



# Memorandum

To: Housing & Community Development Act Committee

From: Sarah Flax, Housing & Grants Manager  
Jessica Wingader, Senior Grants and Compliance Specialist

Subject: December 15, 2020 Meeting Cover Memo  
December 11, 2020

Date:

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Attached please find:

- The meeting agenda which includes links to the [Draft 2021 Action Plan](#) and [Citizen Participation Plan Amendment](#)
- City of Evanston Program/Project Applications for FY2021 CDBG Funding
  - a. Targeted Code Enforcement
  - b. Housing Rehabilitation
  - c. Alley Project: E. McDaniel Ave./N. Nathaniel Pl.
  - d. Alley Project: E. Ridge Ave./N. Brummel St.
- Draft minutes of the Housing & Community Development Act Committee November 17, 2020 meeting for approval
- 2021 Meeting Dates

We look forward to seeing you on December 15<sup>th</sup>.



## HOUSING & COMMUNITY DEVELOPMENT ACT COMMITTEE

Tuesday, December 15, 2020

Remotely at 7:00 pm

### AGENDA

As the result of an executive order issued by Governor J.B. Pritzker suspending in-person attendance requirements for public meetings, HCDA members and City staff will be participating in this meeting remotely.

Due to public health concerns, residents will not be able to provide public comment in-person at the meeting. Those wishing to make public comments at the joint meeting of the Housing & Community Development Act Committee may submit written comments in advance or sign up to provide public comment by phone or video during the meeting by completing the Housing & Community Development Act Committee online comment form available by clicking [here](#) or visiting the [HCDA webpage](#) and clicking on Public Comment Form.

Community members may watch the HCDA meeting online through the Zoom platform:

<https://zoom.us/j/96084951694?pwd=b3VZZHErWk9QNUxsbXFOMmRGWU9mQT09>

Or join by phone:

Dial US: +1 312 626 6799

Webinar ID: 960 8495 1694 Passcode: 364101

- I. **CALL TO ORDER/DECLARATION OF QUORUM**
- II. **SUSPENSION OF THE RULES**  
Members participating electronically or by telephone
- III. **PUBLIC INPUT ON THE [DRAFT 2021 ACTION PLAN](#) AND [CITIZEN PARTICIPATION PLAN AMENDMENT](#)**
- IV. **DISCUSSION AND VOTE TO RECOMMEND APPROVAL OF THE DRAFT 2021 ACTION PLAN AND CITIZEN PARTICIPATION PLAN TO CITY COUNCIL FOLLOWING RECEIPT OF 2021 ENTITLEMENT GRANT AMOUNTS**
- V. **REVIEW OF AND ALLOCATION OF 2021 CDBG FUNDING FOR CITY OF EVANSTON PROGRAMS AND PROJECTS BASED ON AN ESTIMATED 2021 CDBG GRANT AMOUNT OF \$1,650,000:**

*Order of agenda items is subject to change*

The City of Evanston is committed to making all public meetings accessible to persons with disabilities. Any citizen needing mobility or communications access assistance should contact Facilities Management at 847/866-2916 (Voice) or 847/448-8052 (TDD).

La ciudad de Evanston está obligada a hacer accesibles todas las reuniones públicas a las personas minusválidas o las quines no hablan inglés. Si usted necesita ayuda, favor de ponerse en contacto con la Oficina de Administración del Centro a 847/866-2916 (voz) o 847/448-8052 (TDD).

- a. CDBG TARGETED CODE ENFORCEMENT
- b. CDBG HOUSING REHABILITATION
- c. INSTALL DRAINAGE AND PAVE AN UNIMPROVED ALLEY EAST OF MCDANIEL AVE/NORTH OF NATHANIEL PL
- d. INSTALL DRAINAGE AND PAVE AN UNIMPROVED ALLEY EAST OF RIDGE AVE/NORTH OF BRUMMEL ST

VI. APPROVAL OF MEETING MINUTES FOR NOVEMBER 17, 2020

VII. APPROVAL OF 2021 MEETING DATES

VIII. PUBLIC COMMENT

IX. STAFF REPORT

X. ADJOURNMENT

The next meeting of the Housing & Community Development Act Committee is scheduled for Tuesday, January 19, 2021.

***Order of agenda items is subject to change***

The City of Evanston is committed to making all public meetings accessible to persons with disabilities. Any citizen needing mobility or communications access assistance should contact Facilities Management at 847/866-2916 (Voice) or 847/448-8052 (TDD).

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# City of Evanston – 2021 Community Development Block Grant Housing Application

## APPLICANT INFORMATION

Organization Name: City of Evanston/Property Standards

Address: 2100 Ridge Ave                      City Evanston                      State IL Zip 60201

Contact person: Angeli que Schnur

Phone: 847-448-8035                      Email: aschnur@cityofevanston.org

Project or program for which CDBG funds are requested: CDBG Housing Code Enforcement Program

Total project or program budget: \$501,081 Amount of CDBG funds requested: \$325,000

The Housing and Community Development Committee is seeking proposals for the use of Evanston's CDBG funds that address the community development needs and objectives of the CDBG Program as set forth in 24 CFR 570, and address the City Council goals and priorities.

**National Objectives** Federal regulations specify that all activities undertaken using CDBG funds must meet at least one of three national objectives. (24 CFR 570.208) Indicate which objective(s) your program or project addresses:

- Benefits primarily low- and moderate-income households defined as households with incomes  $\leq$  80% of the area median income
- Aids in the prevention or elimination of slums or blight
- Meets community development needs having a particular urgency

**Program Objectives** The primary goal of the CDBG Program is to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities for low- and moderate-income residents. Indicate the primary objective addressed by your program or project:

- Provides decent housing that is affordable for LMI households
- Provides a suitable living environment by providing needed services primarily to LMI people
- Identification of Code Violations
- Expands economic opportunities by creating or retaining jobs for LMI individuals, expands products or services available to LMI people or builds the capacity of businesses serving LMI people.

**Program Outcomes:** All programs or projects must achieve one of three outcomes of the CDBG Program, to improve availability or accessibility of services, improve affordability of services or improve sustainability by promoting viable communities. Indicate the outcome of your program or project:

- Expands the availability or accessibility of decent housing for LMI families
- Makes decent housing more affordable to LMI families
- Helps sustain a viable community by contributing to a suitable living environment

# City of Evanston – 2021 Community Development Block Grant Housing Application

## EXECUTIVE SUMMARY

Summarize your project or program in the space provided below (1,000 character max.).

Housing quality is key to the public's health and welfare. The CDBG Targeted Code Enforcement Program addresses code violations that create unsafe, unhealthy living conditions and blight. The program also assures that minimum housing quality standards are met. Rental units in the Community Development Block Grant Target Area are inspected regularly to address property maintenance issues. In addition, inspectors respond to requests for inspections from occupants, conduct area surveys to identify external and interior code violations that contribute to blight, and work to ensure the correction of such violations. The program also involves inspections of vacant properties in compliance with the City's Vacant Building ordinance requirements.

## PROJECT/PROGRAM DESCRIPTION

Identify the appropriate category for the proposed housing project or program:

- Rehabilitation of substandard existing housing (single- or multi-family; owner-occupied or rental)
- Rehabilitation to increase the efficient use of water and/or energy in existing housing units
- Conversion of a non-residential building into housing
- Rehabilitation of a residential unit to accommodate a home-based business
- Acquisition of property for the purpose of rehabilitation for use or resale for residential purposes
- Identification of code violations only
- Other (describe)

Is this a new project/program?  Yes  No

If existing, in what year was it founded? 1975

What is the number of units completed in past years?

2020 (January 1, 2020 - December 31, 2020) - estimated	2,000 units inspected
2019 (January 1, 2019 - December 31, 2019) - actual	1,228 units inspected

Explain how eligible properties will be selected. Describe the types of work and range of scope of rehab that will be undertaken for individual properties and how CDBG funds will be used. (2,000 characters max)

CDBG funds inspections of dwelling units in the CDBG Target Area on a two-year cycle. There is an estimate of 760 buildings with more than 10,500 dwelling units in this category. CDBG funds will be used in the City's Housing Code Compliance program which is the City's Property Maintenance Program with Inspectors who conduct on-going inspections throughout the City. Inspectors respond to requests for service relating but not limited to weeds, litter, trash, debris, abandoned vehicles, graffiti, public sidewalks in disrepair, un-shoveled sidewalks, over-occupancy, utility shut-offs, illegal dwelling units, abandoned buildings, illegal parking of vehicles on property, hazardous trees/limbs, plant encroachment of public ways, pests, as well as all other applicable building or dwelling unit housing code violations.

Indicate the estimated number of housing units involved in the project or program. 4,500

If a multi-unit building, indicate the existing number of units, how many are occupied by households with incomes  $\leq$  80% (LMI households) of the area median income (AMI) and any change planned in either the total units or LMI-occupied units:

Before rehab:	Total units	NA	LMI-occupied units	NA
Following rehab:	Total units	NA	LMI-occupied units	NA

The federal government requires that at least 51% of the households benefiting from CDBG-funded housing projects are low- and moderate-income. Single-family residences must be occupied by households with incomes at or below 80% of the area median income (AMI). With multi-unit buildings, 51% or more of the units must be occupied by LMI households. Explain how you determine income eligibility and what records will be maintained (2,000 characters max)

CDBG funding is used for the costs to conduct routine, compliant-based, and external area inspections in the 27 census block groups that comprise the CDBG Target Area using the Low/Mod Area benefit; see map attached. The percent of total residents residing in this area that are low/moderate income is 51.04%, so over the 51% requirement.

## City of Evanston – 2021 Community Development Block Grant Housing Application

Provide a narrative description of your housing project or program, including location, whether rental or ownership, and if the property(ies) are currently occupied. If rental, explain how you will establish affordable rents for LMI HHS, your plan for maintaining affordability and how the property(ies) will be managed. (5,000 characters max)

NA

Does the proposed housing project/program serve households with incomes at or below 50% AMI or with special needs such as senior citizens, homeless, developmentally or physically disabled? (1,000 characters max.)

The Code Enforcement program is an important tool to protect the rights of very low income renters with incomes at or below 50% AMI renting unsubsidized housing. Because there are few units that are affordable or that will rent to low income tenants with lower credit scores or other barriers to rental, owners may not perform needed repairs and maintenance to maintain decent living conditions. Low income seniors and persons with disabilities who often live on fixed incomes are also subject to this. Both routine inspections and complaint-based inspections are critical to ensure decent and safe housing units, particularly for low/moderate income renters.

Describe how you market your project/program to low/moderate income households, the process and documentation for determining income eligibility, and selection criteria. (2,000 characters max.)

All properties in the CDBG Target Area are included in the routine inspection process for CDBG Code Enforcement, as the program qualifies as eligible for CDBG funding because over 51% of residents are low/moderate income. Staff time for inspections in the CDBG Target Area and administrative work relating to those inspections is tracked using TSheets, an electronic time and activity tracking system that meets the requirements of 2 CFR Part 200, as required. Associated direct costs, including fleet/automobile, cell phone usage and the database used to track and manage property inspections are billed to CDBG Code Enforcement based on the pro rata share of inspectors' time for inspections in the CDBG Target Area.

Does your program comply with Fair Housing requirements)?  Yes  No

Describe your efforts to affirmatively further fair housing. (2,000 characters max)

The City Property Maintenance Program continues to perform routine and complaint-based inspections as required. City staff work with the Metropolitan Tenants Organization and Lawyers Committee for Better Housing to provide information to residents about fair housing requirements and to advise both tenants and landlords on their rights and responsibilities. The City developed the Rental Empowerment Networking and Training (RENT) Program to provide resources for property owners relating to property upkeep, fair housing, maintenance, engagement and familiarity with Evanston housing codes and ordinances.

Where (address/location) will your program take place and how will clients get to the location/facility?

Inspections of residential properties in the CDBG Target Area, and the administrative costs for those inspections, including time spent on adjudication and in court, are eligible costs for the CDBG Code Enforcement Program. Tenants with a maintenance complaint can arrange for an inspection through the City's 311 system. Both tenants and landlords may seek assistance through MTO/LCBH by calling the help line directly or through the City's 311 system.

Is your program office in compliance with the Americans with Disabilities Act (ADA)?  Yes  No

If "No," describe what areas are not compliant and what accommodations will be made to enable disabled individuals to benefit. Does your organization have experience making accommodations for the disabled? (2,000 characters max)

## City of Evanston – 2021 Community Development Block Grant Housing Application

### PROGRAM/PROJECT BUDGET AND FUNDING

Complete the table below for your program budget. **Note that the 2021 CDBG fiscal year is January 1– Dec 31, 2021.** Total revenues should be equal to or greater than total program expenditures. Line items should match those in your chart of accounts. If your program is new, leave fiscal year 2020 blank.

If you are receiving 2020 CDBG funds, explain any significant budget differences between your 2020 and 2021 budgets. (1,000 characters max)

The 2021 budget includes four Property Maintenance inspectors, an addition of one from 2020, the supervising inspector and a customer service representative. The addition of an inspector will increase the number of inspections and enable a quicker response to complaints. Staff tracks time spent on inspections in the CDBG Target Area in TSheets, as required to substantiate the eligible portion of salaries and benefits that can be billed to our CDBG grant. Other direct costs, including vehicles, cell phones, GovSense database, are charged on a pro rata basis. Historically between 60% and 75% of total programs costs are eligible; if only 60% of total costs were eligible in 2021, that would total approx. \$349,672, or \$24,672 more than the request based on an estimated 2021 CDBG grant amount of \$1,650,000. CDBG Code Enforcement offsets the cost to the General Fund and is a critical tool for maintaining decent housing for low and moderate income residents.

Line Item Expenses	2020 Projected	2021 Proposed
Staff salaries and fringes	\$443,043	\$552,811
Overtime	3,000	3,000
Printing	815	600
Postage	1,500	1,500
Training & travel	900	1,000
Rental Auto-fleet Replacement	4,000	3,333
Auto-fleet Maintenance	11,525	9,604
Court costs/Litigation	1,500	1,500
Membership dues	1,500	1,500
Cell phone allowance	600	720
Software Program & Maintenance	30,000	5,500
Books, publications, maps	200	250
Uniforms	500	600
Shoe Allowance	695	869
<b>Total Expenditures:</b>	<b>\$499,778</b>	<b>\$582,787</b>

Revenues		
CDBG	\$326,802	\$325,000
General Fund	172,976	257,787
<b>Total Revenues:</b>	<b>\$499,778</b>	<b>\$582,787</b>



# City of Evanston – 2021 Community Development Block Grant Housing Application

## EXECUTIVE SUMMARY

*Summarize your project or program in the space provided below (1,000 character max.).*

The City of Evanston is dedicated to promoting safe, sanitary, and decent housing, particularly for low/moderate income residents. The CDBG Housing Rehabilitation Program helps preserve affordable housing, particularly owner occupied homes, and stabilizes neighborhoods by helping low/moderate income owner-occupied households that lack the financial capacity to obtain conventional financing to rehabilitate their homes. It also preserves affordable rental units by rehabbing multi-family housing occupied primarily by moderate to low-income households. The Rehab program prioritizes life safety and code violations that could result in declaring a home uninhabitable by addressing emergency needs such as failed furnaces, roofs, and hot water heaters, and by repairing failed sewer laterals and structural defects that may make a home unlivable. Other program goals include reducing household utility costs by incorporating energy and water saving features in the rehabilitation process and making accessibility improvements for residents with disabilities and older adults that enable them to live safely in their homes. CDBG Housing Rehab projects are funded with zero interest deferred loans that are repaid at the sale of the property because the households receiving assistance are unable to pay debt service.

Historically the City of Evanston's Housing Rehab Specialist served as the project manager for rehab projects, including developing the scope of work, handling lead risk assessments, getting competitive bids for all work and managing construction work. The Rehab Specialist also managed the demolition of blighted properties, working with Legal and Property Standards staff using Abandoned Properties Grant funds from IHDA. The City's Rehab Specialist retired in April 2020, but agreed to work part time for the remainder of the year to complete projects that were still underway.

For 2021, staff proposes entering into a subrecipient agreement with Community Partners for Affordable Housing (CPAH) for the construction management work to improve program efficiency and more effectively leverage outside funding to rehab low/moderate income housing. CPAH currently handles the residential rehab programs for Lake County and the City of North Chicago, as well as managing rehab programs for the City of Waukegan and City of Zion when funds are allocated. CPAH completes approximately 15-20 units of owner - occupied rehab annually. They also administer the Illinois Housing Development Authority (IHDA) Home Accessibility Program, which can be used in conjunction with their Owner-Occupied Rehabilitation Program. CPAH's construction management cost averages approximately \$8,000 per unit on projects that average \$40,000 vs. the City's Housing Rehab Administration management cost that averages \$18,500 per unit on projects that average \$43,000. CPAH's larger program achieves project management efficiencies that results in more finding going to rehab projects. In addition, CPAH has been awarded a Single-Family Rehab Program (SFR) grant of \$482,000 from the Illinois Housing Development Authority with the plan of using approximately half the grant on rehabs in Evanston over the next two years. CPAH's project delivery costs (construction management costs) are billed monthly based on the actual time incurred on each project per the attached cost allocation procedures. In the case of this program, project delivery costs would be pro-rated between Evanston and IHDA funding.

## PROJECT/PROGRAM DESCRIPTION

Identify the appropriate category for the proposed housing project or program:

- Rehabilitation of substandard existing housing (single- or multi-family; owner-occupied or rental)
- Rehabilitation to increase the efficient use of water and/or energy in existing housing units
- Conversion of a non-residential building into housing
- Rehabilitation of a residential unit to accommodate a home-based business
- Acquisition of property for the purpose of rehabilitation for use or resale for residential purposes

# City of Evanston – 2021 Community Development Block Grant Housing Application

- Identification of code violations only
- Other (describe)

Is this a new project/program?  Yes  No

If existing, in what year was it founded? 1975

What is the number of units completed in past years?

2019 (January 1 - December 31, 2019) - actual 2

2020 (January 1 - December 31, 2020) - estimated 4

*Explain how eligible properties will be selected. Describe the types of work and range of scope of rehab that will be undertaken for individual properties and how CDBG funds will be used. (2,000 characters max)*

Housing Rehab clients may be located anywhere in the City of Evanston but are generally concentrated in the Community Development Block Grant (CDBG) Target Area. The scope of work for each project is determined on a case-by-case assessment of work needed to address life safety issues and code violations in order to preserve and prolong the useful life of the property. The maximum loan amount for a single-family home or 2-flat is \$50,000, \$20,000 for a condominium, and \$20,000 per unit in multi-family properties. All assisted properties must be occupied by low/moderate income households, defined as having incomes ≤ 80% AMI using the HUD Part 5 definition of income.

*Indicate the estimated number of housing units involved in the project or program.*

Total of nine housing units, seven owner-occupied and two rental are estimated to be rehabbed in 2021.

*If a multi-unit building, indicate the existing number of units, how many are occupied by households with incomes ≤ 80% (LMI households) of the area median income (AMI) and any change planned in either the total units or LMI-occupied units:*

<i>Before rehab:</i>	Total units	TBD based on applications	LMI-occupied units TBD
<i>Following rehab:</i>	Total units	same as above	LMI-occupied units at least 51%

*The federal government requires that at least 51% of the households benefiting from CDBG-funded housing projects are low- and moderate-income. Single-family residences must be occupied by households with incomes at or below 80% of the area median income (AMI). With 2-flats, one unit must be occupied by an LMI household; with multi-unit buildings of 3 or more units, 51% or more of the units must be occupied by LMI households. Explain how you determine income eligibility and what records will be maintained (2,000 characters max)*

The program uses the Part 5 income verification method prescribed by 24 CFR Part 5 and the manual "Determining Income and Allowances" (2005) published by HUD for determining income eligibility. Program staff brings completed applications, certifications of household income and property appraisals to the CDBG Loan Committee, comprising Community Development Department staff with housing and loan underwriting expertise, for review and approval. All submittals, whether approved or denied, are retained as required by federal regulations. Files for approved projects are retained for five years following loan payoff.

*Provide a narrative description of your housing project or program, including location, whether rental or ownership, and if the property(ies) are currently occupied. If rental, explain how you will establish affordable rents for LMI HHs, your plan for maintaining affordability and how the property(ies) will be managed. (5,000 characters max)*

The majority of CDBG rehab projects are owner-occupied single-family homes or owner-occupied 2-flats whose eligibility is based on the income of the owner household. Most rehab work is done without displacement of occupants. With owner occupied 2-flats, the second unit is not income restricted for the express purpose of

## City of Evanston – 2021 Community Development Block Grant Housing Application

enabling the owner to generate income/cash flow to pay for repairs in the future, as well as property taxes, etc. With investment properties, at least 51% of units must be occupied by households with incomes  $\leq$  80% AMI at rent up and rents cannot exceed the HUD Fair Market rents for the Chicago Metropolitan Area in effect at project completion. Affordability restrictions are up to 15 years based on the CDBG per-unit investment and are documented in the mortgage and project agreement. Property owners/managers submit annual reports to the City to substantiate compliance with affordability requirements. Property managers may choose to accept tenants from the IHO Centralized Wait list, which prioritizes housing for people who currently live or work in Evanston.

*Does the proposed housing project/program serve households with incomes at or below 50% AMI or with special needs such as senior citizens, homeless, developmentally or physically disabled? (1,000 characters max.)*

Housing Rehab program serves primarily senior homeowners living on a fixed income  $\leq$  50% of AMI and households with a disabled or special needs member. Loan terms are zero interest with payments deferred until title transfer/sale of the property because households lack the income to make monthly payments. Improving accessibility to enable seniors to age in place and persons with disabilities to continue to live in their homes and avoid institutionalization is a goal of the program. Rehab may also be done on special needs housing owned by non-profits such as Rimland (autism) and Shore Community Services (developmental disabilities) with approval by the Housing and Community Development Act Committee.

*Describe how you market your project/program to low/moderate income households, the process and documentation for determining income eligibility, and selection criteria. (2,000 characters max.)*

The program is advertised on the City of Evanston website, 311 call center, City cable station, community meetings, brochures, and word of mouth. Brochures have been distributed to City Alderman and local home improvement stores. Property Standards Inspectors also have brochures to hand out to residents who may have been cited for property maintenance violations.

*Does your program comply with Fair Housing requirements)?*  Yes  No

*Where (address/location) will your program take place and how will clients get to the location/facility?*

The Housing Rehab Program administrative office is at the Morton Civic Center, 2100 Ridge Avenue, Evanston, IL 60201. If clients are unable to travel to the Civic Center, staff brings applications, etc., to their homes.

*Is your program office in compliance with the Americans with Disabilities Act (ADA)?*  Yes  No

If "No," describe what areas are not compliant and what accommodations will be made to enable disabled individuals to benefit. Does your organization have experience making accommodations for the disabled? (2,000 characters max)

## City of Evanston – 2021 Community Development Block Grant Housing Application

### PROGRAM/PROJECT BUDGET AND FUNDING

Complete the table below for your program budget. **Note that the 2021 CDBG fiscal year is January 1– Dec 31, 2021.** Total revenues should be equal to or greater than total program expenditures. Line items should match those in your chart of accounts. If your program is new, leave fiscal year 2020 blank.

*If you are receiving 2020 CDBG funds, explain any significant budget differences between your 2020 and 2021 budgets. (1,000 characters max)*

Historically the Housing Rehab Program is funded entirely with CDBG. In most years, Rehab Administration expenses are funded with CDBG entitlement and rehab projects are funded by the CDBG Revolving Loan Fund (RLF). The RLF available balance for projects in 2021 is estimated to be about \$69,893 and there is \$130,040 of 2019 CDBG entitlement allocated for rehab construction that remains unexpended.

City Rehab Admin staff expenses include 60% of the Customer Service Representative (CSR) for program intake, coordination and compliance, as well as management of the CDBG loan portfolio.

Line Item Expenses	2020 Projected	2021 Proposed
Staff Salaries & benefits	\$129,250	\$62,575
Personal computer software	2,000	2,000
Office Supplies	35	35
Postage Chargebacks	50	50
Training & Travel	50	50
Rental of Auto Fleet Maint	825	0
Rental of Auto Replacement	1,340	0
Membership Dues	100	0
Other Program Costs	200	250
CPAH construction management	0	72,000
Rehabilitation Expenses	234,981	349,395
<b>Total Expenses:</b>	<b>\$368,531</b>	<b>\$486,355</b>

Funding Sources	2020	2021 Proposed
2021 CDBG entitlement (estimated)	\$133,650	\$144,672
CDBG Revolving Loan income (as of 11.10.2020)	104,641	\$69,893
2019 CDBG entitlement for rehab projects*	130,040	130,040
IHDA SFR grant	0	141,750
<b>Total Revenues:</b>	<b>\$368,331</b>	<b>\$486,355</b>

\*2019 CDBG entitlement allocated for rehab projects to recapitalize the loan fund that have not been used due to higher than estimated loan payments and reduced program activity due to the Rehab Specialist handling Building Services and Property Maintenance work in 2019 due to staffing shortages and COVID-19 limits on construction activities in 2020.

## **Cost Allocation Procedures**

*Effective 1-1-2019*

### **Program Cost Centers**

The majority of CPAH's revenue is provided via government contracts that provides CPAH a fee for services rendered. At the most detailed level, expenses are charged to these funding contracts where appropriate. Expenses are then grouped by program cost centers that reflect a general area of service. Some PCCs receive revenue from multiple funding contracts. Program cost centers currently include:

- Corporate Management & General
- Neighborhood Stabilization Program
- National Foreclosure Settlement Program
- Abandoned Housing Rehab Act
- Owner Occupied Rehab Deferred
- Owner Occupied Rehab Lender
- Home Accessibility Program
- Down Payment Assistance
- Homebuyer Loan Administration
- Financial Capability Program
- Pre Purchase Counseling
- Foreclosure Prevention Services
- Hardest Hit Fund
- Highland Park Activity
- Evanston Inclusionary Administration
- Property Development
- Community Housing Development Organization
- Joint Venture Asset Management
- Property Management
- Rental Housing Support

### **Allocation of Personnel Costs Across Cost Centers**

Staff complete time sheets on a daily basis to document how they spend their time on each Program Cost Center. On a monthly basis, the percentage of hours spent on each cost center is then multiplied by the employee's monthly salary to accurately distribute salary costs, including PTO, across the various Program Cost Centers.

### **Direct Expenses**

Direct expenses are those that can be directly attributed to a funding contract and/or cost center. Expenses are directly allocated wherever possible, and typically include the below.

- Personnel Costs
- Rehab Property Expense

- Travel
- Client Fees
- Professional Development

### **Indirect Expenses**

Indirect expenses are those items that are needed to support the organization in its entirety. Indirect expenses are allocated by “following” time. For example, if 15% of all time were spent on Pre-Purchase Counseling in a particular month, then 15% of all indirect expenses would be allocated to Pre-Purchase Counseling for that month. Indirect expenses typically include the below.

- Accounting
- Equipment/Usage
- Corporate Insurance
- Marketing & Meetings
- Supplies
- Rent & Facility
- Utilities
- Fixed Assets

## **CPAH Owner Occupied Rehabilitation Staffing**

CPAH has been operating a federally funded owner-occupied rehabilitation program on behalf of Lake County since 1998, successfully completing over 300 homes and currently servicing a loan portfolio of over \$5,000,000. CPAH's Director of Underwriting, Alicia Sanchez, has been managing the program since 2008. Alicia has a tremendous amount of experience conducting eligibility screening, loan underwriting, loan document preparation, facilitating loan closings, grant management, loan servicing, loan portfolio management, and reporting for hundreds of down payment assistance, owner-occupied rehabilitation, rental assistance, and acquisition/rehab/resale projects.

CPAH's President, Rob Anthony, has over 20 years of experience administering local, state and federal grant programs from both the grantee and funder perspectives. Prior to joining CPAH, he was a Senior Planner with the Lake County Planning, Building and Development Department where he was responsible for administering local and federal programs for homelessness and affordable housing. Rob holds a bachelor's degree in Business and Sociology and a master's degree in Social Work, with a focus on community organizing and nonprofit management. He is also accredited by the US Green Building Council as a LEED AP.

CPAH's Intake Coordinator, Janice Rosales, is the first point of contact and assists applicants in preparing their applications, collecting necessary documentation, answering program questions and managing the program waitlist. Once the application packet is complete, Janice forwards the full application packet to Alicia Sanchez for final eligibility determination and income certification. Both Janice and Alicia are bilingual in English and Spanish.

Mike Mader has over 35 years of experience in the construction field and has managed rehab and construction for CPAH's owner-occupied rehab and acquisition/rehab/resale programs for over 20 years. He has conducted rehab assessments, evaluations, work write-ups, bidding and overall construction management for over 300 properties for CPAH. He has completed construction management courses offered by HUD, NeighborWorks and the Housing Development Training Institute. He is trained in code compliance by the International Code Council, is certified as a lead-based paint risk assessor and is an EPA-certified RRP contractor. He has experience with local, State & Federal programs as well as fair housing & accessibility laws throughout his career.

Mike is assisted by two construction managers, Aidan Mullett and Mark Patenaude, who have a combined 50 years of experience in the construction trade and home inspection business. Aidan is an Illinois-licensed home inspector and certified Master Inspector. All three staff conduct Housing Quality Standard inspections for the RHS program, as well as inspecting and managing CPAH's acquisition/rehab/resale and owner-occupied rehabilitation properties in accordance to CPAH's Rehabilitation Standards. Mike is also responsible for reviewing and approving home inspections for our Down Payment Assistance Program. Combined, the three staff have conducted over 1,250 inspections on behalf of CPAH and the Lake County Community Development Department.

CPAH's construction managers are very familiar with the environmental review process through their experience with our HUD-funded acquisition/rehab/resale and owner-occupied rehabilitation programs and IHDA's Home Accessibility Program. Staff regularly coordinate with Lake County and IHDA staff to conduct environmental reviews including requesting the State Historical Preservation Office letter, reviewing flood plain maps, mine proximity maps and determining other potential environmental

hazards. CPAH works with Lead Inspectors USA to conduct lead-based paint risk assessments and final lead clearance reports.

Once an applicant is preliminarily approved for the program, our Construction Manager conducts an on-site home inspection. Inspection results are entered into our rehab software, Housing Developer Pro, which generates a Work Write-Up (WWU) detailing the repairs and modifications needed, as well as cost estimates. We then send the WWU to the homeowner for review. If the homeowner wants to proceed with the program, formal bids are then solicited from qualified general contractors. An invitation to bid which consists of the WWU, bid response form, notice of date and time of contractor walk-through, and instructions to bidders, is provided to eligible general contractors on our approved contractor list.

General contractors are given detailed instructions and all bids must be submitted on the bid form provided. All bids are formal and are received in a sealed envelope opened at a specified date at CPAH's office in the presence of at least two staff members. We re-bid the project if fewer than three bid responses are received. Bids are awarded to the lowest responsible bidder. However, if the low bid exceeds our cost estimate by more than 15%, the job will be re-bid. If the low bid is 15% less than our cost estimate, the bid will be reviewed to determine if the job can be completed for the dollar amount bid. If it is determined that the work can be completed for the amount of the lowest bid, contracts are signed and a payout schedule is established commensurate with the cost of the project. Written change orders are required for any deviation from the contract and the final approved WWU specifications. We review any proposed change order to ensure eligibility under the program and cost reasonableness. The written change order must be signed by CPAH and homeowner.

CPAH maintains a list of approved contractors that have been screened to meet program qualifications. The approval process includes references from his or her bank, suppliers, and customers as well as verification of the contractor's license, insurance and proof that he or she is not on HUD's debarred or suspended list. We also view three jobs that the contractor completed in the past 12 months. All relevant funder grant contract provisions are extended to the contractor and subcontractor in their contract (i.e. labor requirements, close-out requirements and applicable federal requirements). CPAH conducts an annual outreach campaign through the IL Department of Central Management, Lake County Contractors Association, Lake County Property Investors Association, Lake County Health Department, referrals from already-approved contractors and other stakeholders, and outreach to communities where we'll be doing work, with specific attention to recruit local MBE/WBE contractors.

# Owner Occupied Rehabilitation Program Program Overview

*Last Revision 9/18/19*

The purpose of the Owner-Occupied Rehabilitation Program (OORP) is to provide financing and construction management services to low-income owner-occupants in order to: (i) rehabilitate the homes of low-income households that cannot otherwise afford the expense, (ii) improve Lake County's existing housing stock, and (iii) bolster distressed neighborhoods.

Available Assistance: Lake County homeowners that live outside the cities of North Chicago and Waukegan are eligible for \$3,500 - \$20,000 of assistance in the form of a 0%-interest, deferred, forgivable loan for critical home repairs as well as an additional \$10,000 (0%-interest, deferred, forgivable loan) for accessibility improvements. North Chicago homeowners are eligible for \$5,000 - \$40,000 of assistance in the form of a 0%-interest, deferred, forgivable loan. Lake County homeowners that live outside the City of Waukegan are also eligible for an additional \$10,000 amortized loan (3%-interest) to supplement the above assistance, when necessary.

Borrower Eligibility: Eligible borrowers must: (i) be owner-occupants of an eligible property, (ii) occupy the home as their principal residence; (iii) have gross household income that does not exceed 80% of the area median income, (iv) be current on all property taxes, (v) not have missed mortgage payments in the past 6-12 months (6 months for CDBG); (vi) meet program underwriting criteria, and (vii) have not received an OORP deferred loan within the past 5 years.

Property Eligibility: Eligible properties are one-unit, single-family detached homes located anywhere in Lake County, excluding the City of Waukegan (which operates its own property rehabilitation program). The after-rehab property value may not exceed HUD limits, which is currently set at \$242,250 as of June 28, 2019. The program investment must be sufficient to allow for a sustainable and habitable living environment, as determined by the Lake County Consortium Property Rehabilitation Standards. Such determinations are solely at the discretion of CPAH and the program funders.

Scope of Rehabilitation Work: OORP's permitted scope of work includes repair and improvement of items related to code-compliance, health and safety, life systems (i.e., major structures and systems), and home modifications to allow for accessibility. Examples of eligible repairs include but are not limited to lead and mold remediation, HVAC, electric, plumbing, sewer, roofing, doors, windows and foundations. Home modifications to improve accessibility for persons with disabilities may be allowed. Energy efficiency issues may be addressed provided that these improvements do not undermine affordability goals. Homeowners using HOME funds are required to bring all items up to code (full rehab) whereas homeowners using CDBG funds may conduct spot rehabs and emergency repairs. If the homeowner qualifies for an amortized loan, additional desired items may be included. Funds are intended for "modest housing" and cannot be used for luxury items.

Program Administration: The program includes two key staff functions: loan administration and construction services. Loan administration includes managing inquiries, applications, loan underwriting, loan processing and closing, and where needed, education and counseling. Construction services include all property evaluation and construction management activities including inspection, special testing and reviews, work write up and cost estimates, bidding, oversight of general contractors and the rehab work, and management of contractor payouts. Other staff functions include marketing, accounting and general administrative support.

# Owner Occupied Rehabilitation Program (OORP) Program Manual

*Last Revision 9/18/19*

## **Eligibility**

**Eligible Homeowners:** Applicants must: (i) demonstrate clear title/ownership of the home; (ii) occupy the home as their principal residence; (iii) have gross household income that does not exceed 80% of the area median income, (iv) be current on all property taxes, (v) not have missed mortgage payments in the past 6-12 months (6 months for CDBG); (vi) meet program underwriting criteria (see below), and (vii) not have received an OORP deferred loan within the past 5 years.

**Eligible Homes:** Properties must be one-unit, single-family detached homes located anywhere in Lake County, excluding the City of Waukegan (which operates its own property rehabilitation program). The after-rehab property value may not exceed HUD limits, which is currently set at \$242,250 as of June 28, 2019. The program investment must be sufficient to allow for a sustainable and habitable living environment, as determined by the Lake County Consortium Property Rehabilitation Standards. Such determinations are solely at the discretion of CPAH and the program funders.

## **Loan Programs**

CPAH offers two OORP loan programs: (1) a Deferred Loan program and (2) an Amortized Loan program. Homeowners may take advantage of one or both loan programs depending on their needs and ability to afford an amortized payment. Each program is described below:

- 1) **Deferred Loans** are funded by Community Development Block Grant or HOME funds. All deferred financing is provided in the form of a 0%-interest, deferred, forgivable loan with no monthly payments. Homeowners using HOME funds are required to bring all items up to code (full rehab) whereas homeowners using CDBG funds may conduct spot rehabs and emergency repairs. Deferred loans are forgiven on a pro-rated basis depending on the amount borrowed: loans up to \$14,999 will be fully forgiven after a 5-year term (loan reduced 1/60<sup>th</sup> per month), and loans of \$15,000 to \$40,000 will be fully forgiven after a 10-year term (loan reduced 1/120<sup>th</sup> per month). The pro-rated loan amount will be immediately due and payable should any of the following occur prior to loan forgiveness: sale, transfer of title, cash-out refinance, failure to owner-occupy or discovery of fraud during the application process. Deferred loans will be securitized by a mortgage and promissory note. Other deferred loan rules vary by location as follows:
  - Lake County homeowners that live outside the cities of North Chicago and Waukegan are eligible for \$3,500 to \$20,000 in assistance to make repairs and improvements for essential systems and structures, code-compliance, and health and safety needs. Homeowners are also eligible for an additional \$10,000 for home modifications that will create a manageable living environment for persons with one or more of the following conditions: (a) uses a wheelchair or another special aid for 6 months or longer, (b) lacks significant functionality

seeing, hearing, having one's speech understood, lifting and carrying, or walking up a flight of stairs; (c) needs assistance with activities of daily living such as getting around inside the home, getting in and out of a bed or a chair, bathing, dressing, eating, toileting, going outside the home, keeping track of money or bills, preparing meals, doing light housework, using the telephone or inability to work at a job.

- North Chicago homeowners are eligible for \$5,000 to \$40,000 in assistance to make necessary repairs as described above.
  - Waukegan homeowners are not eligible for assistance because the City of Waukegan operates their own OORP.
- 2) Amortized Loans are funded by Wintrust Financial Corporation. Lake County homeowners that live outside the City of Waukegan are eligible for a loan of \$3,500 to \$10,000 to make home repairs and improvements. Amortized loans may be used to supplement deferred financing in order to make repairs that exceed the deferred loan limits or for improvements that are not eligible under the deferred program. All amortized loan financing is in the form of a 3%-interest loan with monthly payments not to exceed a 10-year term. The full loan amount will be immediately due and payable should any of the following conditions occur: sale, transfer of title, cash-out refinance, failure to owner-occupy or discovery of fraud during the application process. Amortized loans will be securitized by a mortgage and promissory note using Fannie Mae/Freddie Mac Uniform Instruments for single family properties: Form 3014 and Form 3200. Loans will be subordinate to any first mortgage or home equity loans, but will be positioned above a deferred OORP loan.

### **Inquiries & Applications**

When a prospective applicant inquires about the OORP, CPAH staff explain the program at length and assess the potential applicant's needs and eligibility. Applicants must then submit a complete application packet as follows (CPAH assists the applicant as needed in completing this process):

- CPAH application form
- Most recent tax returns and W-2s for all borrowers (2 years for self-employed borrowers)
- Last 60 days pay stubs for all borrowers
- Proof of child support or maintenance
- Proof of income if receiving income from any of the following sources: pension, retirement, disability, unemployment, workman's compensation or public assistance
- Checking account statements for the prior 6 months. Statements for savings and other liquid asset accounts for the prior 3 months.
- Most Recent Quarterly Retirement Account Statement
- Copy of your Owners Title policy, and/or Warranty Deed to the property
- Copy of current homeowner's insurance policy
- Social security card for all borrowers
- Social security numbers for all non-borrowers in the household
- Current mortgage statement from all mortgage or equity loans on property
- Current Lake County property tax bill
- Authorization and payment for a tri-merge credit report
- Other information deemed necessary by CPAH to assess the borrower's circumstances

Applicants have easy access to CPAH's forms which are posted online, may be picked up at our office or can be sent via fax, email or mail. Applications are accepted on an ongoing basis. CPAH serves clients on a first come first serve basis, and processes files in the order received. All applications are date stamped upon receipt. The Intake Coordinator conducts the first review of submitting applications to ensure all required documents are provided. Applicants submitting incomplete materials are given guidance to submit a complete packet. Upon receipt of a complete packet, CPAH's Loan Programs Manager will review the file and conduct a preliminary approval or denial within 5 business days.

**Emergency Repairs:** Expedited emergency loans of up to \$5,000 may be available for immediately unsafe or uninhabitable living conditions. It is at CPAH's discretion to determine if a situation warrants an emergency loan (and therefore eligible for expedited application and construction management processes). Emergency loans are only available as funds permit and cannot be funded with HOME. CPAH's Loan Programs Manager will alert the Construction Manager as soon as s/he is made aware of a potential emergency need. The Construction Manager will make an on-site visit as soon as possible, ideally within 24 hours. If the Construction Manager determines that an emergency situation exists, s/he will work with the Loan Programs Manager to see if private funds are available (i.e. funds from Associated Bank that do not require an environmental review or other government approvals that would delay the repair). If private funds are not available, the Construction Manager will determine whether public funds (CDBG) are available through Lake County. If public funds are available, Lake County Staff will conduct an abbreviated environmental review, which may take up to 3 business days. During this time, the Construction Manager will prepare the work write up for the emergency work. As soon as Lake County issues a notice to proceed, the Construction Manager will proceed with procuring a contractor and conducting the emergency repair.

**Fees & Other Requirements:** Applicants are responsible for incurring the cost of a credit report at the time of application as well as a limited title report to demonstrate ownership of the property. If other owners appear on the title report, they must qualify for the program and sign all documents, or provide evidence of a recorded quit-claim deed to show no interest in the property. Applicants may be required to pay for an appraisal if a review of tax assessor records and real estate sites such as Zillow indicates that the value of the property could potentially exceed current HUD limits. The applicant is also responsible for the costs of environmental testing that may be necessary such as the cost of testing for lead based paint. Title searches, appraisal and environmental testing will not be ordered until it is deemed necessary and CPAH staff determine the applicant is highly likely to qualify; these costs will be rolled into the loan wherever possible. All borrowers must have homeowners/hazard insurance that is sufficient to cover all liens against the property, and that lists program funders as an additional insured.

### **Application Review & Underwriting**

The application review and underwriting process includes:

- Verification of income, assets, expenses and debts
- Collection of other information and verifications as needed to document eligibility
- Property appraisal (when necessary)
- Assessment of any historic assessment of the property
- Underwriting the loan per the following standards:

a. **Deferred Loan Underwriting Standards**

Deferred loans that meet the following standards and other program rules will qualify for financing without further review: (a) no missed mortgage payments in the last 6-12 months

(6 months for CDBG); (b) non-medical collections of less than \$2,000; (c) maximum monthly debt-to-income ratio of 50% for low-income households, or 60% for very low income households; and (d) any bankruptcy was discharged at least one year ago and the mortgage has been reaffirmed. Applicants that do not meet any of the above guidelines must provide a letter of explanation and seek special approval. CPAH will consider compensating factors, with special consideration given to: (a) a low combined loan to value ratio; (b) households rebuilding after an unavoidable hardship; (c) small loan amounts; and (d) emergency and/or accessibility loan needs.

b. Amortized Loan Underwriting Standards

Amortized loans that meet the following standards and other program rules will qualify for financing: (a) debt to income ratio may not exceed 47% if combined loan to value ratio is less than 75%, or alternatively, debt to income ratio may not exceed 43% if combined loan to value ratio is 75.01-100%; (b) the middle credit score for all borrowers must be at least 620 (exceptions may be considered at the discretion of CPAH for high equity levels, low debt to income ratios or extenuating life circumstances); (c) good credit record for a minimum of 2 years; (d) no collections or judgments (exceptions may be considered at the discretion of CPAH for collections or judgements totaling less than \$2,000 and/or when an adequate letter of explanation is provided for larger amounts); and (e) bankruptcies must be discharged for no less than 2 years (exceptions may be considered at the discretion of CPAH if one of the following contributed to the bankruptcy: medical issues, loss of job with evidence of re-employment, divorce or family displacement).

Applicants that meet program rules and underwriting criteria are granted preliminary approval and provided a funding reservation letter. The reservation letter reserves funds for 60 days during the property evaluation and loan closing process. For the deferred program, the Loan Programs Manger then submits property information and an Environmental Review request to Lake County. Applicants who have a funding reservation letter are then passed to Construction Services for property evaluation (see below). For preliminarily approved deferred loans, CPAH staff then notify Lake County to initiate the required Lake County environmental review process. Applicants that do not qualify for the program will be sent a written notice explaining why they do not qualify. Applicants that are denied due to credit and debt difficulties will be offered counseling or other community referrals as appropriate. If there is insufficient funding or other delays, applicants are placed on a waiting list based on the date that a complete application was received.

### **Construction Management**

Property Inspection & Work Write Up: Upon preliminary loan approval of an applicant, CPAH conducts an on-site inspection of the home to determine if the rehabilitation repairs are warranted and fall under the program guidelines, using HUD Form 52580-A, the International Residential Code (IRC) and the Lake County Consortium Property Rehabilitation Standards as a guide. Funds are intended for “modest housing” and cannot be used for luxury items. Special inspections are arranged as necessary, such as testing for mold, radon and lead-based paint. Once all inspections are completed, inspection results are entered into CPAH’s software, Housing Developer Pro, which generates a Work Write-Up (WWU) detailing the repairs and improvements needed, as well as cost estimates. CPAH then sends the WWU to the homeowner to review, which also educates the homeowner about the systems and structures of their home. The homeowner must verify that they understand the cost and want to proceed with the program. Applicants that determine they do not want to use the program are given referrals as appropriate and the file is closed. For those that want

to move forward with the program, CPAH moves forward to the bidding process. For the deferred program, a copy of the WWU with cost estimate is provided to Lake County.

Lead Based Paint: CPAH's Director of Real Estate Services and all approved contractors are Renovation, Repair and Painting (RRP) certified by the EPA and all rehabilitation work adheres to lead-safe work practices. If a home is built before 1978, CPAH orders a lead assessment report from a licensed lead inspector. The lead assessment report indicates whether lead-based paint was found in the home. If lead-based paint was found, the report lists the necessary work required for interim controls and for full abatement. For homes receiving \$5,000 - \$25,000 of federal assistance, interim controls are followed. For homes receiving greater than \$25,000 of federal assistance, full abatement is conducted. At the conclusion of rehabilitation work, a final lead clearance test is conducted by a licensed lead inspector. If lead hazards are found, the contractor corrects any deficiencies until the home receives an approved final clearance report. Each homeowner receives a copy of the final lead clearance report and the EPA lead-based paint pamphlet and signs a form acknowledging receipt.

Bid Documents & Invitation to Bid: Formal bids are solicited from qualified general contractors (see below for further information about contractor qualifications and eligibility) for each rehabilitation project. An invitation to bid which consists of the WWU, bid response form, notice of date and time of contractor walk-through, and instructions to bidders, will be provided to eligible general contractors on the approved contractor list. The date and time for the contractor's inspection will be coordinated with the homeowner and the homeowner will be present for the walk through. If the loan involves HOME funds, CPAH will also coordinate a required first inspection with Lake County (ideally at the time of the contractor's inspection). All questions regarding the specifications are discussed during the contractor's inspection. Contractors unable to attend the scheduled walk through may make an arrangement with the homeowner to examine the property on their own if the homeowner opts to do so. Contractors are required to note any changes to specifications that occur during the walk through and such revisions will be made to CPAH's WWU.

Instruction to Bidders: General contractors will be given detailed instructions and all bids shall be submitted on the bid form provided by CPAH. The form must be completed appropriately and signed by an authorized representative of the contracting firm. Contractors will be required to give estimates for all items listed on the WWU Specification. Contractors that are awarded work will be required to honor the "bottom line" of the accepted bid. Work may ultimately cost less, but not more, unless change orders are issued. The bid must be submitted in a sealed envelope and received by CPAH prior to the due date that is listed on the front cover of the WWU. The name of the owner of the property and the property address must be written on the outside of the envelope. Bids may be mailed or delivered by hand.

Bid Opening & Review: All bids are formal and are received sealed to be opened at a specified date at CPAH's office. CPAH will re-bid the project if fewer than three bid responses are received. If fewer than three bid responses are received after the second round of bidding, CPAH will explain the circumstances to Lake County and provide information about CPAH's internal cost estimate and the bid(s) received. CPAH will request the County's approval to select the lowest qualified bid. If approved by Lake County, documentation of the approval will be included in the project file. All bids are opened in the presence of at least two individuals at CPAH. Bids are awarded to the lowest responsible bidder. However, if the low bid exceeds the cost estimate by more than 15%, the job will be re-bid to those who previously submitted a bid. If the low bid still exceeds the cost estimate by more than 15% after a second try, bids may be negotiated with the lowest responsible bidder. If the

low bid is 15% less than the in-house cost estimate; the bid will be reviewed to determine if the job can be completed for the dollar amount bid. If it is determined that the work can be completed for the amount of the lowest bid, contracts will be signed and a payout schedule established commensurate with the cost of the project. Prior to awarding the contract, all bids are evaluated for completeness and accuracy to determine responsiveness. Either CPAH or the homeowner may reject bids if they are found to be non-responsive. A bid may be deemed to be non-responsive for mathematical inaccuracy, omissions or expectations that work may not be performed in a timely manner. All bidders will then be notified of award or rejection.

Contract Award: A contractor may be notified at bid opening that he or she is low bidder, but no bid will be considered "awarded" until such time the contractor receives a formal notification from CPAH stating that he or she is awarded the contract. Prior to awarding the contract, CPAH will again confirm that the contractor is not on the federal list of debarred or suspended contractors by checking the System for Award Management (SAM). A printout from SAM dated no greater than 30 days prior to the contract date will be included in the project file. The contractor must complete any other program requirement before a contract will be issued. For the deferred loan program, CPAH will not award the contract until receiving a Notice to Proceed from Lake County. A contractor may withdraw his or her bid any time prior to the official award of the contract. They must do this by submitting a notice in writing to CPAH. Once the contract has been officially awarded, the bid shall be maintained for a minimum of ninety (90) days.

Final Approval: Once all required information has been compiled, reviewed and approved, the homeowner is sent a Final Approval Letter and Homeowner Agreement (for the deferred program). The Homeowner Agreement is in addition to and separate from the rehab contract, mortgage and note. Upon acceptance and execution of the Homeowner Agreement, a Title Tract & Judgment Search is ordered on the property. When necessary, an appraisal is also ordered. When clear title and property eligibility has been verified, funds are requisitioned and a loan closing is scheduled. Closing documents include: Loan Estimate, Closing Disclosure, Mortgage, Promissory Note and Notice of Right to Cancel. All closing documents are executed and recorded, as necessary. CPAH's Loan Programs Manager and Construction Manager communicate with each other to ensure both parties know which funding sources will be used for the project; funding source is noted in the construction file.

Pre-Construction Conference: A formal pre-construction conference will be coordinated by CPAH and held at the owner's home. The homeowner, contractor and CPAH will be present. Any unusual problems that may occur during construction will be discussed at this time, including any inconvenience the homeowner might incur. The purpose of the conference is to review the contract and specifications line by line, address questions and concerns, and clarify expectations. The contract, along with CPAH's Notice to Proceed, will then be signed by the homeowner and the contractor. The contract will be between the contractor and the homeowner. CPAH is not a party to the contract, but the contract notes CPAH's role as a facilitator and liaison between the homeowner and contractor. All required permits will be obtained by the contractor and copies provided to CPAH. For deferred loans, a copy of CPAH's Notice to Proceed will be sent to Lake County. Once contracts have been signed and the Notice to Proceed issued, the contractor may not deviate from the specifications in any way without prior approval from CPAH and the homeowner via a written change order. A summary of the pre-construction conference will be documented in the construction file.

Monitoring Rehabilitation Process & Approval of Work: CPAH's monitoring includes no less than weekly site visits when work is being performed, as well as ongoing communication with both the

contractor and homeowner. A summary of these visits and other communication must be documented in the construction file. This ensures adherence to the contract, timely and quality work progress, and allows for concerns and questions to be addressed. As construction proceeds on the dwelling, formal inspections and payouts will occur most often at 30%, 70% and 100% of completion, although an alternate schedule of 50% and 100% may be agreed upon for smaller projects. For projects involving HOME funds, CPAH will coordinate a mid-rehab inspection with Lake County as well as a final inspection at the conclusion of rehabilitation work. For projects involving CDBG funds, only a final inspection will be coordinated with Lake County. Final inspections will be conducted in the presence of the homeowner and contractor, reviewing every item completed to date in conjunction with the contract. If everything is acceptable, a Certificate of Completion will be signed by all three parties. The contractor will submit this form along with a sworn contractor's statement and invoice, copies of the final building permit inspection and final waivers of lien. For the deferred loan program, CPAH then submits this information along with the HUD project completion form and final lead based paint clearance to Lake County for reimbursement. Upon receipt, funds are then paid to the contractor. At project completion, CPAH withholds 10% of the final payout for 30 days. If there are no problem reported to CPAH by the homeowner within 30 days, the final 10% will be paid to the contractor.

Change Orders: Written change orders are required for any deviation from the contract and final approved WWU specifications. CPAH will review any proposed change order to ensure eligibility under the program and cost reasonableness. The written change order must be signed by CPAH, the homeowner and the contractor before proceeding.

Loan Modification: Loan modifications are typically needed due to change orders and/or not utilizing the entire contingency fund, thereby increasing or decreasing the original amount of the loan. CPAH will prepare a Modification Agreement signed by the homeowner. All Modification Agreements will be recorded.

Disputes: In the event that a dispute occurs between the homeowner and the contractor regarding the work completed, CPAH will take appropriate action in accordance with the provision of the rehabilitation contract but will not institute any legal action on behalf of the homeowner or contractor. CPAH will interview all parties to arbitrate the dispute and to determine if the work has been performed in accordance with the contract and in a workmanlike manner. If the work has not been completed properly, the contractor will be directed in writing to make the necessary corrections before receiving final payment. If the contractor fails to make the necessary corrections, a thirty-day notice of dismissal will be sent to the contractor from the homeowner via certified mail (return receipt requested). This letter states that the contractor must complete work within thirty days from the date of letter. Upon expiration of the thirty-day notice, CPAH will negotiate a price with another contractor to make corrections and complete any work. When corrections are made to the satisfaction of CPAH, arrangements will be made to pay the new contractor for the corrections. The contractor that failed to perform will be paid the balance of the funds remaining in the contract, if any. This payment will only be made upon receipt of the appropriate release documents and all written warranties from the contractor. If the contractor does make the corrections as requested and the work is deemed satisfactory by CPAH, the final payment will be disbursed to the contractor. In the event that a dispute occurs between the homeowner and CPAH, the homeowner is first directed to the Director of Real Estate Services. If the dispute cannot be resolved to the homeowner's satisfaction, the homeowner is directed to CPAH's Executive Director. If the dispute still cannot be resolved,

homeowners participating in the deferred loan program are directed to the Lake County Community Development Administrator.

### **Contractor Qualifications & Eligibility**

CPAH maintains a list of Approved Contractors that have been screened and meet our program qualifications. Below is a summary of the process.

Recruitment & Qualification of Contractors (Includes Lead-Based Paint & WBE/MBE): CPAH conducts an annual outreach campaign through the Illinois Department of Central Management, Lake County Contractors Association, Lake County Property Investors Association, Lake County Health Department, referrals from already-approved contractors and other stakeholders, and press releases. Our Approved Contractor list highlights our success in recruiting WBE/MBE contractors.

Qualifying of Contractors: A transmittal letter and application form will be mailed to each interested contractor. Along with the application, the contractor shall be required to provide the following:

- The name of his or her primary bank, savings and loan, or other financial institution with which the contractor receives business loans.
- A list of suppliers of material, which the contractor has purchased materials in connections with previous jobs.
- Names and addresses of at least three (3) customers for whom the contractor has performed contract work within the past year in excess of \$5,000.00.

Upon receipt of application and additional information from interested contractors, the CPAH will qualify the contractor by obtaining the following:

- Verification of the contractor's license and/or bond registration if applicable.
- Verification of the contractor's liability and property damage insurance.
- Verification of the contractor's coverage for workman's compensation.
- Verification of the contractor's financial responsibility and satisfactory work record by obtaining a reference from his or her bank and at least one supplier, if possible.
- Verification contractor is not on HUD's debarred or suspended list.
- CPAH's Director of Real Estate Services will view three jobs completed by the contractor in the last 12 months.

Probationary Approval: Contractors that are deemed qualified based upon information obtained will be placed on the eligibility list under a probationary status, and will remain on probationary status until they have successfully completed three rehabilitation jobs.

Contractor General Requirements: All eligible contractors will be required to:

- Procure and maintain during the life of a contract, Contractor's Bodily Injury and Property Damage Insurance, including operations, completed operations and products, in the following limits: Bodily Injury Insurance in an amount not less than \$500,000.00 for injuries, including accidental death, to any one person and not less than \$500,000.00 per occurrence; Property Damage Insurance in an amount not less than \$500,000.00 or a one million dollar combined single limit, and Workman's Compensation insurance for all employees engaged in work on the contract premises.
- Obtain and pay for all permits and licenses necessary for the completion and execution of the work and labor to be performed.

- Perform all the work to conform to applicable local codes and requirements, including the Lake County Consortium Property Rehabilitation Standards.
- Abide by Federal and Local regulations pertaining to equal employment.
- Verify all contractors and subcontractors are not on HUD's debarred or suspended list.
- Keep the premises clean and orderly during the course of the work and remove all debris at the completion of the work. Materials and equipment that have been removed and replaced as part of the work shall belong to the contractor unless the homeowner makes prior agreement.
- Not assign the contract without consent of the homeowner. The request for assignment must be addressed in writing to and approved by the Director of Real Estate Services or Rehabilitation Specialist.
- Guarantee the work performed for a period of one year from the date of final acceptance of all the work required by the contract.
- Furnish the homeowner, with all manufacturers and suppliers' written guarantees and warranties covering materials and equipment furnished under the contract.
- Provide or provide for on-site supervision of subcontractors or employees.
- All relevant funder grant contract provisions shall be extended to any contractor and subcontractor in their contract (i.e. labor requirements, close-out requirements and applicable federal requirements).

Suspension or Removal of Contractors from Qualified Contractor List: Contractors may be deleted temporarily or permanently from the approved list for one or more of the following reasons. If a contractor believes his or her name has been unjustly removed from the bid list, that Contractor may request an informal hearing on the determination. The request must be made in writing within ten days of notification that the contractor's name has been removed from the Qualified Contractor List.

- Continuous poor quality work as determined by CPAH.
- Failure to maintain proper insurance.
- Failure to pay subcontractors or suppliers.
- Failure to respond to a minimum of two (2) consecutive requests for bids. In such instances, the contractor shall be deleted for a period of six (6) months commencing on the day the second non-responsive bid is opened.
- Failure to respond to complaints of homeowners as determined valid by CPAH.
- Contractor's insolvency, bankruptcy or other conduct or condition which has resulted in a monetary loss to a participating homeowner in connection with the contract work.
- Contractors' conviction of a crime in connection with contract work or in connection with payment or receipt of funds administered by CPAH.
- Failure to maintain current license and registration, if applicable.
- Contractors' continual agreement to make additions or changes with the homeowner without prior approval from CPAH.
- Failure to provide site supervision for subcontractors or employees

Annual Renewal: Contractors must re-submit the following items each year to remain on the Qualified Contractor List:

- Verification of the contractor's liability and property damage insurance.
- Verification of the contractor's coverage for workman's compensation.
- Verification contractor is not on HUD debarred or suspended list.

### **Program Marketing**

CPAH markets the program through “gatekeepers” that are in contact with our target population. Those groups include governmental bodies such as townships, municipalities and elected officials, as well as social service organizations, especially those that serve seniors, veterans and persons with disabilities. CPAH contacts these individuals and groups through quarterly emails and regular visits or phone calls, requesting their assistance in promoting the OOR program through their newsletters, websites, water bill, flyers and caseworkers. CPAH also markets the program directly to the target population through our website, Facebook, community events and festivals, door-to-door flyers, presentations, media, paid advertisements and information placed throughout the county. We market the program in accordance to Lake County’s Affirmative Marketing Plan and continually assess the effectiveness of our marketing efforts.

### **Loan Servicing**

Deferred loans are provided in the form of a 0%-interest, deferred, forgivable loan with no monthly payments. Deferred loans are forgiven on a pro-rated basis depending on the amount borrowed: loans up to \$14,999 will be fully forgiven after a 5-year term (loan reduced 1/60<sup>th</sup> per month), and loans of \$15,000 to \$40,000 will be fully forgiven after a 10-year term (loan reduced 1/120<sup>th</sup> per month). The pro-rated loan amount will be immediately due and payable should any of the following occur prior to loan forgiveness: sale, transfer of title, cash-out refinance, failure to owner-occupy or discovery of fraud during the application process.

Deferred loans are securitized by a mortgage and promissory note between the homeowner and Lake County. These documents, along with an CPAH Service Agreement and Notice of Right to Cancel, are prepared by CPAH. Once the mortgage and promissory note are executed by the homeowner, the mortgage and note is recorded and the original copy is retained in CPAH’s files. A copy is provided to the Lake County Community Development Department (LCCDD). If there are modifications to the loan, CPAH prepares a loan modification which is signed by the homeowner and then forwarded to the LCCDD for signature and recording. After recording, the original recorded loan modification is retained in CPAH’s files. CPAH collects verification of insurance from each homeowner on an annual basis throughout the period of affordability. Upon completion of the period of affordability, CPAH prepares a lien release which is forwarded to the LCCDD for signature and recording. Once recorded, a copy is retained in CPAH’s files and the original is provided to the homeowner.

If a homeowner requires a lien subordination during the period of affordability for an eligible refinance (per Lake County’s refinance policy), CPAH submits a lien subordination along with supporting documentation to the LCCDD. If approved, the LCCDD returns the executed lien subordination to CPAH. It is then forwarded to the homeowner’s new lender. A copy is retained in CPAH’s files. If the homeowner desires to sell, transfer title or take a cash-out refinance, CPAH prepares a payoff letter. Upon receiving payment, CPAH prepares a lien release and sends it to the LCCDD for signature and recording. A copy is retained in CPAH’s files and the original is returned to the homeowner. CPAH forwards payoff amounts to the LCCDD on a monthly basis (except for the revolving account). If a homeowner defaults on his or her first mortgage during the period of affordability, CPAH notifies the LCCDD to take appropriate action.

Loans serviced through the amortized program are serviced in accordance to CPAH’s agreement with the investor.

### **Documentation and Filing**

OORP files contain the following documents (as applicable) as part of CPAH's permanent filing:

Borrower Approval & Loan Documents	Property Evaluation	Construction & Payouts
Application	Location Map	Notice of Contract Award
Authorization for Release	Initial Inspection	Proof of contractor insurance
Privacy Notice	"Before" Photos*	Proof of debarment review
Fair Housing Doc. Receipt	Lead Paint Pamphlet Release	CPAH Notice to Proceed
Underwriting Analysis	Lead Paint Reports	Permits
Verification of Income & Assets	Radon Test Results	Inspection Log
Verification of Eligibility	Cost Reasonableness Eval.	Municipality Inspections
Credit Report	Historic Preservation Corresp.	Change orders
Other Credit Supporting Docs	Work Write Up / Bid Packet	Contractor Invoices
Letter of Explanation	Bid Responses	Payout Documentation
Loan Approval Letter	Construction Contract	Inspection & Payout Authoriz.
Appraisal / Comparative Study	Lake County Notice to Proceed	Photos* (before, during & after)
Tax Bill	Correspondence	Lien Waivers
Warranty Deed		Lake County Vouchers
Proof of Insurance		Contract Extensions
Title Tract & Judgment Search		Completion Certificates
Homeowner Agreement		COO or Final Inspection
LC Demographic Form		Final Lead Paint Clearance
HUD Project Setup Form		Correspondence
Loan Closing Packet		
Loan Estimate		
Closing Disclosure		
Notice of Right to Cancel		
Mortgage & Note		
Loan Modification		
HUD Project Closeout Form		
Correspondence	*Photos may be stored electronically.	

# City of Evanston – 2021 Community Development Block Grant Public Facilities & Improvements Application

## APPLICANT INFORMATION

The Housing and Community Development Committee is seeking proposals for the use of Evanston's CDBG funds that address the goals of the CDBG Program as set forth in 24 CFR 570 and meet community development needs and objectives as set forth in Evanston's [2020-2024 Consolidated Plan](#).

Contact person: Chris Venatta

Phone: 847-448-8129

Email: [cvenatta@cityofevanston.org](mailto:cvenatta@cityofevanston.org)

Project for which CDBG funds are requested: CDBG Alley Paving – N. Nathaniel, E. McDaniel

Amount of CDBG funds requested: \$ 260,000.00

**Community Development Block Grant (CDBG) Target Area Objectives: *Indicate below (2,000 characters max) if the project will benefit clientele/take place within the defined CDBG Target Area.***

The project will take place within an area determined to meet low/mod income by means of a survey taken in 2020.

**Describe your project, including its location and improvements planned. Describe the need(s) identified in the Consolidated Plan that it addresses and the benefit it provides to people using it. Describe the people who will benefit from the project. Estimate the unduplicated number who will use it annually and the percent that are low/moderate income. Explain any change in beneficiaries anticipated from the improvement (2,000 characters max).**

This project consists of paving an unimproved alley within the public right of way. The alley is located north of Nathaniel Street and east of McDaniel Ave (2th Ward). Work includes the construction of a concrete alley with a drainage system and all related restoration work.

Unpaved alleys are a nuisance to the surrounding properties due to poor drainage and the dirt and debris that are tracked into garages, parking areas, and onto the streets by vehicles from the unpaved surface. Paving the alley and adding a drainage system will benefit the surrounding properties directly adjacent to the alley.

The users of the alley are primarily the residents of the 17 properties directly adjacent to the alley as well as refuse collection and utility service providers.

## PROJECT DESCRIPTION

**Project category and use of CDBG funds (check all that apply):**

- Rehabilitation including deferred maintenance
- Property acquisition (building or site)
- New Construction
- Accessibility improvements/ADA compliance
- Other (describe):

**How will the project's eligibility for CDBG funding be established?**

## City of Evanston – 2021 Community Development Block Grant Public Facilities & Improvements Application

*If Area Benefit, see maps included with this application for eligible areas. If Limited Clientele, attach appropriate documentation as noted to the application.*

- Area Benefit (include map of service area with application)
- Limited Clientele (include form used to document income)
- Presumed eligibility (severely disabled adults, abused children, battered spouses or homeless)
- Elimination of Slum/Blight (spot basis)

**Who developed the scope of work for this project and the proposed budget? How did you ensure estimated project costs include Davis-Bacon wage requirements? How did you determine that the project is structurally feasible? (2,000 characters max)**

The scope of work and budget was developed by the Capital Planning and Engineering Division of the City. The City has extensive experience executing alley projects, specifically ones with David-Bacon wage requirements.

**Is the facility in compliance with the Americans with Disabilities Act?**

- Yes
- No

**If “yes,” write “NA” below. If “no,” explain how and when the facility will become ADA compliant and describe how accommodations are made so individuals with disabilities may use the facility or benefit from services offered there (1,000 characters max).**

NA

**Please check all items below that are applicable to this project:**

- Compliant with zoning
- Requires zoning variance (attached preliminary zoning analysis)
- Project involves displacement/relocation of residents or businesses
- Property is currently on the tax rolls
- Project would change property tax status
- Other (describe):
- None of the above

**Provide details/explanation relating to any of the items checked above. If none, write “NA” below (1,000 characters max).**

NA

**Describe your capacity to undertake the proposed project, including relevant staff knowledge and skills, experience with similar projects, compliance with federal procurement, reporting and other requirements (1,000 characters max).**

The project would be accomplished by City of Evanston engineering staff experienced in the preparation of alley paving construction plans and specifications, bidding and contract procurement, and construction administration subject to federal procurement and reporting compliance.

**Provide the name and address of the property owner if different from the applicant. By providing this information, you certify that you have approval of the owner(s) for the project.**

City of Evanston

## City of Evanston – 2021 Community Development Block Grant Public Facilities & Improvements Application

**Provide a detailed description of the project scope (2,000 characters max). Include a project schedule. Note any time-related issues relating to the project such as deadlines for licensing requirements, due dates for use of funding already secured, etc .**

This project includes the concrete paving of an unimproved alley within the public right of way which includes the installation of an underground sewer drainage system, excavation of the existing unpaved alley surface, construction of new concrete alley pavement, restoration of adjacent garage aprons, parking areas, landscape areas, and other miscellaneous work. This project would be scheduled to be completed during the 2021 construction season.

**Explain how this project will expand services or improve living conditions for primarily low- and moderate-income Evanston residents (2,000 characters max). What is the drawback to the project note being undertaken in 2021?**

This project will provide an improved alley surface for the people residing adjacent to the alley and any other service providers that serve these properties. Benefits include an improved riding surface, better stormwater drainage, and cleaner environment by reducing the amount of dirt and debris that is tracked by vehicles into garages, parking areas, and adjacent street surfaces from the unpaved alley. Postponing this project will delay improvements to the quality of life that a paved alley would provide.

**Certification: I certify that I am authorized by the governing body to submit this application for 2021 CDBG funding and that, to the best of my knowledge, the information in this application is true and correct.**

Chris Venatta, Senior Project Manager, Public Works Agency

### PROJECT BUDGET AND FUNDING

Complete the table below for your project budget.

Funding Sources/Revenues	Project Sources	Amount Committed
Evanston CDBG	\$260,000.00	
<b>Total:</b>	\$260,000.00	\$0.00

Funding Uses/Expenses	Project Uses	Planned Use of CDBG
Alley Paving		\$260,000.00
<b>Total:</b>		<b>100%</b>

**City of Evanston – 2021 Community Development Block Grant  
Public Facilities & Improvements Application**

**Funding Secured**

**The portion of project funding that is committed and will be available if 2021 CDBG funding is recommended. City of Evanston CDBG funding should not be included as committed. (2,000 characters max)**

\$0.00

**If one or more of the funding sources listed above is not realized, what impact would this have on the project? Explain what changes to the scope of work or timeline to complete it would be considered. (2,000 characters max)**

The sole funding source being pursued for this project is from CDBG. Costs were estimated based on recent construction costs on projects of the same scope and similar size. If revenues are less than the project budget then the entire alley would have to be postponed since it is not advisable to stage the construction of any alley over multiple years.

Greenleaf St

McDaniel Ave



Fowler Ave

Nathaniel Pl

# City of Evanston – 2021 Community Development Block Grant Public Facilities & Improvements Application

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Phone: 847-448-8129

Email: [cvenatta@cityofevanston.org](mailto:cvenatta@cityofevanston.org)

Project for which CDBG funds are requested: CDBG Alley Paving – N. Brummel, E. Ridge

Amount of CDBG funds requested: \$ 300,000.00

**Community Development Block Grant (CDBG) Target Area Objectives: *Indicate below (2,000 characters max) if the project will benefit clientele/take place within the defined CDBG Target Area.***

This project falls in a defined CDBG Target Area.

**Describe your project, including its location and improvements planned. Describe the need(s) identified in the Consolidated Plan that it addresses and the benefit it provides to people using it. Describe the people who will benefit from the project. Estimate the unduplicated number who will use it annually and the percent that are low/moderate income. Explain any change in beneficiaries anticipated from the improvement (2,000 characters max).**

This project consists of paving an unimproved alley within the public right of way. The alley is located north of Brummel Street and east of Ridge Ave (8th Ward). Work includes the construction of a concrete alley with a drainage system and all related restoration work.

Unpaved alleys are a nuisance to the surrounding properties due to poor drainage and the dirt and debris that are tracked into garages, parking areas, and onto the streets by vehicles from the unpaved surface. Paving the alley and adding a drainage system will benefit the surrounding properties directly adjacent to the alley.

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City of Evanston

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**City of Evanston – 2021 Community Development Block Grant  
Public Facilities & Improvements Application**

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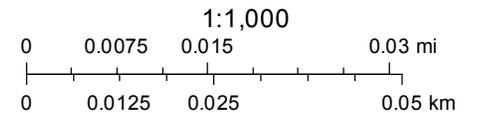
# CDBG Alley Paving – N. Brummel, E. Ridge

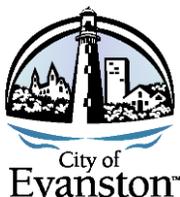


December 9, 2020

drawGraphics\_poly

 User drawn polygons





## MEETING MINUTES

### HOUSING & COMMUNITY DEVELOPMENT ACT COMMITTEE

Tuesday, November 17, 2020 7:00 PM

#### **Housing and Community Development Act Committee**

Members Present: Ald. Rue Simmons, Ald. Wilson, Ald. Wynne, Ald. Rainey, D. Su, H. Rodriguez, D. Ohanian

Members Absent: Ald. Braithwaite, G. Mackey

Presiding Member: Ald. Rue Simmons, Committee Chair

#### **Mental Health Board**

Members Present: B. Feiler, I. Ziaya, S. Johnson, R. Orr, G. Carpenter, and D. Cravens

Members Absent: A. Sood

Staff: S. Flax, M. Johnson, J. Wingader, M. Gibeson

#### **Call to Order / Declaration of Quorum**

Chair Rue Simmons declared a quorum of the Housing and Community Development Act Committee and called the meeting to order at 7:04 pm. With new City staff and new members present, introductions were made.

#### **Suspension of the Rules**

Members participated electronically or by phone. Ald. Rue Simmons moved to suspend the rules, seconded by Ald. Rainey; the motion was approved 7-0.

#### **Update on 2021 CDBG Public Services and Mental Health Board Funding Process**

Staff provided updates on actions undertaken to assess community needs and inform the funding allocation process for 2021. High needs include housing support, food and childcare for front line and low/moderate income residents. Also discussed was the need for mental health services and options to services more available to those most in need. Supporting small, local businesses continues to be a need; staff outlined the micro grant program for low income micro enterprises that was underway.

#### **2020 Activities Update**

Staff provided information about the correction to the formula used by HUD to determine grant amounts and the effect on City awards for FY 2020, as well as program updates for Learning Bridge, CNE, Northwest CASA, Open Studio Project, Girl Scouts, and CJE's public facilities project. The Draft 2021 Action Plan and Revised Citizen Participation Plan were posted for public comment on Monday, November 16, 2020. The 30-day public comment period will close at the HCDA meeting on Tuesday, December 15, 2020. Changes to the Citizen Participation Plan include the addition of virtual meetings during publicly declared emergencies and changes to the application

for funding process to allow funds to be allocated on a rolling basis to better respond to changing needs in the community.

Staff closed by reviewing reallocations to CDBG-CV public services, providing updates to the federal budget process, and reviewing funding by goal for FY2021, specifically Code Enforcement, Housing Rehab, and a process for preliminarily funding capital improvement projects.

**Public Comment**

No public comment.

**Approval of HCDA Meeting Minutes for September 15, 2020**

Ald. Wilson moved approval of the meeting minutes of December 17, 2019, seconded by Ald. Wynne; a roll call vote was taken and the motion was approved 7-0.

**Staff Report**

No staff report.

**ADJOURNMENT**

There being no further business before the Committee, Ms. Su moved to adjourn the meeting seconded by Ald. Wynne; it was approved unanimously and the meeting was adjourned at 8:12 pm.

Respectfully submitted,  
Jessica Wingader  
Senior Grants and Compliance Specialist

# **Housing & Community Development Act Committee**

## **Schedule of meeting dates for 2021**

Meetings will be held in room 2402 unless specified otherwise;  
dates and locations are subject to change

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Tuesday, January 19, 2021 at 7PM

Tuesday, February 16, 2021 at 7PM

Tuesday, March 16, 2021 at 7PM Public Comment on 2020 CAPER

Tuesday, April 20, 2021 at 7PM

Tuesday, May 18, 2021 at 7PM

Tuesday, June 15, 2021 at 7PM

Tuesday, July 20, 2021 at 7PM

Tuesday, August 17, 2021 at 7PM

Wednesday, September 21, 2021 at 7PM

Tuesday, October 19, 2021 at 7PM

Tuesday, November 16, 2021 at 7PM

Tuesday, December 21, 2021 at 7PM

Meeting schedule will be revised to include 2021 and 2022 CDBG application and funding meetings when the timing for those processes is determined.