1.8 FLOOR CONDITION Is the floor sound and free from hazardous defects?			
4 O LEAN DAINT			

Notes: (Give item#)

(see page 2, section 1.9)



revised November 2002

2. KITCHEN	'		
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give datails, If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
2.1 KITCHEN AREA PRESENT Is there a kitchen?			
2.2 ELECTRICITY Is there at least one working electric outlet and one working, permanently installed light fluture? Is there a GFI receptacle at work surface if within 6' of the sink and another non-GFI outlet adjacent to refrigerator?			
2.3 ELECTRICAL HAZARDS Is the klichen free from electrical hazards?			
2.4 SECURITY Are all windows and doors that are accessible from the outside lockable?			
2.5 WINDOW CONDITION Are all windows free of signs of deterioration or missing or broken out panes?			
2.6 CEILING CONDITION Is the celling sound and free from hazardous defects?			
2.7 WALL CONDITION Are the walls sound and free from hazardous defects? Is the finish washable?			
2.8 FLOOR CONDITION Is the floor sound and free from hazardous defects?			-
2.9 LEAD PAINT (see page 2, section 1.9)			
			<u> </u>
2.10 STOVE OR RANGE WITH OVEN Is there a working oven, and a stove (or range) with top burners that work?			
2.11 REFRIGERATOR Is there a refrigerator that works and maintains a temperature low enough so that food does not spoil over a reasonable period of time?			
2.12 SINK Is there a kitchen sink that works with hot and cold running water?			
2.13 SPACE FOR STORAGE AND PREPARATION OF FOOD is there a space to store and prepare food?			
2.14 VENTILATION Is there a window or mechanical ventilation?			
2.15 FLOORS Is the floor impervious to water and easily kept in a clean and sanitary manner?			

Notes: (Give item #)
revised November 2002

5



3.	UA	IHK	UU

3. BATHROOM			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
3.1 BATHROOM PRESENT (see description) Is there a bathroom?		-	
3.2 ELECTRICITY Is there at least one permanently installed light fixture and one GFI receptacle?			
3.3 ELECTRICAL HAZARDS Is the bathroom free from electrical hazards?			
3.4 SECURITY Are all windows and doors that are accessible from the outside lockable?			
3.5 WINDOW CONDITION Are all windows free of signs of deterioration or missing or broken out panes?			
3.6 CEILING CONDITION Is the celling sound and free from hazardous defects?			
3.7 WALL CONDITION Are the walls sound and free from hazardous defects? Are the walls washable?			
3.8 FLOOR CONDITION Is the floor sound and free from hazardous defects?			
3.9 LEAD PAINT (see page 2, section 1.9)			
3.10 FLUSH TOILET IN ENCLOSED ROOM IN UNIT Is there a working tollet in the unit for exclusive private use of the tenant?			
3.11 FIXED WASH BASIN OR LAVATORY IN UNIT is there a working, permanently installed wash basin with hot and cold running water in the unit?			
3.12 TUB OR SHOWER IN UNIT to there a working tub or shower with hot and cold running water in the unit?			
3.13 VENTILATION Are there openable windows or a working vent system?			
3.14 FLOORS Is the floor impervious to water and easily kept in a clean and sanitary manner?			

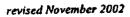


revised November 2002

4. OTHER ROOMS USED FOR LIVING AND HALLS			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	if FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
4.1 ROOM CODE and ROOM LOCATION right/feft front/rear floor level	(regardless of 2 = 0in 3 = Second Playroom, TV 4 = Ent	trance Halls, Corridors, Halls, Staircases ditional Bathroom	
4.2 ELECTRICITY/ILLUMINATION If Room Code = 1, are there at least two working outlets or one working outlet and one working, permanently installed light (buture? If Room Code not = 1, is there a means of liumination?)			
4.3 ELECTRICAL HAZARDS Is the room free from electrical hazards?			
4.4 SECURITY Are all windows and doors that are accessible from the outside lockable?			
4.5 WINDOW CONDITION If Room Code = 1, is there at least one window? And, regardless of Room Code, are all windows free of signs of severe deterioration or missing or broken out panes?			
4.6 CEILING CONDITION Is the ceiling sound and free from hazardous defects?			
4.7 WALL CONDITION Are the walls sound and free from hazardous defects?			
4.8 FLOOR CONDITION Is the floor sound and free from hazardous defects?			
4.9 LEAD PAINT (see page 2, section 1.9)			

Notes: (Give item #)





SUPPLEMENT FOR: 4. OTHER ROOMS USED FOR LIVING AND HALLS			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
4.1 ROOM CODE and	Daniel and at		
ROOM LOCATION	Room codes	; idroom or any other room used for alcoping	T
right/left	(regardless of	of type of room) ning Room, or Dining Area	
front/rear	Playroom, TV	cond Living Room, Family Room, Den, V Room brance Halls, Comidors, Halls, Statrosses	
floor level	5 = Add 6 = Oth		
4.2 ELECTRICITY/ILLUMINATION			-
If Room Code = 1, are there at least two working outlets or one working outlet and one working, parmanently installed light	1	1	1
fixture? If Room Code not = 1, is there a means of flumination?			
4.3 ELECTRICAL HAZARDS			-}
Is the room free from electrical hazards?	1		
4.4 SECURITY			+
Are all windows and doors that are accessible from the outside lockable?	1	I	
4.5 WINDOW CONDITION			+
If Room Code = 1, is there at least one window? And, regardless of Room Code, are all windows free of signs of	1	i	
severe deterioration or missing or broken out panes?	1	I	
4.6 CEILING CONDITION	+		
Is the ceiling sound and free from hazardous defects?	, <u> </u>		
4.7 WALL CONDITION	,		
Are the walls sound and free from hazardous defects?	,		
4.8 FLOOR CONDITION	,		+
is the floor sound and free from hazardous defects?			
4.9 LEAD PAINT (see page 2, section 1.9)			
(269 byth s' section 1'a)	, 1		1

Notes: (Give item #)



SUPPLEMENT FOR:
4. OTHER ROOMS USED FOR LIVING AND HALLS

	DECISION:		If FAIL or
	PASS.		INCON
	FAIL, OR	If FAIL, what repairs necessary?	CLUSIVE.
	INCON-	If INCONCLUSIVE, give details.	date of final
ITEM NUMBER AND DESCRIPTION	CLUSIVE	If PASS with comments, give details.	approval.

4.1 ROOM CODE and	Room codes
ROOM LOCATION	1 * Bedroom or any other room used for steeping
	(regardless of type of room)
right/left	2 Dining Room, or Olning Area
	3 = Second Living Room, Family Room, Den.
f/cnt/rear	Playroom, TV Room
Spor level	4 = Entrance Halls, Contdors, Halls, Staircases 5 = Additional Bathroom
near rever	6 = Other
	4 - Other
4.2 ELECTRICITY/ILLUMINATION	
If Room Code = 1, are there at least two working outlets or one	
working outlet and one working, permanently installed light	
fixture? If Room Code not = 1, is there a means of illumination?	!
]
4.3 ELECTRICAL HAZARDS	
is the room free from electrical hazards?	
]
4.4 SECURITY	
Are all windows and doors that are accessible from the outside	
lockable?	
4.5 WINDOW CONDITION	
If Room Code = 1, is there at least one window? And,	
regardless of Room Code, are all windows free of signs of	<u> </u>
severe deterioration or missing or broken out panes?	
4.8 CEILING CONDITION	
is the ceiling sound and free from hazardous defects?	
4.7 WALL CONDITION	
Are the walls sound and free from hazardous defecta?	
Les nic wars social sim nes nom nataldors darkor l	
4.8 FLOOR CONDITION	
Is the floor sound and free from hazardous defects?	
	1
4.9 LEAD PAINT	
(see gage 2, section 1.9)	
!	1
.	1
<u></u>	

Notes: (Give Item #)







5. ALL SECONDARY ROOMS (Rooms not used for living)

DECISION: If FAIL or PASS, INCON-FAIL, OR If FAIL, what repairs necessary? CLUSIVE, INCON-If INCONCLUSIVE, give details. date of final CLUSIVE If PASS with comments, give details. approval.

5.1 NONE __ GO TO PART 8

ITEM NUMBER AND DESCRIPTION

5.2 SECURITY

Are all windows and doors that are accessible from the outside lockable in each room?

5.3 ELECTRICAL HAZARDS

Are all these rooms tree from electrical hazards?

5.4 OTHER POTENTIALLY HAZARDOUS FEATURES IN

ANY OF THESE ROOMS

Are all of these rooms free of any other potentially hazardous features? For each room with an "other potentially hazardous feature," expisin hazard and means of control of interior access to room.





APR-27	-2009 01:17P FROM:COMMUNITY CONTACTS I 847	6971673 DECISION:	TO: 16309691906	P.9/13
	ITEM NUMBER AND DESCRIPTION	PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	INCON- CLUSIVE, date of final approval.
1 J	6.1 CONDITION OF FOUNDATION Is the foundation sound and free from hazards?			
	6.2 CONDITION OF SYARS, RAILS, AND PORCHES Are all the exterior stairs, rails and porches sound and free from hazards?			
:	6.3 CONDITION OF ROOF AND GUTTERS Are the roof, guitters and downspouts sound and free from hezards?			
	6.4 CONDITION OF EXTERIOR SURFACES Are exterior surfaces sound and free from hazards?	<u></u>		·
	6.5 CONDITION OF CHIMNEY Is the chimney sound and free from hazards?			
	6.6 LEAD PAINT: EXTERIOR SURFACES (see page 2, section 1.9)			
	6.7 MOBILE HOMES: TIE DOWNS If the unit is a mobile frome, is it properly placed and fied down? If not a mobile home, check "Not Applicable."		Not Applicable	
	6.8 MOBILE HOMES: SMOKE DETECTORS If unit is a mobile home, does it have at least one smoke detector in working condition? If not a mobile home, check "Not Applicable."		Not Applicable	

Notes: (Give Item #)



	DECISION:		If FAIL or
ITEM NUMBER AND DESCRIPTION	PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details, If PASS with comments, give details.	INCON- CLUSIVE, date of fina approval.
7.1 ADEQUACY OF HEATING EQUIPMENT Is the heating equipment capable of providing adequate heat (either directly or indirectly) to all rooms used for living?			
7.2 SAFETY OF HEATING EQUIPMENT Is the unit free from unvented fuel burning space heaters or any other types of unsafe heating conditions?			
7.3 VENTILATION AND ADEQUACY OF COOLING Does this unit have adequate ventilation and cooling by means of openable windows or a working cooling system?			
7.4 HOT WATER HEATER 19 hot water heater located, equipped, and installed in a safe manner?			
7.5 WATER SUPPLY Is the unit served by an approvable public or private sanitary water supply?			
7.6 PLUMBING Is plumbing free from major leaks or corrosion that causes serious and persistent levels of rust or contamination of the drinking water? Are there no cross connections which may permit contamination or back stphonage?			
7.7 SEWER CONNECTION Is plumbing connected to an approvable public or private disposal system, and is it free from sawer back-up?			

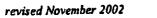
Notes: (Give Item #)



8. GENERAL HEALTH AND SAFETY			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
8.1 ACCESS TO UNIT Can the unit be entered without having to go through another unit?			
9.2 EXITS Is there an acceptable fire exit from this building that is not blocked?			
8.3 EVIDENCE OF INFESTATION is the unit free from rate or severe infestation by mice or vermin?			
8.4 GARBAGE AND DEBRIS Is the unit free from heavy accumulation of garbage or debris Inside or outside?			
8.5 REFUSE DISPOSAL. Are there adequate covered facilities for temporary storage and disposal of food wastes, and are they approvable by a local agency?			
8.6 INTERIOR STAIRS & COMMON HALLS Are interior stairs and common halls free from hazards to the occupant because of loose, broken or missing steps on stallways; absent or insecure railings; inadequate lighting; or other hazards?			
8.7 BOTHER INTERIOR HAZARDS Is the interior of the unit free from any other hazards not specifically identified previously?			
8.8 ELEVATORS Where local practice requires, do all elevators have a current inspection cartificate? If local practice does not require this, are they working and safe?		Not Applicable	
8.9 INTERIOR AIR QUALITY is the unit free from abnormally high levels of air pollution from vehicular exhaust, sewer gas, fuel gas, dust, or other pollutants?			
8.10 SITE AND NEIGHBORHOOD CONDITIONS Are the site and immediate neighborhood free from conditions which would seriously and continuously endanger the health or safety of the residents?			
B.11 SMOKE DETECTOR Does the unit have a functioning smoke detector?			
8.12 LEAD PAINT (see page 2, section 1.9)			
		Not Applicable	



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9. ACCESSIBILITY

ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
9.1 ACCESSIBILITY If the resident is physically disabled, is the unit accessible to the resident?			



revised November 2002

10. ENERGY EFFICIENCY STANDARDS

IV. ENERGY EFFICIENCY STANDARDS			
ITEM NUMBER AND DESCRIPTION	DECISION: PASS, FAIL, OR INCON- CLUSIVE	If FAIL, what repairs necessary? If INCONCLUSIVE, give details. If PASS with comments, give details.	If FAIL or INCON- CLUSIVE, date of final approval.
10.1 THERMAL INSULATION REQUIREMENTS Does the insulation in the wails, ettic, celling, roof and floors meet the minimum required R-values?			
10.2 AIR INFILTRATION REQUIREMENTS is the house sealed as required under the energy efficiency standards?			
10.3 DOORS, WINDOWS AND GLASS Do the doors, windows and glass meet the energy efficiency standards?			
10.4 MECHANICAL SYSTEMS -Do the hot water heaters meet A.S.H.R.A.E. Standard 90A- 1980 energy efficiency standards? -Are there low flow showerheads installed? -Do the air conditioners have the minimum EER standard? -Does the new furnace meet efficiency requirements for H.V.A.C. equipment with an efficiency of not less than 82%? -Does the furnace have a setback thermostal and is there an outdoor reset control for hot water systems? -Is the kitchen exhaust fan vented to the outside? -Is the bathroom exhaust fan vented to the outside?			
10.5 INSULATION -Does batt insulation have integral nailing flanges? -Have guards and vent chutes been installed adjacent to cave vents to prevent blockage of vents by blown-in or batt insulation and passage of air from eave vents to attic-roof vents? -Has rigid roof insulation been installed in a minimum two tayers with all joints staggered?			
10.6 MECHANICAL WORK INSULATION -Has insulation meeting or exceeding A.S.H.R.A.E. Standard 90A-1980 been provided for all plumbing and hot water lines located along perimeter walls or in unheated or uncooled spaces? -Do all materials and devices conform to N.E.C. standards and are they UL approved? -Is the exterior security lighting high intensity discharge?			·

Notes: (Give Item #)



revised November 2002

Example Specification Housing Continuum, Inc. Scattered Site Rental Program

Housing Continuum, Inc. staff would create a specification of all rehabilitation work that needs to be completed for each home to insure the home complies with local building codes.

This specification was for a home in their existing Scattered Site Rental Program.

The specifications are created using software named HDP2.



Bidder:

SPECS BY LOCATION/TRADE

4/21/2009

Project: CCI 11-29-07 Add

Address: 2370 Marigold Court

Unit: Community Contac

Location: 1 Living Room Spec Unit Total Number Spec Quantity Units Price Price Trade: 10 Carpentry 3185.1 DOOR-PREHUNG METAL ENTRANCE 1.00 EA Dispose of door and frame. Install a prehung metal, insulated, 6-panel entrance door and jamb including interior and exterior casing, spring metal weatherstripping, interlocking threshold. one entrance and one mortised deadbolt keyed alike. Prime and top coat- 2 coats. Include owners choice of window or peep hole. 3210.1 STORM DOOR-ALUMINUM 1.00 EA Install an aluminum wood core combination storm and screen door with white baked enamel aluminum finish and top chain. Trade: Paint & Wallpaper 5485.1 PREP & PAINT SURFACE-FLAT 1.00 SF Remove or cover hardware and accessories not to be painted. Scrape loose, peeling, cracked and blistered areas. Clean oil. grease, fungus, dirt and dust from surfaces. Fill holes and cracks. Prime all new materials and spot prime existing with acrylic latex. Top coat with owner's choice of premixed acrylic latex. Replace or uncover hardware, fixtures and accessories. *entire room* 5495.1 PREP & PAINT INTERIOR TRIM 1.00 Remove or cover hardware/surfaces not to be painted. Wet scrape loose, cracked, peeling and blistered paint from all trim including doors, sash, and radiators. Feather edges and dull gloss with wet sanding. Clean oil, grease, dirt and dust from trim. Fill holes and caulk cracks. Spot prime. Apply one topcoat of acrylic latex enamel. Finish type and color choice of owner. *same color as room* and take down the trim on the ceiling* 20 Trade: Floor Coverings 5970.1 CARPET AND PAD 1.00 Install FHA approved, nylon, plush carpet over a 1/2" medium density rebond pad w/ a minimum of seams. Stretch carpet to eliminate puckers, scallops & ripples. Include tackless strips, metal edge strips, and mending tape to cover entire floor including closets. On stairs, fasten carpet and pad at top and bottom of each riser. Carpet and pad material allowance \$15.00/sy. Owner's choice of in stockcolor and pattern.(CONTRACTORS ARE RESPONSIBLE FOR MOVING THE BIG ITEMS.)

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Page:

Total:



4/21/2009

Location: 2 Kitchen

Spec Number	Spec	Quantity	Units	Unit Price	Total Price
Trade:	10 Carpentry				
3715.1	CABINETWOOD BASE Dispose of base cabinets. Install base cabinet with doors of solid birch or ash stiles and veneered plywood panels. Frame with solid birch or ash stiles, 1/4" veneered plywood sides and metal or plastic corner bracing. Drawers shall be made of wood		_		
3725.1	or composition material. Owner's choice of two in-stock designs CABINET—WOOD WALL. Dispose of wall cabinets. Field measure and screw to studs, level and plumb, kitchen wall cabinet. Door to have solid wood stiles and plywood panels. Frame to have solid wood stiles, 1/4' plywood sides, metal or plastic corner bracing.	1.00			
3750.1 Trade:	COUNTER TOP—PLASTIC LAMINATE Dispose of counter top. Field measure and screw to base cabina post formed, plastic laminate counter top. Provide cutout for sink. Owner's choice of in-stock color and texture. 19 Paint & Wallpaper	1.00 et	_		
5485.1	PREP & PAINT SURFACE—FLAT Remove or cover hardware and accessories not to be painted. Scrape loose, peeling, cracked and blistered areas. Clean oil, grease, fungus, dirt and dust from surfaces. Fill holes and cracks. Prime all new materials and spot prime existing with acrylic latex. Top coat with owner's choice of premixed acrylic latex. Replace or uncover hardware, fixtures and accessories. *entire room*	1.00 S	F _		
5500.1	PREP & PAINT INTERIOR TRIM Remove or cover hardware/surfaces not to be painted. Wet scralloose, cracked, peeling and blistered paint from all trim including doors, sash, and radiators. Feather edges and dull gloss with wet sanding. Clean oil, grease, dirt and dust from trim. Fill holes and caulk cracks. Spot prime. Apply one topcoat of acrylic latex enamel. Finish type and color choice by owner.	1.00 ape	_		
Trade:	20 Floor Coverings				
5930.1	UNDERLAY & VINYL SHEET GOODS Install 5/16" underlayment grade plywood, using 7d screw shank or cement coated nails, 6" on center allowing a 1/4" gap at wall. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Caulk edges of vinyl w/clear silicone caulk to create positive seal. Install metal edge strips in openings & finished shoe molding or 4" vinyl base around perimeter.(CONTRACTORS ARE	1.00			



				4/21/2009
Trade:	RESPONSIBLE FOR MOVING THE BIG ITEMS.) *wood laminate medium grade* 22 Plumbing			
6835.1	SINK-DOUBLE BOWL COMPLETE Install a 33"x22"x5" double bowl, stainless steel, self rimming kitchen sink including a steel, metal body faucet with a 15 year drip- free warranty, trap, supply lines, and shut-off valves.	1.00		
Trade:	23 Electric			
7583.1	GFCI DEVICE Replace receptacle with a ground fault circuit interrupt receptacle. *2 to replace 2*	2.00 EA		
7730.1	LIGHT FIXTUREREPLACE Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. \$20 allowance for fixture. *remove cieling fan*	1.00		
7840.1	RANGE HOOD—RECIRCULATING Install a 30", recirculating, enameled metal range hood with light, charcoal filter, and washable grease filter. Owner's choice of color.	1.00 EA		
rade:	25 Appliances			
8415.1	GAS STOVE30" Dispose of old stove. Install a white, 30" wide, pilotless, gas stove including gas oven and electrical connections.(ENERGY STAR)	1.00 EA		 .
8475.1	REFRIGERATOR—18 CF FROST FREE Dispose of old refrigerator. Install a 2 door, top freezer, white, frost free refrigerator with at least 17.5 cubic feet.(ENERGY STAR)	1.00 EA		
8490.1	DISHWASHER–2 CYCLE Provide and install a white, 2 cycle, built- in dishwasher including all alterations and connections to plumbing and electric system. \$245 allowance for delivered equipment.(ENERGY STAR)	1.00 EA		
Bidde	· · · · · · · · · · · · · · · · · · ·		Total: _	•





4/21/2009

Location: 3 Bathroom

Spec Number	S _l	ec		Quantity	Units	Unit Price	Total Price
Trade:	10	Carpentry					
3360.1	Inst jam	including casing both sid	EE ng, flush, luaun door and split des, 2 butt hinges and a privacy oth sides-owners choice of colo	,	EA		
3680.1	TUI Inst cen	SURROUND-CERAMIC all a ceramic tub surround		1.00	EA		
3825.1	MEI Inst hing *wit	DICINE CABINET—SURF Ill a 16"x22" metal, surfacted plate glass mirror and Ilight*	e mounted medicine cabinet wi	1.00 th			
Trade:	19	Paint & Wallpaper					
560.1	Ren scra surf acry acry	pe all loose cracked, peeli ices with TSP. Fill all hole	nd fixtures not to be painted. Wing blistered surfaces. Clean es and cracks. Spot prime with f owner's choice of premixed	1.00 /et			 ,
Trade:	22	Plumbing					•
6900.1	Insta mar riset	le top, dual control, brass	with plywood cabinet, cultured s bodied, single lever faucet, su required waste connectors to	1.00 pply	EA		
6945.1	BAT Insta leve	HTUB-5' STEEL COMPL Il a 5' white, enameled, fo operated pop up drain an	ETE irmed steel, tub complete with nd overflow, PVC waste, single a 6122 water saving shower he	1.00	EA		
7010.1 Trade:	COM Insta savii War supp roug	MODEREPLACE I 2 piece, close coupled, v g commode made by Am I. Include plastic or presse y pipe, shut-off valve, flap	white, vitreous china, water lerican Standard, Sears or Moned wood white seat, plastic o valve and wax seal. Use 14" lung commode, and 12" rough-i	1.00 tgomery	EA		
a	LJ	LIGUSIU					
7583.1		DEVICE ace receptacle with a grou	und fault circuit interrupt	1.00	EA _		
					97	ب Page	t 1



•			4/21/2009
receptacle. *1 to replace 1* 7820.1 BATH VENT FAN Install a ceiling or through-the-wall, exterior ducted, vent fan with damper, and chrome faceplate capable of 60CFM at 60 somes. Include; power and switch wiring using #14 copper Romex. Repair any tear out. *replace*	1.00 EA		
Bidder:		Total:	



S		Location: 4 1st bedroom			11	
Spec Number	Sp	ec	Quantity	Units	Unit Price	Total Price
Trade:	10	Carpentry				
3360.1	Inst jam	DRPREHUNG PASSAGE all a 1-3/8" finished prehung, flush, luaun door and split b including casing both sides, 2 butt hinges and a privacy set. Prime and top coat both sides-owners choice of color.	2.00	EA		
Trade:	19	Paint & Wallpaper				
5485.1	Ren Scra grea crad acry lates	P & PAINT SURFACE—FLAT nove or cover hardware and accessories not to be painted. upe loose, peeling, cracked and blistered areas. Clean oil, se, fungus, dirt and dust from surfaces. Fill holes and ks. Prime all new materials and spot prime existing with lic latex. Top coat with owner's choice of premixed acrylic transcriptions. Replace or uncover hardware, fixtures and accessories.	1.00	SF		
495.1	Ren loos door sand and lates	P & PAINT INTERIOR TRIM hove or cover hardware/surfaces not to be painted. Wet scrape e, cracked, peeling and blistered paint from all trim including s, sash, and radiators. Feather edges and dull gloss with wet ling. Clean oil, grease, dirt and dust from trim. Fill holes caulk cracks. Spot prime. Apply one topcoat of acrylic enamel. Finish type and color choice of owner. re house* Floor Coverings	1.00			
5970.1	CAR Insta dens elimi strip floor at to	PET AND PAD Il FHA approved, nylon, plush carpet over a 1/2" medium ity rebond pad w/ a minimum of seams. Stretch carpet to nate puckers, scallops & ripples. Include tackless is, metal edge strips, and mending tape to cover entire including closets. On stairs, fasten carpet and pad is and bottom of each riser. Carpet and pad material rance \$15.00/sy. Owner's choice of in stockcolor	1.00		····	
	MO\	pattem.(CONTRACTORS ARE RESPONSIBLE FOR ING THE BIG ITEMS.)				
Bidde	r: _				Total: _	





	Location: 5 2nd bedroo	m			
Spec Number	Spec	Quantity	Units	Unit Price	Total Price
Trade:	10 Carpentry				
3360.1	DOOR—PREHUNG PASSAGE Install a 1-3/8" finished prehung, flush, luaun door and split jamb including casing both sides, 2 butt hinges and a privacy lockset. Prime and top coat both sides-owners choice of color.	1.00	EA .	· ·	
3380.1	DOOR—SLIDING WARDROBE Field measure, order and install a pair of flush, hollow core, by-passing, top hung, luaun doors in opening up to 6' wide. Include overhead track, all hardware, and casing on one side. *closet door*	1.00			 .
Trade:	19 Paint & Walipaper				
5485.1 Trade:	PREP & PAINT SURFACE—FLAT Remove or cover hardware and accessories not to be painted. Scrape loose, peeling, cracked and blistered areas. Clean oil, grease, fungus, dirt and dust from surfaces. Fill holes and cracks. Prime all new materials and spot prime existing with acrylic latex. Top coat with owner's choice of premixed acrylic latex. Replace or uncover hardware, fixtures and accessories. *entire room* 20 Floor Coverings	1.00	SF .		
5970.1	CARPET AND PAD Install FHA approved, nylon, plush carpet over a 1/2" medium density rebond pad w/ a minimum of seams. Stretch carpet to eliminate puckers, scallops & ripples. Include tackless strips, metal edge strips, and mending tape to cover entire floor including closets. On stairs, fasten carpet and pad at top and bottom of each riser. Carpet and pad material allowance \$15.00/sy. Owner's choice of in stockcolor and pattern.(CONTRACTORS ARE RESPONSIBLE FOR MOVING THE BIG ITEMS.)	1.00	-		
Bidde	•			Total: _	





		Location: 6 3rd bedroom				
Spec Number	Sį	ec '	Quantity	Units	Unit Price	Total Price
Trade:	10	Carpentry				
3360.1	Inst jam	OR–PREHUNG PASSAGE all a 1-3/8" finished prehung, flush, luaun door and split b including casing both sides, 2 butt hinges and a privacy set. Prime and top coat both sides-owners choice of color.	1.00	EA		
3380.1	Fie by- Inc	OR-SLIDING WARDROBE d measure, order and install a pair of flush, hollow core, bassing, top hung, luaun doors in opening up to 6' wide. ude overhead track, all hardware, and casing on one side. set doors*	1.00			
Trade:	19	Paint & Wallpaper				
5485.1	Rei Scr gre cra- acr late	EP & PAINT SURFACE—FLAT nove or cover hardware and accessories not to be painted. ape loose, peeling, cracked and blistered areas. Clean oil, ase, fungus, dirt and dust from surfaces. Fill holes and aks. Prime all new materials and spot prime existing with dic latex. Top coat with owner's choice of premixed acrylic x. Replace or uncover hardware, fixtures and accessories. ire room* Floor Coverings	1.00	SF		
5970.1	CA Insi der elin strij floo at ti allo	RPET AND PAD all FHA approved, nylon, plush carpet over a 1/2" medium sity rebond pad w/ a minimum of seams. Stretch carpet to sinate puckers, scallops & ripples. Include tackless is, metal edge strips, and mending tape to cover entire r including closets. On stairs, fasten carpet and pad pad pad pad material wance \$15.00/sy. Owner's choice of in stockcolor pattern.(CONTRACTORS ARE RESPONSIBLE FOR VING THE BIG ITEMS.)	1.00			
Bidde					Total: _	





	Location	n: 7 Hall			
Spec Number	Spec	Quantity	Units	Unit Price	Total Price
Trade:	19 Paint & Wallpaper				
5485.1	PREP & PAINT SURFACE—FLAT Remove or cover hardware and accessories not to b Scrape loose, peeling, cracked and blistered areas, grease, fungus, dirt and dust from surfaces. Fill hole cracks. Prime all new materials and spot prime exis acrylic latex. Top coat with owner's choice of premix latex. Replace or uncover hardware, fixtures and ac *entire hallway* 20 Floor Coverings	Clean oil, s and ting with ed acrylic	SF _		
Trade:	20 Floor Covernige				
5970.1	CARPET AND PAD Install FHA approved, nylon, plush carpet over a 1/2' density rebond pad w/ a minimum of seams. Stretch eliminate puckers, scallops & ripples. Include tackles strips, metal edge strips, and mending tape to cover floor including closets. On stairs, fasten carpet and at top and bottom of each riser. Carpet and pad materallowance \$15.00/sy. Owner's choice of in stockcolor and pattern.(CONTRACTORS ARE RESPONSIBLE MOVING THE BIG ITEMS.)	carpet to ss entire pad erial	_		
Bidde				Total:	





4/21/2009

_		Location: 8 Utility/by kitch	en			
Spec Number	Sp	ec	Quantity	Units	Unit Price	Total Price
Trade:	10	Carpentry				
3375.1	Han trac	ORWOOD BIFOLD g a flush, hollow core, wood bifold door including overhead k, all hardware and casing on one side, plumb and centered in the opening.	1.00	EA		-12
3380.1	DOC Field by-p Inch	DR—SLIDING WARDROBE I measure, order and install a pair of flush, hollow core, assing, top hung, luaun doors in opening up to 6' wide. Ide overhead track, all hardware, and casing on one side. In the louvered door by the furnace*	1.00			
Trade:	22	Plumbing				
6645.1	Inst	T-OFF VALVE III a PVC or chromed brass shut-off valve on existing fixture III line.	2.00			
070.1	WA Insta gas temp to or shut	TER HEATER40 GALLON GAS fill a 40 gallon, glass lined, high recovery, insulated to R-7, water heater with a 8 year warranty. Include pressure and perature relief valve, discharge tube to within 6" of floor or etside of structure, vent, thimble, and gas piping from eoff valve to fixture. Dispose of old water heater in code dump.	1.00	EA		



Bidder:

Total: _____



Sı	ec	Quantity	Units	Unit Price	Total Price
10	Carpentry				
Disp 6-pa cas one top	pose of door and frame. Install a prehung met anel entrance door and jamb including interior ng, spring metal weatherstripping, interlocking entrance and one mortised deadbolt keyed ali coat- 2 coats. Include owners choice of window	al, insulated, and exterior threshold, ke. Prime and	EA		
DO Inst	DR—SLIDING GLASS UNIT all a 6-0 patio sliding door with thermopane gla en.		EA		
20	Floor Coverings				
Instruction or converse wall sear w/cl-met. 4" vi RES	all 5/16" underlayment grade plywood, using 70 cment coated nails, 6" on center allowing a 1/4 Install 070" thick, backed vinyl sheet goods wins, per manufact, recommendations. Caulk ectar silicone caulk to create positive seal. Install edge strips in openings & finished shoe molenyl base around perimeter. (CONTRACTORS) PONSIBLE FOR MOVING THE BIG ITEMS.)	" gap at / minimum Iges of vinyl Il Iing or			
: _				Total: _	
	DOC Disp 6-pa casi one top 0 *gar DOC Insta scre 20 UNE Insta or ce wall. sean w/cle meta 4" vii RES	DOOR—PREHUNG METAL ENTRANCE Dispose of door and frame. Install a prehung metal 6-panel entrance door and jamb including interior a casing, spring metal weatherstripping, interlocking one entrance and one mortised deadbolt keyed ali top coat- 2 coats. Include owners choice of window "garage entry door" DOOR—SLIDING GLASS UNIT Install a 6-0 patio sliding door with thermopane gla screen. 20 Floor Coverings UNDERLAY & VINYL SHEET GOODS Install 5/16" underlayment grade plywood, using 7c or cement coated nails, 6" on center allowing a 1/4 wall. Install 070" thick, backed vinyl sheet goods w seams, per manufact. recommendations. Caulk ed w/clear silicone caulk to create positive seal. Insta metal edge strips in openings & finished shoe mole 4" vinyl base around perimeter. (CONTRACTORS / RESPONSIBLE FOR MOVING THE BIG ITEMS.) "wood laminate"	DOOR-PREHUNG METAL ENTRANCE Dispose of door and frame. Install a prehung metal, insulated, 6-panel entrance door and jamb including interior and exterior casing, spring metal weatherstripping, interlocking threshold, one entrance and one mortised deadbolt keyed alike. Prime and top coat- 2 coats. Include owners choice of window or peep hole. *garage entry door* DOOR-SLIDING GLASS UNIT Install a 6-0 patio sliding door with thermopane glass and full screen. UNDERLAY & VINYL SHEET GOODS Install 5/16" underlayment grade plywood, using 7d screw shank or cement coated nails, 6" on center allowing a 1/4" gap at wall. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Caulk edges of vinyl w/clear silicone caulk to create positive seal. Install metal edge strips in openings & finished shoe molding or 4" vinyl base around perimeter. (CONTRACTORS ARE RESPONSIBLE FOR MOVING THE BIG ITEMS.) *wood laminate*	DOOR—PREHUNG METAL ENTRANCE Dispose of door and frame. Install a prehung metal, insulated, 6-panel entrance door and jamb including interior and exterior casing, spring metal weatherstripping, interlocking threshold, one entrance and one mortised deadbolt keyed alike. Prime and top coat- 2 coats. Include owners choice of window or peep hole. *garage entry door* DOOR—SLIDING GLASS UNIT Install a 6-0 patio sliding door with thermopane glass and full screen. 20 Floor Coverings UNDERLAY & VINYL SHEET GOODS Install 5/16" underlayment grade plywood, using 7d screw shank or cement coated nails, 6" on center allowing a 1/4" gap at wall. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Caulk edges of vinyl w/clear silicone caulk to create positive seal. Install metal edge strips in openings & finished shoe molding or 4" vinyl base around perimeter. (CONTRACTORS ARE RESPONSIBLE FOR MOVING THE BIG ITEMS.) *wood laminate*	Spec 10 Carpentry DOOR—PREHUNG METAL ENTRANCE Dispose of door and frame. Install a prehung metal, insulated, 6-panel entrance door and jamb including interior and exterior casing, spring metal weatherstripping, interlocking threshold, one entrance and one mortised deadbolt keyed alike. Prime and top coat- 2 coats. Include owners choice of window or peep hole. *garage entry door* DOOR—SLIDING GLASS UNIT Install a 6-0 patio sliding door with thermopane glass and full screen. 20 Floor Coverings UNDERLAY & VINYL SHEET GOODS Install 5/16" underlayment grade plywood, using 7d screw shank or cement coated nails, 6" on center allowing a 1/4" gap at wall. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact, recommendations. Caulk edges of vinyl w/clear silicone caulk to create positive seal. Install metal edge strips in openings & finished shoe molding or 4" vinyl base around perimeter.(CONTRACTORS ARE RESPONSIBLE FOR MOVING THE BIG ITEMS.) *wood laminate*





		Location: 10 Gara	g e			
Spec Number	Sį	pec	Quantity	Units	Unit Price	Total Price
Trade:	10	Carpentry				
3200.1	Dis	OR Opener pose old opener, track and hardware. w opener*	1.00	_		
Trade:	16	Conservation				
4920.1		ULATE CEILING-R-30 BATT se lay 12" thick R-30 unfaced batts between ceiling joists.	1.00	_		
Bidde	er:				Total: _	



			Location: 11 Exterior				
Spec Number	Sp	ес		Quantity	Units	Unit Price	Total Price
Trade:	4	Site Work					
465.1		IOVE Shed ose of shed in back yard.		1.00	-		
Bidde	•					Total:	



		Location: 12 General Require	ments			
Spec Number	S	рес	Quantity	Units	Unit Price	Total Price
Trade:	23	Electric				
7810.1	Ins	OKE DETECTOR-HARD WIRED all a UL approved, ceiling mounted smoke and heat ector, interconnected and permanently wired into a receptacle	1.00	EA		
Trade:	27	Fire Protection				
8721.1	Car Eve	RBON MONOXIDE DETECTOR bon monoxide alarms to be installed will be battery back up, ry dwelling unit shall be equipped with at least one approved bon monoxide alarm in an operating condition within 15 feet wery room used for sleeping purposes.	1.00	EA		
Bidde					Total: _	



Tab 7 Experience Working with Low-Income Households

Housing Continuum, Inc.

Housing Continuum, Inc. (HCI) was established in 1997 as an incubator organization of Community Contacts, Inc. (CCI). Since 1978, CCI, a non-profit corporation, has helped preserve affordable housing in Kane County.

Both CCI and HCI work exclusively with low- and moderate-income households. CCI and HCI understand best practices for working determining eligibility, income verification, marketing to potential tenants, screening potential tenants, following a tenant selection plan, and management plan.

Please see the attached documents:

- Affirmative Fair Housing & Marketing Plan
- Informal Tenant Selection Plan for use as an internal screening tool
- Formal Tenant Selection Plan for use during lease-up
- Management Plan

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

HCI NSP Scattered Site Family Rental Housing Continuum, Inc

. INTRODUCTION

The Illinois Housing Development Authority ("IHDA") requires that each multifamily development, receiving loan financing from IHDA and/or participating in a HUD multifamily housing program, carry out a marketing program to attract prospective tenants of all minority and non-minority groups within the housing market area regardless of race, color, religion, sex, disability, familial status or national origin. In addition to any general marketing activities, each development must carry out an affirmative marketing program. These affirmative marketing efforts are to be directed toward the group(s) that, because of the development's location or other factors, is considered to be the 'least likely' to apply for housing at the development. The marketing program must also include outreach efforts to all persons with disabilities. In addition, those developments with accessible or adaptable apartments are to include, in their marketing program, specific outreach efforts to persons with physical disabilities. The specifics of this marketing program are detailed below.

II. OWNER AND DEVELOPMENT INFORMATION

A. OWNER

Company Name Housing Continuum, Inc.

Contact Person Lowell Tosch

100 South Hawthome

Elgin City Illinois State 60123 Zip

Telephone Number 847-697-8800

E-mail Address Ltosch@cci-hci.org

B. PROPERTY MANAGEMENT COMPANY

Firm Name HCI Properties NFP

Contact Person Lowell Tosch

100 S. Hawthome

Elgin

Illinois

60123

Address

Address

City

State

Zip

Telephone Number 847-697-8800

E-mail Address LTosch@cci-hci.org

C.	DEVELOPMENT DATA		
	Name HCI Properties NFP		
	100 S. Hawthorne Street Address	Elgin City	60123 Zip
	County Kane Cens	us Tract	
	Telephone Number 847-697-	8800 E-mail A	ddress Ltosch@cci-hci.org
	Number of Apartments 5	Rental Range: Fi	rom \$980 to \$ 1200
	Development Type: (Check C	ne) Elderly Fan	nily
	Special Needs (descri	be) Other x (de	escribe)
– 7/1/1		General Advertising7/1/0	9- 7/1/10 Occupancy 10/1/09
18.	Describe the Market Area Inc.	ome eligible residents of Ka	ne County with children under
	III. DIRECTIO	ON OF SPECIAL MARKETI	NG ACTIVITIES
Α.	MINORITY GROUP(S)		
	Indicate below, the racial or area that, because of the defor the housing without specia	velopment's location or othe	e development's primary market er factors, is <u>least</u> likely to apply
	White (non-Hispanic)	Black/African Ame	rican
	American Indian/Alaska	an Native Asian	
	Hispanic/Latino	Native Hawaiian/P	acific Islander
В.	OTHER POPULATION GRO	UP(S)	
	Indicate below, population gro adaptable designed apartmen the focus of special outreach	its and/or apartments with m	ivailability of accessible or nore than two bedrooms, will be
	Persons with Physical I	Disabilities x Familie	es with Children (if applicable)

IV. MARKETING PROGRAM

Indicate the means to be used in advertising the general availability of this housing as well as special outreach efforts.

A. COMMERCIAL MEDIA

X Newspaper(s)/Publication(s)

Radio

T.V.

Billboards

Other (specify)

(The fair housing logo or slogan and the wheelchair logo must be used in all newspaper ads, publications and signage.)

Names of Newspapers, Radio or T.V. Stations

Reader / Audience Size and Duration of Advertising

Kane County Chronicle

All

1 day

B. COMMUNITY CONTACTS

If a community group/organization is to be used as part of the general or special outreach marketing efforts, it is expected that contact with the group/organization listed below will be established and maintained throughout the initial marketing campaign and subsequent marketing efforts. Provide the following information for each contact, if more space is needed, attach an additional sheet.

- 1. Name of Group/Organization
- 2. Street Address
- 3. City, State & Zip Code
- 4. Identification of Audience to be Reached
- 5. Approximate Date of Contact or Proposed Contact

Group I

Group II

Kane County Housing Action Coalition

307 Cedar Ave

St. Charles, Illinois 60174

All

Third Wednsday of every month

C. MARKETING ACCESSIBLE AND ADAPTABLE APARTMENTS

Those developments with accessible or adaptable apartments are to indicate below what specific outreach efforts will be employed to attract persons with physical disabilities, within the development's targeted population, to the accessible or adaptable apartments.

S	ре	ci	fv:
5	pe	CI	TY:

D. ADDITIONAL MARKETING ACTIVITIES

1. BROCHURES AND SIGNS

- a. Will brochures, leaflets, or handouts be used to advertise?

 X Yes

 No

 Please attach a copy of all printed materials to be used as part of marketing program or submit when available. (The fair housing logo must be present in all printed material.)
- b. Will there be a project site sign? Yes x No
 If yes, will the development's logo be present? Yes No
 (If a development logo will be displayed, the fair housing logo, of equal size, must also be present.)
- c. Will the project have any of the following: Rental Office no Model no (The Fair Housing Poster must be conspicuously displayed in all areas where rentals and showings take place.)

2. Other Activities

(specify)

V. EXPERIENCE AND STAFF TRAINING

A. EXPERIENCE

Have the on-site staff had any experience in marketing housing to the minority group(s) and/or other population group(s) indicated above in Section III? X Yes No If yes, please provide the following information on the two most recent examples: Development Name; Date of Marketing Effort; Population Group

Example #1
Staff has attended IHDA Training

Example #2

B. TRAINING

Staff training is to include: Fair housing laws and regulations, outreach and Affirmative Fair Housing Marketing Plan implementation. Please indicate below how this is to be accomplished.

Staff will attend IHDA Training

	S AND APPROVAL	
OWNER	Susan Wohl Name	Executive Director Title
	Signature	Date .
MANAGING/ MARKETING AGENT	Lowell Tosch Name	Associate Director Title
	Signature	Date
HDA APPROVAL	Name	Title
	Signature	Date

Tenant Selection Plan Internal Screening Tool

All applicants for scattered site rental housing program must meet the following criteria:

- Income qualify as low-income, yet have enough income to pay for rent
 - o 2 household will income qualify at 50% MFI or below
 - o 3 households will income qualify at 80% MFI or below
- Preference will be given to each family would have at least one child under the age of 22 living in the household.
- Good landlord references
- Limited criminal background no sex offenders listed on the Illinois State Police (http://www.isp.state.ii.us/sor/)
- The household's ability to meet occupancy standards of three-bedrooms
- Housing Choice Vouchers, Supportive Housing Program leasing assistance, and other rental subsidies will be accepted

		Income and Rent Summary					
5 Total Units	3	2					
	< 80% MFI	< 50% MFI					
ncome Levels	Moderate-Income	Very Low-Income					
Rent Limits	\$1,187	\$980					

Clients are referred to Housing Continuum, Inc. from agencies throughout Kane County, specifically the Housing Authority of Elgin, the Aurora Housing Authority, and agencies running transitional housing programs for families. In Housing Continuum, Inc.'s current scattered site rental program, simply putting a "For Rent" sign in front of the home has generated lots of calls from prospective renters.

Marketing Plan

Housing Continuum, Inc. is committed to affirmatively market this program to populations and races least likely to know of the program and to make reasonable accommodations to persons with disabilities, and to encourage participation by all persons regardless of on race, color, religion, ethnic origin, gender, or sexual preference, political preferences, age or handicap be it physical, mental or other handicap(s).

Accessibility

Housing Continuum, Inc. will make any reasonable accommodation for any household member entering the program with a disability.

Fair Housing

Housing Continuum, Inc. has a tenant selection plan that promotes fair housing through non-discriminatory fair housing practices Housing Continuum, Inc. will not discriminate, or discourage, any potential tenant or program participant, based on race, color, religion, ethnic origin, gender, or sexual preference, political preferences, age or handicap be it physical, mental or other handicap(s).



MODEL TENANT SELECTION PLAN

REVISED: AUGUST 2004

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TENANT SELECTION PLAN



IHDA Identification Number:

NSP

HCI NSP Scattered Site Family Rental "Development"

Housing Continuum, Inc Owner's Name (the "Owner")

Housing Continuum, Inc
Managing Agent's Name (the "Management")

I. INTRODUCTION

This Tenant Selection Plan (this "Plan") outlines the procedures that will be followed in selecting tenants for the Development. Management is responsible for implementing these procedures.

A.	Development Description (Check the one that applies)					
	upon tenar Exhil portio two h	the ten nts as we bit A ref on of the nousing p er augm	ant's household in the last from time to lect the market or rent. (Subsidized brograms: (i) the lented by either the	ncome. Therefore, time for an individual rontract rent for the rents are usually med HUD Section 8 prog	the real tena e Deve ade av ram or t or R	ans the rent that a tenant pays is based ent paid by tenants may vary among ant. The rents attached to this Plan as velopment and not the typical tenant available through participation in one of or (ii) the HUD 236 program, which are Rental Assistance programs. Both of
	☑The Development does not offer subsidized rents. The Development is participating in or more housing program(s), which provides affordable rents for tenants. These program also have household income limitations. The tenant must pay the rents, indicated in Exhibit in their entirety.					e rents for tenants. These programs
			ne Development one that applies)	⊠ does 🔲 doe	es not	et accept Housing Choice Vouchers.
В.		ant Type ock the o	ene that applies)			
	\boxtimes					exclusively for any particular tenant ornents known as "Family")
		The D	evelopment is de	signated as housing	exclu	usively for: (check all that apply)
			Elderly			Family & Special Needs
			Special Needs Fa	amily		Elderly & Special Needs

	If the "Elderly" or "Elderly & Special Needs" designation is selected, the age restriction, for the units designated Elderly, will be: (Check the one that applies)					
		55 and above (households whose head or spouse or sole member is at least 55 years of age) or,				
		55 and above (one person 55 years of age or older) or,				
		62 and above (all m	embers	of the househ	nold a	re 62 years of age) or,
		62 and above (households whose head or spouse or sole member is at least 62 years of age) (this is only available to developments participating in a HUD housing program); or				
		Other (please descr	ibe)			
	speci	of the "Special Needs" al needs population(s): ck all that apply)	designa	tions is select	ed, th	e Development is serving the following
		Battered Women				Developmentally Disabled
		Disabled				Physically Disabled
		HIV/AIDS				Ex-offenders
		Homeless				Substance Abusers
		Foster Care Families				Mentally III
		Transient Families				
		Other (please describ	e)			
						
<u>Uni</u>	t Dist	<u>ribution</u>				
1. <u>I</u>	The E	opment (Start-Up or Development will offer 4 includes	rental does no	units. ot include a m	nanag	gement unit.
	The in	ncome limitations of the Market rate (no in				
	<u>3</u>	Units at	<u>80%</u>	Median inco	ne	
	<u>2</u>	Units at	<u>50%</u>	Median inco	me	
		_ Units at	%	Median inco	ne	
		_ Units at	<u>%</u>	Median inco	me	
		_ Manager unit(s)				

C.

2. Development (Up and Running only)

Per Regulatory Agreement				<u>Per</u>	Per Extended Use Agreement (if applicable)			
	Market rate	units			Market rate	units		
<u>3</u>	Units at	<u>80%</u>	Median income		Units at	<u></u> %	Median income	
2	Units at	<u>50%</u>	Median income		Units at	<u></u> %	Median income	
	Units at	<u>%</u>	Median income		Units at	<u>%</u>	Median income	
	Units at	<u>%</u>	Median income		Units at	%	Median income	
	Manager un	it(s)			Manager u	nit(s)		

D. Rent Structure

The current rent structure for the Development, by unit size and income distribution, is attached to this Plan as Exhibit A.

E. Policies to Comply with Section 504, Fair Housing Act and Civil Rights Act

1. <u>Section 504</u>

Section 504 of the Rehabilitation Act of 1973 ("Section 504") prohibits discrimination based upon disability in all programs or activities operated by recipients of federal financial assistance. Although Section 504 often overlaps with the disability discrimination prohibitions of the Fair Housing Act, it differs in that it also imposes broader affirmative obligations on the Owner to make their programs as a whole, accessible to persons with disabilities. Section 504 obligations include the following:

- Making and paying for reasonable structural modifications to units and/or common areas that are needed by applicants and tenants with disabilities, unless these modifications would change the fundamental nature of the project or result in undue financial and administrative burdens;
- Operating housing that is not segregated based upon disability or type of disability, unless authorized by federal statute or executive order;
- c. Providing auxiliary aids and services necessary for effective communication with persons with disabilities;
- Performing a self-evaluation of Management's programs and policies to ensure that they do not discriminate based on disability; and
- e. Developing a transition plan to ensure that structural changes are properly implemented to meet program accessibility requirements.
- f. Section 504 also establishes accessibility requirements for newly constructed or rehabilitated housing, including providing a minimum percentage of accessible units.

If the Owner, Management and Development employs 15 or more persons, regardless of their location or duties, a Section 504 Coordinator must be designated. Does the Section 504 Coordinator requirement apply?

(Check the one that applies)

Yes

No

If "Yes" was checked, indicate the name of the Section 504 Coordinator:

Name:

Telephone Number:

TDD Number:

2. <u>Fair Housing Act</u>

Fair Housing Act Amendments of 1988 ("Fair Housing Act") prohibits discrimination in housing on the basis of race, color, religion, sex, disability, familial status and national origin regardless of any federal financial assistance. Fair Housing Act obligations include the following:

- Management will not refuse, either directly or indirectly, to rent or negotiate for rental of a dwelling based on race, color, religion, sex, disability, familiar status and national origin.
- b. Management will not (i) engage in activities that steer potential tenants away from or toward particular units by words or action, (ii) make housing units and related services unavailable to any potential tenants, (iii) purposely provide false information to applicants about the availability of units that limits the living options of prospective tenants, and (iv) deny or limit services based on race, color, religion, sex, disability, familial status and national origin.
- c. Management will market available units in a nondiscriminatory manner.
- d. It is unlawful to coerce, intimidate, threaten or interfere with any person's exercise or enjoyment of any Fair Housing right.

Fair Housing Act provides additional protections for persons with disabilities. It requires that the Management make reasonable accommodations in rules, policies, practices, or services as may be necessary to afford handicapped persons equal opportunity to use and enjoy a dwelling. Moreover, it contains specific accessibility requirements that apply to the design and construction of new multi-household housing.

3. <u>Title VI of the Civil Rights Act of 1964</u>

Title VI of the Civil Rights Act of 1964 prohibits all recipients of federal financial assistance from discriminating based on race, color or national origin.

II. PREFERENCES

A. Establishing Preferences

Preferences are not permitted if they in any way negate affirmative marketing efforts or fair housing obligations. The following preferences apply to the Development:

1. <u>Existing Tenant Preferences</u> (For Federally Assisted Housing Programs)

The following actions are always given priority if applicable. If not, State Mandated Preferences take precedence.

- a) A unit transfer because of household size.
- b) A unit transfer based on the need for an accessible unit.
- c) A unit transfer of a non-handicapped individual living in a handicapped accessible unit to accommodate a handicapped applicant on the Waiting List (as defined below). A lease addendum (Exhibit B) will be entered into with non-handicapped tenant living in a handicapped accessible unit.

2. State Mandated Preferences

The Development must comply with the three Illinois mandatory preferences required in Section 11 and 12 of 20 ILCS 3805 as described below:

- a) Displaced from an urban renewal area.
- b) Displaced as a result of a governmental action.
- c) Displaced as a result of a major disaster.

3. Optional Preferences

In addition to the preferences mandated by the State of Illinois and the Existing Tenant Preferences listed above, the Development may establish the following preferences. The preferences listed below are subordinate to State Mandated Preferences and Existing Tenant Preferences.

(Check all that apply and rank in the order of highest preference (1) to lowest preference):

a)	For	mer Federal Preferences		Order#
b)	HUD Pre-approved Preferences			
	i.	Preference for Working Families	\boxtimes	Order#
	ii.	Preference for persons with Disabilities		Order#
	iii.	Preference for Victims of Domestic Violence		Order#
	iv.	Preference for elderly, displaced, homeless, or disabled single person over other single persons		Order#
c)	Res	sidency Preferences (with HUD approval)		Order#
d)	Loc	al Preference (as established by PHA)		Order #
∍)	incl	sting Tenant Transfers (other) uding, but not limited to a change in househo t subsidy, or for medical reasons certified by a		

B. Verification of Preference

The State Mandated Preferences will be verified by third party verification (Exhibit C). Third party verification will also be utilized if the Owner has adopted any of the Former Federal Preferences. If Management has selected any of the optional preferences, the following means of verification will be utilized:

C. Selection of Families for Participation

- An eligible applicant who qualifies for a preference will receive housing before any other applicant who is not so qualified. These preferences take precedence over other applicants' place on the Waiting List, or date of submission of application.
- 2. Applicants will be informed of the availability of preferences, and will be given an opportunity to certify that they qualify for a preference. Applicants may claim a preference at any time during the application process.

D. When a Preference Is Denied

- 1. If it is determined that an applicant does not meet the criteria for receiving a preference, the applicant will promptly receive a written notice of this determination from Management (Exhibit D). The notice will contain a brief statement of the reasons for the determination, and state that the applicant has the right to meet with the Management's designee to review this decision. If the applicant requests a meeting, it will be conducted by a person or persons designated by Management.
- 2. Denial of a preference does not prevent the applicant from exercising any legal rights the applicant may have against Management and/or Owner.

E. Exceptions to the Preference Rule

1. Relocation and/or Unit Transfers:

Management must give priority to current households

- i) when their units are designated for rehabilitation and/or
- ii) for current households residing in a unit within the Development that has been designated as uninhabitable by federal, state, local municipalities or Management due to fire, flood or other natural disaster.

III. PRE-APPLICATION CARD PROCESSING

(Please check which method will be used)
 ☑ The Development will use pre-application cards or;
 ☑ The Development will use pre-applications.

A. <u>Distribution of Pre-Application Cards or Pre-Applications</u>

- 1. A letter will be sent to households who respond to the marketing efforts (Exhibit E). This letter will include a Pre-Application Card or Pre-Application (Exhibit F) to be completed and mailed to Management. This letter will also inform persons about the Development's preferences and will indicate that all applicants will be given an opportunity to show that they qualify for a preference.
- 2. The letter will state that those persons qualifying for a preference will receive housing before any other applicant who is not so qualified.
- 3. In addition, the letter will inform all applicants that for those persons not claiming a

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preference, screening will be conducted according to the order in which the Pre-Application Cards or Pre-Applications are received.

4. All returned Pre-Application Cards or Pre-Applications will be logged in, indicating the time and date received (Exhibit G). The Pre-Application log will indicate whether the applicant has claimed a preference or has requested a handicapped accessible unit.

B. Processing Pre-Application Cards or Pre-Applications

- 1. Pre-Application Cards or Pre-Applications will be filed in the order of receipt. In addition, Pre-Application Cards or Pre-Applications will also be categorized according to preferences, unit size and Special Occupancy Categories (as described in Section X).
- All persons making inquires will be provided a Pre-Application Card or Pre-Application
 with instructions to mail this Pre-Application Card or Pre-Application to Management.
 Pre-Application Cards or Pre-Applications received after initial sorting will be
 categorized in accordance with the process stated above.
- For Developments beginning their initial marketing efforts (start-up), no Pre-Application Cards or Pre-Applications will be accepted after the date on which 95% occupancy of the Development has been reached and the applicable Waiting List has been closed.
- 4. For Developments, which have completed their initial marketing efforts (Up and Running), no Pre-Application Cards or Pre-Applications will be accepted after the date on which the applicable Waiting List has been closed.
- 5. All Pre-Application Cards or Pre-Applications will be retained on-site permanently.

IV. WAITING LIST(S) PROCEDURES

A. Creation of Waiting List(s)

If an applicant is eligible for tenancy, but no appropriately sized unit is available (as referred to in **Section VII**), Management will place the applicant on a waiting list (the "Waiting List") for the Development (**Exhibit H**). The Waiting List(s) will be maintained in either: (Check the one that applies)

\boxtimes	a bound ledger (manually)					
	a computer program (electronically)					

The Waiting List(s) will contain the following information for each applicant listed:

- 1. Applicant name
- Household unit size (number of bedrooms household qualifies for under site occupancy standards)

(NOTE: applicant may qualify for multiple unit sizes)

- 3. Date and time application received
- 4. Qualification for any preferences and ranking
- 5. Annual income level
- 6. Targeted program qualifications
- 7. Accessibility requirements
- 8. Number of persons in household

The Waiting List will be maintained in accordance with the following guidelines:

- The pre-application or pre-application card will be a permanent file.
- All applicants will be maintained in order of preference. Applications equal in preference will be maintained by date and time sequence.

B. Changes In Income or Household Composition

When placed on the Waiting List, applicants will be informed to notify Management when the following changes occur:

- Address and/or phone number
- Household composition
- Preference status

C.

Income (Optional)

If an applicant's income changes to an amount which is no longer eligible, written notice will be given advising the applicant that: (1) they are not presently eligible; (2) the applicant could be eligible if the household income decreases, the number of household member changes, or the Income Limit changes; and (3) they may choose to remain or not remain on the Waiting List.

If an applicant's household composition changes resulting in a need for a different apartments size, Management will, upon notification by applicant, place the applicant on the appropriate Waiting List. Management's policy for handling changes in household composition are indicated below: (check the one that applies)

Applicant will maintain original application date. (Applicant will be placed on new bedroom list according to original application date.)

Applicant will receive new application date based on redetermination. (Applicant will be placed at bottom of new bedroom list.)

Contacting Persons on the Waiting List(s)

1. Applicants on the Waiting List will be contacted as follows:

When a unit becomes or will become available within 10 days, Management will select the next applicant who meets applicable preference criteria or whose name is chronologically at the top of the appropriate Waiting List. Management will contact the selected applicant utilizing the following procedure: (i.e. certified mail, regular mail, telephone or other.)

Applicants, who respond timely and accept the offered unit, will be contacted to schedule an interview. This represents the beginning of the screening process. Those applicants who do not respond timely or who do not accept the offered unit will be processed in the manner indicated below:

a.	if Management does not receive a response within $\underline{10}$ days, the applicant will forfeit the opportunity to apply for the offered unit (check the one that applies)				
		and will be removed from the applicable Waiting List.			
	explai	but will remain at the top of the applicable Waiting List. When a second unit nes available, Management will again attempt to contact the applicant and will n that if the applicant does not respond within <u>10</u> days or fails to accept the d unit, the applicant's name will be removed from the applicable Waiting List.			
	П	(other)			

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b. If Management receives a timely response but the applicant rejects the first offered

		\boxtimes	will be removed from the applicable Waiting List.				
			will remain at the top of the applicable Waiting List. When a second unit becomes available, Management will again attempt to contact the applicant and will explain that if the applicant does not respond within days or fails to accept the second unit, the applicant's name will be removed from the applicable Waiting List.				
			(other)				
			-				
	2.	Manageme	interview has been scheduled, the applicant fails to attend or to contact ent to reschedule the interview, the policy regarding how applicants will be is: (Please indicate Management's policy below.)				
		<u>Applicants</u>	will be removed from the list.				
D.	<u>Up</u>	dating the \	Waiting List(s)				
	1.	The W manne	aiting List will be updated at least once every twelve months in the following er:				
		applica da letter w Applica informi addres	A letter will be sent via regular/certified mail to each applicant on the Waiting (Exhibit I). The letter will include a Reply Card (Exhibit J) to be returned if the ant is still interested in living at the Development. The applicant will be given as (excluding weekends and designated federal holidays) from the date the was mailed in which to respond. If no response is received, the applicant's Preation Card will be removed from the Waiting List and a letter will be senting the applicant of this action. If the letter is returned with a forwarding is, it will be re-mailed to the address indicated and a new response time same we will begin.				
		\boxtimes	(Other)				
		Clients	will be called and asked if they wish to remain on the list				
	2.	acknov <i>applies</i> Manag	ach of the Waiting List(s) are updated based on the Reply Cards returned, an wledgement letter (Exhibit K) will will not (Check the one that is) be sent to each applicant. It is the applicant's responsibility to notify the ement office of any change in address, telephone number or telephone device deaf (TDD) number (if applicable).				
E.	Closing and Re-Opening the Waiting List(s)						
	1.	Closin	g the Waiting List(s)				
		The Wa	aiting List(s) for the Development will be closed when the following occurs:				
		The Lis	st will be closed when five names are on the list.				
		advised taken.	Management decides to close the Waiting List(s), future applicants will be it that the Waiting List(s) are closed and additional applications will not be When Management decides to no longer accept applications, a notice to that will be published in the following publication(s):				
		Kane C	County Chronicle				

unit, the applicant (check the one that applies)

The notice must state the reasons for the Management's refusal to accept additional applications.

2. Re-opening the Waiting List(s)

Prior to each re-opening of the Waiting List(s), a notice, announcing the re-opening and providing information on how to apply, will be placed in the following publications:

Kane County Chronicle

The Waiting List(s) will be re-opened when the following occurs:

Less than one name is on the list

3. <u>Affirmative Marketing Plan Requirements</u>

Management will affirmatively market the Development in its outreach efforts during the re-opening of the Waiting List(s). Management will provide a copy of the Affirmative Fair Housing Plan to applicants upon request for review.

V. THE (INTERVIEW) SCREENING PROCESS

A. Application Requirements

The following information will be used to determine program eligibility for anyone who is seeking housing at the Development.

1.	The head of household must complete a written application certifying the accuracy of all information that is provided. The applicant will be provided with the appropriate disclosures concerning the Privacy Act.
2.	 ☑ A credit report will be ordered. ☑ A credit report will not be ordered.
3.	 ☒ A criminal background search will be obtained. ☒ A criminal background search will not be obtained.
4.	Verification of employment, income, bank accounts, and other assets, etc., is required as applicable for each applicant.
5.	Verification of previous housing, for <u>1</u> years, is required. This will include references from previous landlords. If applicable, it will also include verification for those who were homeowners or lived with parents or guardians. Applicants will not be rejected solely for a lack of rental history.
6.	Proof of citizenship status for all members of the household is required.
7.	Verification of Social Security Numbers for all members of the household is required.
8.	Other:
<u>Ho</u>	me Visits
tha L. De	Home Visits will be conducted to inspect the current dwelling of the applicant to determine at the housekeeping practices are acceptable. Details of this process are outlined in Exhibit Home Visits will be conducted for all applicants who reside within 10 miles of the velopment. Home Visits will be conducted for every applicant household reaching the final ges of the approval process.

В.

C. Completion of Application Process

All applications will be processed within thirty days after the date of the applicant's initial interview or within five business days of receipt of all required documentation, whichever is later (excluding weekends and designated federal holidays).

VI. <u>ELIGIBILITY REQUIREMENTS</u>

A. Income

В.

The annual gross income of the applicant(s) must be equal to or less than the income limit established by the applicable program's administrative rules for the appropriate household size.

inc	ome Targeting - (Applicable Only to the Section 8 Project Based Program)
1.	The Development is not required to comply with the Income Targeting requirement. The Development is required to comply with the Income Targeting requirement.
2.	The method with which to achieve this requirement is selected below: (check the one that applies)
	Admit only extremely low-income applicants until the requirement is met in chronological order, select eligible applicants from the Waiting List whose incomes are at or below the extremely low-income limit to fill the first 40% of expected vacancies in the Development. Once the Development has achieved the 40% target admit applicants in the Waiting List order.
	Alternate between the first extremely low-income applicant on the Waiting List and the applicant at the top of the Waiting List. To implement this method, select the first extremely low-income applicant on the Waiting List (bypassing applicants on the Waiting List with higher incomes) for the next available unit. Then the next eligible applicant currently at the top of the Waiting List (regardless of income level) for the next available unit. As subsequent units become available, tenant selection continues to alternate between the next extremely low-income applicant and the eligible applicant at the top of the Waiting List until the 40% target is reached.
	Alternate between the first extremely low-income applicant on the Waiting List and the applicant at the top of the Waiting List in groups of 10. In chronological order, admit the first 4 extremely low-income households from the Waiting List and then admit the next 6 households from the top of the Waiting List, regardless of income. This procedure results in 40% or more of admissions being extremely low-income. After filling the first 10 available units, again admit the first 4 extremely low-income households on the Waiting List and then the next 6 households currently at the top of the Waiting List.

C. Sole Residence

The unit must be the applicant's sole residence in order for the applicant to be eligible for housing.

D. <u>Citizenship Requirements</u>

Only applicants and tenants who are United States citizens and eligible non-citizens may benefit from federal rental assistance. Specifics regarding citizenship requirements and the documentation process are provided in **Addendum 1** attached to this Plan.

E. <u>Certification of Social Security Numbers</u>

The head of household/spouse/co-head must disclose Social Security Numbers for all household members at least six years of age and older. If no Social Security Numbers has been assigned to a particular household member, the applicant must sign a certification stating that no Social Security Numbers has been assigned. An explanation of required documentation and provisions for accepting applicants without proper documentation is provided in **Addendum 2** attached to this Plan.

VII. OCCUPANCY STANDARDS

The unit must have enough space to accommodate the household. Occupancy standards must comply with federal, state and local occupancy standards, and/or laws in connection with occupancy requirements, fair housing and civil rights laws, as well as landlord-tenant laws and zoning restrictions. The occupancy standards for the Development are attached as **Exhibit M**.

- 1. For the purpose of determining the unit size for which a household may be eligible; the following will be counted as members of the household:
 - a. Fulltime household members
 - b. Unborn children
 - c. Children in the process of being adopted
 - d. Children whose custody is being determined
 - e. Foster children
 - f. Children temporarily in a foster home
 - g. Children in joint custody 50% of the year or more
 - h. Children away at school but home for recess
 - i. Live in aides
 - j. Foster adults
- 2. Upon request, an applicant or resident may be placed on as many of the Development's Waiting List(s) that the household size qualifies.
- 3. A household may be required to provide proof of custody of related or unrelated occupants in order to be considered for a change in unit size.

VIII. REJECTION CRITERIA

The ability of the applicant to fulfill lease obligations will be considered. An applicant may be rejected for one or more of the following reasons:

A. Insufficient/Inaccurate Information on Application

Refusing to cooperate fully in all aspects of the application process or supplying false information will be grounds for rejection.

B. Credit and Financial Standing

- Unsatisfactory history of meeting financial obligations (including, but not limited to timely payment of rent, outstanding judgments or a history of late payment of bills) will be considered. If an applicant is rejected based on the credit report, they will be provided with the reasons for rejection and given the name of the credit bureau that performed the credit check. Applicants will also be given two weeks to dispute any information on the credit report.
- 2. The inability to verify credit references may result in rejection of an applicant. Special circumstances will be considered in which credit has not been established (income, age, marital status, etc.) and lack of credit history will not cause an applicant to be rejected. In such circumstances, a person with a history of creditworthiness may be required to guarantee the lease.
- 3. The applicant's financial inability to pay his/her monthly contribution toward the rent of

the unit may be assessed. Ordinarily, the total of the applicant's monthly contribution plus other long-term obligations (payments extending more than twelve months) should be less than 40% of his/her monthly gross income. Income ratios may be considered in the context of the applicant's credit and employment history and potential for increases in income.

C. <u>Criminal Convictions/Current Drug Use</u>

- 1. Applicants who fall into the following categories will be rejected:
 - current addiction to or engagement in the illegal use of a controlled substance.
 - b) any household containing a member(s) who was evicted in the last three years from federally assisted housing for drug-related criminal activity. Exception: if the evicted household member has successfully completed an approved supervised drug rehabilitation or the circumstances leading to the eviction no longer exist (e.g. the household member no longer resides with the applicant household).
 - any household member that is subject to a state sex offender lifetime requirement.
 - d) any household member for whom there is reasonable cause to believe that the member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety, and right to peaceful enjoyment by other residents. The screening standards must be based on behavior, not the condition of alcoholism or alcohol abuse.
- Applicants who fall into the following categories may be rejected. In addition, if other
 persons that will be living in the unit fall into these categories, the applicant may be
 rejected.
 - a) criminal convictions that involved physical violence to persons or property, or endangered the health and safety of other persons within the last _____ year(s);
 - b) criminal convictions in connection with the manufacture or distribution of a controlled substance within the last <u>5</u> year(s); or

D. <u>Household Characteristics</u>

Household size or household characteristics were not appropriate for the specific type of unit available at the time of application.

E. <u>Unsanitary Housekeeping</u>

Housekeeping will be considered because home visits are conducted (See Section V.B). Housekeeping criteria are not intended to exclude households whose housekeeping is only superficially unclean or disorderly if such conditions do not appear to affect the health, safety or welfare of other residents.

F. <u>Exception to Rejection Criteria</u>

	enuating Circumstances neck the one that applies)
	Extenuating circumstances will not be considered.
\boxtimes	Extenuating circumstances will be considered in cases when applicants would normally be

rejected, but the applicants will have to indicate circumstances that he/she will be an acceptable resident in the future.

IX. REJECTION PROCEDURES

A. Written Notification

Each rejected applicant will be promptly notified in writing of the reason(s) for rejection (Exhibit N). This notice will advise the applicant that he/she may, within 14 days of receipt of the notice (excluding weekends and designated federal holidays), respond in writing or request to meet with Management to discuss the notice.

B. Review of Rejected Applications

The applicant will have 14 days (excluding weekends and designated federal holidays) to respond in writing or request a meeting to discuss the rejection. Any meeting with the applicant or review of the applicant's written response will be conducted by a member of Management's staff who did not participate in the decision to reject the applicant.

If the applicant appeals the rejection, the applicant will be given a final written decision from Management within five days (excluding weekends and designated federal holidays) of the applicant's written response or meeting. If the decision is reversed, the applicant will be offered a suitable vacant unit. If no such unit is available, the applicant will be offered the next appropriate unit.

X. SPECIAL OCCUPANCY CATEGORIES

Applicants will be interviewed and processed as authorized in **Sections V through VIII**, with exceptions made as follows:

A. Persons with Disabilities

An applicant with disabilities will be given priority for an accessible unit if such applicant deems that this type of unit is appropriate for their household.

If the household determines that the accessible unit is not appropriate for the household's needs, the household's name will be returned to its place on the Development's Waiting Lists, as applicable.

XI. AMENDING THE TENANT SELECTION PLAN

This Plan may be amended only with the prior written approval of the Illinois Housing Development Authority.

XII. CERTIFICATION

By signing this Plan, Management certifies that the contents of this Plan will be followed as written, and that no other Tenant Selection Plan has been executed for the Development at this time, or will be executed in the future without written approval from the Illinois Housing Development Authority.

	MANAGEMENT	:
	Entity Name:	HCI Properties NFP
	Signature:	
	Print Name:	Lowell Tosch
	Title:	Associate Director
	Today's Date:	<u>4/13/09</u>
	OWNER:	
	Entity Name:	HCI Properties NFP
	Signature:	
	Print Name:	Susan Wohl
	Title:	Excecutive Director
	Today's Date:	04/27/2010
This I	Plan is reviewed as of	this, 20
	ILLINOIS HOUS	ING DEVELOPMENT AUTHORITY:
	Signature:	
	Print Name:	
	Title:	

EXHIBIT A

RENT STRUCTURE

# of Units	Unit Type	Market Rate	Low- Income	Very Low- Income	Utility Allowance
	Studio				
	1 Bedroom				
	2 Bedroom				
5	3 Bedroom		974	1187	6
	4 Bedroom				
	5 Bedroom				

<u>NOTE</u>: The rents shown above are the initial rents for the development. After the initial rents, this exhibit will be replaced with a copy of the most recently approved Rent Schedule for the Development.





EXHIBIT B

LEASE ADDENDUM FOR ACCESSIBLE UNIT AVAILABILITY

This addendum to the Lease Agreement between	•	
·	(Less	sor)
and(Lessee)		
(20000)		
entered into a lease agreement on		·
	(Date)	
In order to comply with Section 8.27 of Section 50 it's agent must first lease vacant accessible unfeatures of the vacant unit and occupying a unit exist, the unit would be leased to an eligible quality accessibility features of the vacant unit. When off handicaps requiring the accessibility features of the agree to move to a non-accessible unit when available to move to a non-accessible unit when available to a non-handicapped accessible unit to a who have required such an accessible unit. The moving expenses they incur.	nits to current occupan not having such feature fied applicant on the waitering an accessible unit the unit, the landlord must allable. In accessible unit and do hereby agrees, upon raccommodate a person of	ts requiring accessibility is. If no such occupants ting list, who requires the to an applicant not having st require the applicant to oes not have handicaps equest of the landlord to or person(s) on the wait list
Agreed to this day of	, 20	
(Lessor)	Date Signed:	
	Date Signed:	
(Lessee) Accepted:		
Owner or its Agent	Date Signed:	
Owner or no rigorit		





EXHIBIT C

VERIFICATION OF PREFERENCE STATUS

Dear.									
			(Applicant) SSN#,						
has a are el	pplied f igible fo	for housi or a hou	ing atand has indicated that they sing preference given the following circumstance:						
1.	State	Prefer	ences						
	A.		Displaced from an urban renewal area.						
	В.	•	Displaced by a disaster, such as a fire or flood, that resulted in extensive damage or has destroyed the unit.						
	c.		Displaced by an activity carried on by an agency of the United States or by any State or local government body or agency.						
2.	Former Federal Preferences								
	A.		An action by an owner which resulted in the applicant's having to vacate his/her unit where: * the reason for the owner's action is beyond the applicant's ability to control or prevent. * the action occurred despite the applicant's having met all previously imposed conditions of occupancy. * the action taken is other than a rent increase.						
	В.		Actual or threatened physical violence directed against applicant or one or more members of the applicant's household by a spouse or other member of the applicant's household; or, the applicant lives in a housing unit with such an individual who engages in such violence						
	c.		Applicant is living in substandard housing because:						
	D.		Applicant lacks a fixed, regular, and adequate nighttime residence.						
	E.		Applicant is paying \$ in monthly rent which is greater than 50% of the household income.						





envelope. This information will be used only for purpose of determining the preference for this applicant. I hereby authorize the release of the requested Sincerely, information. Signature of Applicant Property Manager (Please complete items below, sign and date). I verify that ______ (Applicant's) current living situation meets preference(s) as cited on the previous page. Firm or Agency Name Signature Print Name Title Firm or Agency Address Phone Number Date _____

In order to determine the preference status, we are required to verify the preference. Therefore, we would appreciate your completing the certification below and returning this form in the enclosed





EXHIBIT D

REJECTION LETTER FOR PREFERENCES

Re: _			Apartments	
Dear_		······································		
you in	r recent application for dicated that you qualify fo	r the following pr	eference(s):	_Apartments,
	Displaced from an urba	n renewal area.		·
	Displaced by a disaster, destroyed the unit.	such as a fire or	flood, that resulted in extensive	damage or has
	Displaced by an activity local government body of	•	agency of the United States or I	by any State or
	(List the preferences add	opted by the own	er)	
			ibmitted, we regret to inform you d on the following reason(s):	ı that you do not
require		Department of	coordinate compliance with the Housing and Urban Developm June 2, 1988).	
Name				
Addre	SS			
City		State	Zip	
Telept	none (voice)		Telephone (Ti	DD)
lf you t	feel this decision has beer	n made in error a	nd wish to provide additional do	cumentation,
please	contact the rental office a	at	(voice) or	
		(TDD).		
Sincer	ely,			

Property Manager





EXHIBIT E

APPLICANT INQUIRY

Date:		•
Dear	· :	
Thank you for your initial inquiry rega will be selected only from those eligi our apartments.	arding housing at ble persons who make formal applica	. Residents ation. We had numerous inquiries for
	on cards from interested households , please return the enclosed	
as possible.		
an urban renewal area; by a disaste United States or by any State or loc owner). Households qualifying for a that are not so qualified. If you feel y	e if one of the following conditions apper, such as a fire or flood, or by an acal government body or agency. (Also preference will receive assistance be ou qualify for a housing preference, con it along with your pre-application con	ctivity carried on by an agency of the blist the preferences adopted by the efore any other applicant households omplete the appropriate certification
For households not claiming housin the pre-application cards were rece	g preference, screening will be condu ived.	icted according to the order in which
Interviews will be conducted at Leasing personnel will be unable to we will be happy to answer them at	see applicants prior to their scheduled the time of your interview.	d interview. If you have any questions,
The person named below has be requirements contained in the Departments of the Section 504 (24 CFR Part 8 dated 3	een designated to coordinate com artment of Housing and Urban Devel lune 2, 1988).	pliance with the nondiscrimination lopment's regulations implementing
Name		
Address		
City	State	Zip
Telephone (voice)		Telephone (TDD)
Sincerely,		
Property Manager		





EXHIBIT F

PRE-APPLICATION CARD

Date Received:						Time R	eceive	d:	
Interested personal (check all that a			0	2 BR	1	□ 3 BR	0	Other	
Name (Head of	Hou	sehold):			i		_		
Address:									
Phone (Home): Cell phone:	_				Pho E-M	ne (Work) ail:	:		
Would you be in	ntere	sted in a hai	ndicappe	d acces	sible	unit? 🗖	Yes	☐ No	
Do you feel you	qual	lify for a hou	sing pref	erence?	•		Yes	□ No	
Do you live/work	k in tl	he				Communit	y?	☐ _{Yes}	□ _{No}
Annual Househ	old Ir	ncome: _\$				Date A	partmer	nt Needed? _	
Household data	: Ple	ease list all p	ersons v	vho will	occui	ov the unit	<u>}.</u>		
Trouserroid data	<u>Nar</u>	•				Age	.	Relation	onship
	<u>Nar</u>	•		 		· <u>-</u>	-	Relation	onship
	<u>Nar</u>	<u>ne</u>		 		· <u>-</u>	-	Relation	onship
	Nar	<u>ne</u>				· <u>-</u>	 	Relation	onship
	Nar	<u>ne</u>		 		· <u>-</u>	 	Relation	onship
	Nar	ne		 		· <u>-</u>	 	Relation	onship
	Nar	ne		 		Age		Relation	onship
	Nar	ne		 		Age		Relation	onship
	Nar	ne	Subsidiz	 		ms ONL		Relation Non-Latino	onship
Optional and	for	ne Federally \$	Subsidiz r Latino	 	ograi	ms ONL	oanic or	Non-Latino	onship
Optional and ETHNICITY:	for	ne Federally \$	Subsidiz r Latino	 	ograi	ms ONL' Non-Hisp African A	oanic or	Non-Latino	onship





EXHIBIT G

PRE - APPLICATION CARD LOG IN ORDER OF RECEIPT

Check All That Apply

<u>Date</u> <u>Rec'd</u>	Time Rec'd	<u>Name</u>	<u>Unit</u> Type	Housing Preference	Accessible Unit	Income Level – VL/L/M
					· · · · · · · · · · · · · · · · · · ·	
					·	
	-					





EXHIBIT H

SAMPLE WAITING LIST

Date	-	Head of Household	Unit Size			Need for Accessible Unit		Comment/	Kelecten	in	Preference Type	
Rec'd					۷L	L	Y	N		Date	Date	
12/3/01	10:30 AM	Mary Tate	2	x				×				Working household preference; Elderly preference
12/4/01	1:00 PM	Hiroshi Kihara	2		×		×					





EXHIBIT I

WAITING LIST UPDATE

Date:		
Dear	:	
We are currently in the process	s of updating our waiting list for _	
and your name was placed on	me time ago, you expressed an in the waiting list.	terest in living at our development,
If you are still interested in livin	g at	
enclosed is a card that must management office, within 15 d to return this information within from the waiting list.	ays (excluding weekends and des	ignated Federal Holidays). Failure name being permanently removed
It is not necessary to call or immediately available.	come in to the office at this tin	ne, as we do not have anything
requirements contained in the	een designated to coordinate come Department of Housing and L CFR Part 8 dated June 2, 1988).	pliance with the nondiscrimination Irban Development's regulations
Name		_
Address		
City	State	Zip
Telephone (voice)	-	Telephone (TDD)
Thank you for your interest in		
Sincerely,		

Property Manager





EXHIBIT J

REPLY CARD

I AM STILL INTERESTED IN LIVING AT										
	1 MAI 3 LIFE HAT EMPORTED HA FLAHAO W.I.									
DEVELOPMENT NAME			<u> </u>	-						
APPLICANT NAME										
CURRENT ADDRESS _										
										
HOME PHONE#	_	wo	ORK PHONE#		<u> </u>					
E-MAIL ADDRESS	 -	CE	ELL PHONE #							
UNIT SIZE DESIRED	O BR	☐ 1 BR	□ 2 BR	☐ 3 BR	OTHER					





EXHIBIT K

WAITING LIST ACKNOWLEDGEMENT

Date		
Dear	<u> </u>	
This letter is to acknowledge rec	ceipt of your waiting list update ca	ard. Currently you are on our
		bedroom waiting list(s).
	in which you will be contacted re vised of your current address and	
	Department of Housing and U	pliance with the nondiscrimination rban Development's regulations
Name		
Address		
City	State	Zip
Telephone (voice)		Telephone (TDD)
Sincerely,		
Property Manager		





EXHIBIT L HOME VISIT REPORT

Applicant Name				
Current Address				
☐ The person conducting the Home Visit report is en	nployed	by the Management		
☐ The person conducting the Home Visit is a hired a	gent of t	he Management and	is emį	ployed
by				
Person Conducting Home Visit				
		To		·
1. GENERAL CLEANLINESS				
A. Bedrooms, Living/Dining Room		Good		Acceptable
Explain:		·		
B. Kitchen Appliances		Good	•	Acceptable
Explain:				
C. Bathroom	0	Good	O	Acceptable
Explain:		r		
D. Are there any cleaning supplies in the unit?		Yes		No
E. Is there evidence of vermin infestation?		Yes ·		No
Explain:				
OTHER COMMENTS A. Did the applicant have any comments on the unit comments.	or its con	ditions?		
B. Other comments by staff				
3. I HAVE READ THE ABOVE HOME VISIT REPO	ORT ANI	DIAM AWARE OF I	TS CO	NTENTS.
Applicant Signature	Inspe	ctor's Signature		_
Date	Date			





EXHIBIT M

OCCUPANCY STANDARDS





EXHIBIT N

APPLICANT REJECTION

Date			
Dear	:		
Thank you for your interest in reconsideration and review of you for tenancy at this time for the f	ır application, we re	at gret we are not able to acce	After careful pt your application
If you wish to appeal this decision	on, please contact t	he	
Management office at within 14 days of the date of the schedule an appointment.	nis letter (excluding	_ (voice) or weekends and designated f	(TDD) rederal holidays) to
Regardless of whether or not y avenues of relief available to yo basis of race, color, creed, relig military discharge, marital status. The person named below has be requirements contained in the	ou if you believe the ion, sex, national or s, receipt of governa een designated to co Department of Ho	at you have been discrimina rigin, age, familial status, and mental assistance, or handic pordinate compliance with the busing and Urban Developr	ted against on the cestry, unfavorable cap.
implementing Section 504 (24 C	FR Part 8 dated Ju	ne 2, 1988).	
Name			
Address			
City	State	Zip	
Telephone (voice)		Telephone (T	「DD)
Sincerely,			

Property Manager





ADDENDUM 1

CITIZENSHIP REQUIREMENTS

Only United States citizens and eligible non-citizens may benefit from federal rental assistance. These requirements apply to households making application to the property, households on the waiting list and existing tenants. (If the applicant is not proficient in the English language, Management will arrange to provide this request in a language that is understood by the applicant.) Please note that a mixed household (a household with one or more eligible and one or more ineligible household members) may receive either prorated assistance, continued assistance or a temporary deferral of termination of assistance.

All applicants for assistance will be required to submit evidence of citizenship or eligible immigration status at the time of application. This includes all household members, regardless of age. Please note that financial assistance is contingent on submission and verification of citizenship or eligible immigration status.

In order to verify citizenship or eligible immigration status, **Exhibit 1** must be completed for each member of the household by the following date _______. In addition, management will also require verification of this declaration by requiring the following documentation:

- From U.S. citizens, presentation of a U.S. birth certificate or U.S. passport.
- From non-citizens 62 years and older, a signed declaration and proof of age.
- From non-citizens under the age of 62, a signed consent form (Exhibit 2) and one of the DHS-approved documents listed in Figure 1 (attached).

Non-citizens not claiming eligible immigration status may elect to sign a statement that they acknowledge their ineligibility for assistance.

If an applicant cannot supply the documentation within the specified timeframe, Management may grant an extension of not more than 30 days, but only if the applicant certifies that the documentation is temporarily unavailable and additional time is needed to collect and submit the documentation. Management may establish a shorter extension period. Management will inform the applicant in writing if an extension period is granted or denied. If the request is granted, Management will state (in writing) the new deadline. If the request is denied, Management will state the reasons for the denial in writing.

Management cannot delay the household's assistance if the household submitted its immigration information in a timely manner but the Department of Homeland Security ("DHS") verification or appeals process has not been completed. If at least one member of the household has submitted the required documentation in a timely manner, the owner must offer the household a unit and provide prorated assistance to those household members whose documentation were received on time. Management must continue to provide prorated assistance to such households until information establishing the immigration status of any remaining non-citizen household members has been received and verified. The prorated assistance is calculated by multiplying a household's full assistance by a fraction. This is based upon the number of household members who are eligible compared with the total number of household members.





Once Management has determined the final citizenship/immigration status of a household assisted prior to completion of the verification or appeal process, Management will:

- Offer full assistance to a household that has established the eligibility of all of its members; or
- Offer continued prorated assistance to a mixed household, or temporary deferral of termination of assistance if the household does not accept the offer of prorated assistance; or
- Offer temporary deferral of termination of assistance to an eligible household. At the end
 of the deferral period the household must either pay market rent or vacate the unit.

Management will notify all households in writing as soon as possible if the secondary verification process returns a negative result and applicants may appeal Managements decision directly to the DHS. The household must send a copy of the appeal directly to the Management. The DHS should respond to the appeal within 30 days.





Figure 1

Acceptable Department of Homeland Security Documentation

- Form I-551, Alien Registration Receipt Card (for permanent resident aliens)
- Form 1-94, Arrival-Departure Record annotated with one of the following:
 - "Admitted as a Refugee Pursuant for Section 207";
 - "Section 208" or "Asylum";
 - "Section 243(h)" or "Deportation stayed by Attorney General";
 - "Paroled Pursuant for Section 212(d)(5) of the INA."
- Form I-94, Arrival-Departure Record (with no annotation) accompanied by one of the following:
 - A final court decision granting asylum (but only if no appeal is taken);
 - A letter from DHS asylum officer granting asylum (if application was filed on of after October 1, 1990) or from an DHS district director granting asylum (application filed before October 1, 1990);
 - A court decision granting withholding or deportation; or
 - A letter from an asylum officer granting withholding of deportation (if application was filed on or after October 1, 1990).
- Form I-688, Temporary Resident Card annotated "Section 245A" or "Section 210".
- Form I-668B, Employment Authorization Card annotated "Provision of Law 274a.12(11)" or "Provision of Law 274a.12."
- A receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant's entitlement to the document has been verified.
- Form I-151, Alien Registration Receipt Card.
- Other acceptable evidence. If other documents are determined by the DHS to constitute acceptable evidence of eligible immigration status, they will be announced by notice published in the Federal Register.





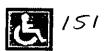
EXHIBIT 1

DECLARATION FORM

INSTRUCTIONS: Complete this Declaration for each member of the household.

LAST NAME		_ FIRST NAME
RELATIONSHIP TO H	EAD OF HOUSEHOLD	
SEX		DATE OF BIRTH
SOCIAL SECURITY #		
ALIEN REGISTRATIO	V#	
ADMISSION NUMBER (this is		on the DHS I-94, Departure Record)
NATIONALITY country to w	nich you owe legal allegiand	(Enter the foreign nation or e. This is normally but not always the country of birth.)
SAVE VERIFICATION		er if and when received.)
INSTRUCTIONS: Companies, middle initial, a complete either block 1	nd last name in the spac	n below by printing or by typing the person's First ce provided. Then review the blocks below and
DECLARATION		
l,		hereby declare, under Penalty of perjury,
that I am(print or t	ype first name, middle initial	, last name):
☐ 1. A citizen o	r national of the United S	lates.
this block is che	elow and return to the na ecked on behalf of a child, ble for the child should sig	me and address given to you by Management. If , the adult who will reside in the assisted unit and gn and date below.
Signature		Date
Check here if ac	lult signed for a child:	





2. A non-citizen with eligible immigration status as evidenced by one of the documents listed below:

Note: If you checked this block and you are 62 years of age or older, you need only submit a proof of age document together with this format, and sign below:

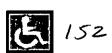
If you checked this block and you are less than 62 year of age, you should submit the following documents:

A. Verification Consent Form (Exhibit 2)

AND

- B. One of the following documents:
 - 1) Form 1-551, Alien Registration Receipt Card (for permanent resident aliens).
 - 2) Form I-94, Arrival-Departure Record, with one of the following annotations:
 - a) "Admitted as Refugee Pursuant to Section 207";
 - b) "Section 208" or "Asylum";
 - c) "Section 243(h)" or "Deportation stayed by Attorney General"; or
 - d) "Paroled Pursuant to Sec. 212(d)(5) of INA".
 - 3) If Form I-94, Arrival-Departure Record, is not annotated, it must be accompanied by one of the following documents:
 - A final court decision granting asylum (but only if no appeal is taken):
 - b) A letter from a DHS asylum officer granting asylum (if application was filed on or after October 1, 1990) or from a DHS district director granting asylum (if application was filed before October 1, 1990).
 - c) A court decision granting withholding or deportation; or
 - d) A letter from a DHS asylum officer granting withholding of deportation (if application was filed on or after October 1, 1990).
 - 4) Form I-688, Temporary Resident Card, which must be annotated "Section 245A" or "Section 210."
 - 5) Form I-688B, Employment Authorization Card, which must be annotated "Provision of Law 274a.12(11)" or "Provision of Law 274a.12."
 - 6) A receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant's entitlement to the document has been verified.
 - 7) Form I-151 Alien Registration Receipt Card.





this declaration and verification consent form to the name and address given to you by Management. If this block is checked on behalf of a child, the adult who will reside in the assisted unit and who is responsible for the child should sign and date below. If for any reason, the documents shown in subparagraph 2.b above are not currently available, complete the Request for Extension block below. Date Signature Check here if adult signed for a child: **REQUEST FOR EXTENSION** I hereby certify that I am a non-citizen with eligible immigration status, as noted in block 2 above, but the evidence needed to support my claim is temporarily unavailable. Therefore, I am requesting additional time to obtain the necessary evidence. I further certify that diligent and prompt efforts will be undertaken to obtain this evidence. Date Signature Check if adult signed for a child: П I am not contending eligible immigration status and I understand that I am not eligible for financial assistance. If you checked this block, no further information is required, and the person named above is not eligible for assistance. Sign and date below and forward this format to the name and address specified by Management. If this block is checked on behalf of a child, the adult who is responsible for the child should sign and date below. Signature Date

If this block is checked, sign and date below and submit the documentation required above with



Check here if adult signed for a child:



EXHIBIT 2

Verification Consent Form

INS.	TRU	ICTI	OI	NS:
				-

Complete this form for each non-citizen household member who declared eligible immigration status

on the Declaration Form. If this form is being completed on behalf of a child, the adult responsible for the child must sign it.
CONSENT
l,hereby consent to the following: (print or type first name, middle initial, last name)
 The use of the attached evidence to verify my eligible immigration status to enable me to receive financial assistance for housing; and
The release of such evidence of eligible immigration status by Management without responsibility for the further use or transmission of the evidence by the entity following entities:
a. HUD, as required by HUD; and
b. The DHS for purposes of verification of the immigration status of the individual.
NOTIFICATION TO HOUSEHOLD: Evidence of eligible immigration status shall be released only to the DHS for purposes of establishing eligibility for financial assistance and not for any other purpose. HUD is not responsible for the further use or transmission of the evidence or other information by the DHS.
Signature Date
Check here if adult signed for a child:





ADDENDUM 2

SOCIAL SECURITY NUMBER REQUIREMENTS

The head of household/spouse/co-head must disclose social security numbers (SSN's) for all household members at least six years of age and older. In addition, applicants must provide adequate documentation or acceptable evidence of the SSN including any of those listed below:

- Original Social Security card
- Driver's license with SSN
- Identification card issued by a federal, state or local agency, a medical insurance provider, or an employer or trade union
- Earnings statements on payroll stubs
- Bank statement
- Form 1099
- Benefit award letter
- Retirement benefit letter
- Life insurance policy
- Court records

If no social security number has been assigned to a particular household member, the applicant must sign a certification stating that no social security number has been assigned.

Management will accept applicants without documentation of social security numbers with the following provisions:

- When an applicant has a SSN but does not have the required documentation, the applicant may submit the SSN and certify that the number is accurate but that the acceptable documentation could not be provided. The applicant must provide SSN documentation to management within 60 days from the date on which the applicant certified that the documentation was not available, and will retain his or her place on the waiting list. After 60 days, if the applicant has been unable to supply the SSN documentation the applicant will be determined ineligible and removed from the waiting list.
- For applicants who are at least 62 years old and unable to submit the required documentation within the 60 day period, Management will extend the time period an additional 60 days.
- Individuals who have applied for legalization under the Immigration and Reform Control Act
 of 1986 will be able to disclose their social security numbers, but unable to supply the cards
 for documentation. Social security numbers are assigned to these persons when they apply
 for amnesty. The cards are forwarded to the Department of Homeland Security (DHS) until
 the persons are granted temporary lawful resident status. Until that time, their acceptable
 documentation is a letter from the DHS indicating social security numbers have been
 assigned.





Housing Continuum Inc. 100 South Hawthorne Elgin, Illinois 60123

(847) 697-8800 FAX (847) 697-1673 E-Mail Ltosch@cci-hci.org

Management Plan July 2007

Housing Continuum Inc. (HCI) is an independent non-profit 501©(3) corporation and has been designated a Community Housing Development Organization.

The principals of the organization are Jeff Volkman, President,
Mollie Millen, Vice President, David Shepard, Treasurer and Susan
Wohl, Executive Director, Lowell Tosch, Associate Director, Steve
Baustian, Controller. HCI's staff consists of the Executive Director,
Associate Director, Controller, Property Inspectors, Housing Counselor
and Financial Assistant.

HCI has never had any mortgage defaults, mortgage reliefs required, or foreclosures.

HCI is licensed to operate in Illinois and has been in business since 1998.

Susan Wohl is responsible to the Board of Directors and Lowell Tosch, Associate Director, supervises the property management.

I. Relationship of Sponsor to Managing Agent:

HCI manages its own properties.

Our current off-site office is in Elgin from which we manage HCI's properties purchased in this program

Briefly, the responsibilities of each HCI team member are as follows: HCI's Executive Director oversees the entire non-profit corporation and heads all development efforts; our Assocoate Director directs all day-to-day operations and oversees all staff; the Controller performs all accounting duties and oversees the financial records of the company; our Property Inspectors manages all maintenance staff and maintenance work; the Associate Director and Housing Counselor will ensure lease compliance and oversee the management of the properties; HCI's Housing Counselor is responsible for assisting the Property Inspectors, each of the property inspectors performs unit rehabilitations, unit turn-over and work orders, and schedules the maintenance of the buildings including scheduling of inspections and work done by outside contractors.

II. Procedures for Determining Applicant Eligibility:

A. Residents must meet income and occupancy guidelines as set by HUD and local code where the property is purchased.

1. Income: Household income must be at or below 80 percent of median income adjusted for family size and certified annually on three of the units.

One household income must be at or below 50 percent of median income adjusted for family size and certified annually.

- 2. Occupancy: Households must meet occupancy standards of three-bedrooms. Each household must have at least one child under the age of 18 living within the household.
- B. Once an application is taken in our office, the application is date-stamped, the credit and criminal background check is run, and all third-party verification forms are faxed or mailed. Each step of the process is logged by the date first mailed or faxed and, if necessary, the date the follow-up mail or fax was sent. Once all verifications are received, the Housing Counselor reviews the file and recommends to the Associate Director approval or denial the file.
- C. Applications are reviewed by HCI's Associate Director, who makes the decisions on approving or denying the applications. If there is a question on the application that is uncertain, the Housing Counselor may review the file with the Associate Director.

III. Rent Collection Policies and Procedures:

A. Per HCI's standard leases, rents are due by the first of the month and late fees shall accrue after the fifth. On the 10th of the

month, late notices are sent to all residents who have not paid their rent or who have not paid late fees. Anyone struggling with rent payments is given a list of local agencies that help with emergency rental assistance. On the 15th of the month, 5-day notices are issued to residents who have not paid.

- B. HCI does not have provisions for on-site collections. We refer all collections to a Collection agency.
- C. Once rent payments are made they are date stamped, coded, photocopied and then deposited immediately. The accounting department then records payments.

IV. Resident/Management Relations:

- A. Once a unit is leased, a lease orientation is scheduled where the Standard Lease, HCI Rules and Regulations. Once the resident is ready to move in, the Property Inspector will accompany the resident to the unit and perform a move-in inspection and demonstrate the use of appliances, locate any storage units, laundry facilities, circuit breakers and any extras of which the resident should be aware.
- B. In addition to the services provided by HCI, a strong network exists with Kane County social service agencies that provide most services that our residents need. In addition, we have referred many families that do not qualify for HCI housing services to agencies with more appropriate services to those in crisis. We have found that our

ability to work with these agencies has been critical for many families in finding the right agency for their individual needs.

C. Tenant grievances are mediated by the Associate Director and the Property Inspector. If the grievance is a lease violation a friendly reminder or a lease violation notice is sent. Should the resident have a dispute about the validity of the violation, the Property Inspector will set up a meeting with the residents. If the violation is valid and continues, however, a follow-up letter is sent. After the second letter, the resident is sent a final notice and/or brought in to the office for a meeting. If these actions do not resolve the conflict, management may consider non-renewal or eviction depending on the severity of the violation.

V. Maintenance and Repairs:

A. HCI has the capability to do its own maintenance. Housing Inspectors will take all maintenance requests from residents and writes up the work orders, tracks them and logs them after completion.

Once they are written, they are approved by the Associate Director who distributes them to the Housing Inspectors.

If the work is to be handled by an outside contractor, the

Associate Director indicates this and returns the work order to the

Housing Inspector who then calls the contractors and solicits bids. The

Associate Director approves all bids and the Housing Inspector schedules the work.

B. Each year, we perform an HQS inspection of each occupied unit. If the unit becomes vacant, we will perform a move-out inspection with the resident. Once the unit is ready for turn-over, we will assess the need for repairs and replacements to include changing of door locks, new blinds or cleaning of existing blinds, fresh paint, cleaning or replacing of carpet and tile, cleaning and repair of cabinets, doors, sinks and tub, checking of electrical system, plumbing, and repair/maintenance of all appliances and lighting fixtures

VI. Accounting and Reporting System:

A. HCI uses American Fundware as its accounting software package. This software can track units by site, earnings and expense.

Tab 8 References and Community Impact

Please see the attached letter of references for HCI:

- DuPage County Community Development Commission (as proof of ability to work with other public agencies)
- Darlene Marcusson, Lazarus House
- Steve Saunders, Realtor

Please also see a brief Community Impact Narrative that describes the impact this project will have on the community.

DU PAGE COMMUNITY DEVELOPMENT COMMISSION

March 22, 2010

Ms. Susan Wohl Housing Continuum, Inc. 100 S. Hawthorne Elgin, IL 60123

RE: Housing Continuum, Inc.
Letter of Reference
Acquisition/Rehab/Resale Program

Dear Susan:

The purpose of this letter is to provide a reference for the Housing Continuum, Inc. to apply to the Kane County Neighborhood Stabilization Program. As you are aware, for the past several years DuPage County has entered into a HOME agreement with Housing Continuum, Inc. to do an acquisition/rehab/resale program in the City of Aurora. Although this project did not specify that the houses in the program be foreclosures, this past year the project did do foreclosed homes.

This project has been very successful down through the years and actually served as a model for the way DuPage County set up its own Neighborhood Stabilization Program. We have enjoyed working with you, with Lowell Tosch, and your entire Board. We have found Lowell to be knowledgeable of regulatory issues and their implementation. He manages all aspects of the process well: from the initial real estate transaction, through the rehab, until the home is purchased by the eventual homebuyer. Monitoring of the files and the process has been positive.

Housing Continuum, Inc. works well with other public agencies. Lowell is respected for his knowledge by other agencies and in other programs and serves as a resource to others.

Should you have any questions, please do not hesitate to contact me at (630) 407-6605 or carrolar@prodigy.net.

Sincerely,

Carrol A. Roark

mil theresel

Administrator, Community Development

DU PAGE COUNTY DEPARTMENT OF COMMUNITY SERVICES

DU PAGE CENTER · 421 N. COUNTY FARM ROAD · WHEATON, IL 60187

Mary A. Keating, Director FAX 630-407-6601 630-407-6600 /63



LAZARUS & HOUSE

214 Walnut Street, St. Charles, IL 60174 Email: Info@LazarusHouseOnline.com Web Site: lazarushouseonline.com

Working together to offer hope and a future

Board of Directors

Executive Officers
Mike Roberts
Board President
Founder of and consultant to
Microplastics, Inc.

Kevin Gallagher Board Vice President V.P., Telephone & Data Systems, Inc.

Bill Grabarek Board Secretary Attorney at Law

Deb Akins Board Treasurer V.P., Harris N.A.

Board Members
Lynette Anderson
Director, Christian Education,
Hosannal

Lynn Bruesewitz
Owner, Software Support, Inc.

Peter Fazio Administrator, PJ Plumbing Service

Dr. Ronald Karl President, Lifesaving Enterprises

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Owner/President, McDowell,
Inc. of St. Charles

Beth Mooncotch Social Worker, MSW

John Parsley
Retired Sr. VP, PMI Mortgage
Insurance Co.

Dione Reyes
President, Specialty Title
Service

Manuel Rivera
Accountant, Sleep Innovations

Steve Sager, CPA Sager, Haines & Co. LLP

Marve Stockert
Exec. Director, Illinois Assoc of Mortgage Brokers

Logan Wilding
Sales & Marketing Executive

Advisory Directors
Derin Fowler
St. Charles Free Methodist

Betsy Penny Liaison, Alderwoman, St. Charles City Council

Ellen Wildman Student Rep March 22, 2010

Susan Wohl Housing Continuum, Inc. 100 S. Hawthorne Elgin, IL 60123

RE: Housing Continuum, Inc. Letter of Reference Scattered Site Rehab and Rental Program

Dear Susan:

I am writing this letter to inform you and the Kane County NSP Staff of Lazarus House's positive experience in working with Housing Continuum Inc., you and Lowell Tosch. Lowell especially has been helpful in his role as Associate Director at Housing Continuum, Inc. with the Scattered Site Rehab and Rental Program.

We have found this program to have a positive track record in all areas of acquisition, rehab, and monitoring of tenant files. As this program is very similar to the proposal the Housing Continuum, Inc. has submitted for the NSP program, we are very hopeful that this application will be approved.

Given their excellent track record and how well they work with other agencies, we know that the Housing Continuum, Inc. would do an excellent job with the NSP program, and that it would be a great benefit to our entire community. I strongly support their application and urge you to give it every consideration.

If you have any questions or require any additional information, please feel free to contact me by phone at 630-587-2144, e-mail Darlenem@Lazarushouseonline.com, or via mail at 214 Walnut St., St. Charles

IL 60174.

Sincerely,

Darlene Marcusson Executive Director

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KELLER WILLIAMS Fox Valley Realty

March 24, 2010

Susan Wohl Housing Continuum, Inc. 100 S. Hawthorne Elgin, IL 60123

RE: Housing Continuum, Inc.

Letter of Reference

Sen

Scattered Site Rehab and Rental Program

Dear Susan:

I have been working directly with Lowell Tosch, Housing Director, at Housing Continuum, Inc. with the Scattered Site Rehab and Rental Program. His insight and knowledge of the market is outstanding.

It is wonderful seeing the impact you are making on the properties and their neighborhoods when you purchase these homes!

I fully support your application for Kane County NSP funds.

Please feel free to contact me at 630-272-0880 or srs711@gmail.com.

Sincerely,

Steve Saunders Director



March 31, 2010

Ms. Amy Coyne Project Manager Kane County Development and Community Services Department 719 Batavia Avenue Geneva, Illinois 60134

Re: Kane County NSP1 Rental RFP

Housing Continuum, Inc.

Dear Ms. Coyne:

I am writing in support of Housing Continuum, Inc.'s (HCI) proposal to acquire five single-family homes to rent to qualified families. We believe that HCI has the expertise necessary to identify and upgrade appropriate homes in the areas of greatest need identified by the County.

I am very aware of the need to address the problems that have plagued some areas of Kane County as a result of vacancies and foreclosures that have occurred over the past 24 months. It will take a strong organization such as HCI to help address these issues. Under HCI's proposed program, five more Kane County families will benefit from its acquisition/rehabilitation strategy.

Please do not hesitate to contact me with any questions.

y Holler

Sincerely,

Cindy M. Holler

President, Mercy Housing Lakefront

Community Impact Narrative Housing Continuum, Inc Scattered Site Rental Program

Housing Continuum, Inc. is the first local non-profit to develop an affordable rental housing program targeting the low- and moderate-income families. There are a few HUD-funded Supportive Housing Program rental assistance programs for homeless individuals with disabilities. The Aurora and Elgin Housing Authorities offer Pubic Housing and Housing Choice Vouchers. There are no public or private agencies simply developing affordable housing to rent to low- and moderate-income individuals and families.

The Continuum of Care for Kane County, Kane County Housing Action Coalition, Housing Action Illinois, many non-profits, churches, employers, and citizens have been discussing and planning for affordable housing development, but no one has stepped up into a leadership role. Housing Continuum, Inc. has made the decision to lead the county in the affordable rental market.

Housing Continuum, Inc. will target three households with incomes at \leq at 80% AMI and two families at \leq 50% AMI. The families will spend a maximum of 30% of their gross income on all housing costs. The general lack of rental housing, the affordability of the units, lack of rental assistance, lack of larger 3-bedroom rental units, and conditions to which families with children have difficulties in renting, all contribute to the trouble large families have in finding housing. Housing Continuum, Inc. is applying for funds to acquire five units of affordable permanent housing for large families. Local market conditions in Kane County justify this project.

I. Evidence of the Need for Affordable Permanent Rental Housing and Local Market Conditions

The Consolidated Plan for Housing and Community Development for the Kane County Consortium's (Con Plan) number one goal is to increase affordable rental units in Kane County.

The Con Plan lists Large Related Renters as a priority housing need (page 7). They estimate that 3,135 units are needed for large families.

According to the U.S. 2000 Census Bureau, Kane County is home to just over 134,000 households. Of those, 102,000 (or about ¾) own their home, and about 32,000 (or ¼) rent their housing. Of the 32,000 renter-households, more than 18,000 (or 57%) are lower income.

Kane County's homeownership rate not only exceeds that of the metropolitan region, but also the nation, which, as of the end of the last quarter, achieved an all-time record high homeownership rate of 69%. There is a general lack of rental housing in the central area of the county. These areas exclude Aurora to the south and Elgin to the north. The trend toward homeownership in Kane County is evidenced by the change in total housing unit composition between 1990 and 2000. In that ten-year period, Kane's stock of owner-occupied housing increased by more than 27,000 units, while the county actually saw a decline of nearly 500 units of rental housing. This loss of rental housing distinguishes Kane County from the other collar counties in the metropolitan area, all of which experienced gains in their supply of both owner-occupied and renter-occupied

housing.

<u>Housing Affordability</u> Between 1990 and 2001, median home values increased faster in the Chicago area than in almost every other major metropolitan area in the US. While income is generally on the rise as well, we know that it is not keeping up.

According to a recent report by the Fannie Mae Foundation, the median family income in the Chicago area is no longer enough to qualify a homebuyer for the loan amount necessary to finance the purchase of a median-priced home in the area. According to the Fannie Mae Foundation, the housing correction taking place in 2008 has also boosted demand for affordable rental housing.

According to the National Low-Income Housing Coalition, in order to afford the average two-bedroom apartment in Kane County, a person must earn at least \$18.15 per hour, which translates into approximately 2.3 full-time jobs at our current minimum wage. Per the Con Plan, Kane County has the <u>highest</u> rate of overcrowded housing in the metropolitan area, outside of Cook County.

<u>Plan to End Homelessness</u> The Plan to End Homelessness, Continuum of Care for Kane County, has a priority goal to create a pool of affordable permanent housing stock scattered throughout Kane County. There are five key elements to creating permanent affordable housing.

- Increase long-term rental assistance to make the existing housing stock affordable
- Acquire and rehabilitate poorly maintained existing housing or nonresidential buildings to make clean, safe, and sanitary, affordable housing that meets Housing Quality Standards
- o Build new affordable housing
- Encourage innovative housing programs, such as land trusts, to create new permanent housing options
- o Increase partnerships and links between appropriate support services for clients.

GOAL: The Continuum will encourage, support, and give priority to applications for funding that create new permanent affordable housing.

GOAL: Build new affordable housing units

<u>Need for Housing for Large Families</u> The Consortium lists Large Related Renters as priority housing need (page 7 and 104). They estimate that 3,135 units, with three or more bedrooms, are needed for these large families.

Affordability of Existing Units for Renters less than 80% AMI (pages 41-49) There were 32,129 renter households in Kane County in 2000. Of those, approximately 57% were considered lower-income. Almost 19% of all renters had extremely low incomes, almost 13% had very-low incomes, and 25% had low incomes. Many of these households simply lack enough income to obtain decent and affordable housing. As a result:

- Some live in substandard conditions
- o Cost burden is the most dominant problem, where the household is paying more than 50% of income on housing.
- Overcrowding is a significant issue with large family renters.

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Lack of Large Rental Units In general, there is a lack of three or more bedroom rental

units in the current rental market. This means that a large family who is looking for a rental unit, will have a particularly difficult time in finding a unit to accommodate their needs, a situation that is verified by the difficulty that large family Housing choice Voucher holders have in finding a unit.

Lack of Rental Assistance Low-income families cannot afford market rents and do not have access to rental assistance. Nationwide, there is a lack of Housing Choice Vouchers to provide rental assistance to low- and moderate-income households. In 1976, the Ford Administration requested over 400,000 Section 8 Vouchers (now called Housing Choice Vouchers.) In 2003, the budget request is for 34,000 (NCH, "People Need Affordable Housing").

The Housing Authority of Elgin and the Aurora Housing Authorities have closed their waiting lists. The Aurora Housing Authority stated a waiting list of at least two years for a family in need of a 3 bedroom rental, and a longer wait for those families in need of a 4 bedroom rental, with similar comments from the Housing Authority of Elgin. Therefore, finding families to pay 30% of their income and utilities for a three-bedroom single-family home will not be difficult.

Conditions Unique to Large Low-Income Families

- o May be leaving an overcrowded or doubled-up housing
- o May need to be near peer group for help in parenting and babysitting
- o May want to be living in current school district
- o Size of house to have at least three bedrooms.
- o Homes will large eat-in kitchens or with dining rooms will be given priority. Housing Continuum, Inc. likes to encourage families eating and spending time together. A kitchen table is also a good place for children to do homework.
- Large families have special storage needs. Homes with a garage, attic access, or basements will be given priority.

State of Illinois 2005-2009 Consolidated Plan (Con Plan)

The HCl project addresses critical affordable housing needs found in the State's Con Plan. The statewide Con Plan, comprised of 10 regions, places Kane County in Northeast Region 4. In its regional supplement, the Con Plan evidences that Northeast Region 4 has a lower proportion of vacant units and a higher proportion of renter occupied units than the state as a whole, or than any other of the 10 regions. The Northeast Region 4 also has the highest rates of overcrowding of any other region. (Page 4) Housing problems as defined by HUD are units "lacking complete plumbing facilities, or lacking complete kitchen facilities, or with 1.01 or more persons per room," and includes housing cost burden over 30% of household income. The Northeast Region has the highest rate of housing problems among all ten regions. (Page 5)

<u>Prime Solutions For Affordable Housing: IL ' 2008 Annual Comprehensive Housing Plan</u> The HCI project addresses the State of Illinois Comprehensive Plan's objective of increasing opportunities of affordable housing for low-income family households, a population currently underserved and designated priority status by one of six goals of the Governor's Housing Task Force. (Page 6)

RENTAL HOUSING DEVELOPMENT PROGRAM CASH FLOW ANALYSIS

OAGIT EGT ANALTOIG	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
GROSS INCOME	•	_	_	•	•	_		•	_	,,,					
Potential Gross Rent	\$66,108	\$68,091	\$70,134	\$72,238	\$74,405	\$76,637	\$78,936	\$81,305	\$83,744	\$86,256	\$88,844	\$91,509	\$94,254	\$97,082	\$99,994
Less: Vacancy	\$4,628	\$4,767	\$4,910	\$5,057	\$5,209	\$5,365	\$5,526	\$5,692	\$5,863	\$6,038	\$6,220	\$6,406	\$6,598	\$6,796	\$7,000
Less: Collection Loss															
Net Rent		\$63,324	\$65,224	\$67,181	\$69,196	\$71,272	\$73,410	\$75,613	\$77,881	\$80,217	\$82,624	\$85,103	\$87,656	\$90,285	\$92,994
Other Income		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Effictive Grose Income	\$61,480	\$63,324	\$65,224	\$67,181	\$69,196	\$71,272	\$73,410	\$75,613	\$77,881	\$80,217	\$82,624	\$85,103	\$87,656	\$90,285	\$92,994
ANNUAL EXPENSES															
Administrative															
Management Fee	\$5,000	\$3,166	\$3,261	\$3.359	\$3,460	\$3,563	\$3,670	\$3,780	\$3.894	\$4.011	\$4,131	\$4,255	\$4,382	\$4,514	\$4,649
Legal/Accounting	\$500	\$520	\$541	\$562	\$585	\$608	\$633	\$658	\$684	\$712	\$740	\$770	\$801	\$833	\$866
Administrative	\$300	\$312	\$324	\$337	\$351	\$365	\$380	\$395	\$411	\$427	\$444	\$462	\$480	\$500	\$520
Advertising	*	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Operating		•	-		•	•	•		•		• -				
Utilities	\$8,700	\$9,048	\$9,410	\$9,786	\$10,178	\$10,585	\$11,008	\$11,449	\$11,907	\$12,383	\$12,878	\$13,393	\$13,929	\$14,486	\$15,066
Janitorial	***	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Exterminating		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Maintenance															
Building Maintenance	\$2,200	\$2,288	\$2,380	\$2,475	\$2,574	\$2,677	\$2,784	\$2,895	\$3,011	\$3,131	\$3,257	\$3,387	\$3,522	\$3,663	\$3,810
Ground Maintenance		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Security		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Decorating	\$800	\$832	\$865	\$900	\$936	\$973	\$1,012	\$1,053	\$1,095	\$1,139	\$1,184	\$1,232	\$1,281	\$1,332	\$1,385
Replacement Reserve	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750	\$1 1 ,750	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750	\$11,750
Other: FF4E Reserve		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes and Insurance															
Real Estate Taxes	\$22,500	\$23,625	\$24,806	\$26,047	\$27,349	\$28,716	\$30,152	\$31,660	\$33,243	\$34,905	\$36,650	\$38,483	\$40,407	\$42,427	\$44,548
Insurance	\$4,500	\$4,680	\$4,867	\$5,062	\$5,264	\$5,475	\$5,694	\$5,922	\$6,159	\$6,405	\$6,661	\$6,928	\$7,205	\$7,493	\$7,793
Other: LIHTC Compliance Fee		\$0	\$0	\$0	\$0	\$0	\$ 0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$56,250	\$56,221	\$58,204	\$60,278	\$62,446	\$64,713	\$67,083	\$69,561	\$72,152	\$74,862	\$77,695	\$80,658	\$83,757	\$86,997	\$90,386
Expenses per Unit	\$1,197														
NET OPERATING INCOME	\$5,230	\$7,103	\$7,020	\$6,903	\$6,750	\$6,559	\$6,327	\$6,052	\$5,729	\$5,356	\$4,929	\$4,445	\$3,899	\$3,288	\$2,608
DEBT SERVICE															
Source 1:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Source 2:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Source 3:		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Debt Service	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CASH FLOW AFTER DEBT SERVICE	\$5,230	\$7,103	\$7,020	\$6,903	\$6,750	\$6,559	\$6,327	\$ 6,052	\$5,729	\$5,356	\$4,929	\$4,445	\$3,899	\$3,288	\$2,608
DEBT COVERAGE RATIO	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!