

American Recovery and Reinvestment Plan Housing Analysis by CMAP

	Current Administering Entity	About:	House Appropriations:	Senate
HOME	<p>IHDA- HOME's Affordable Multifamily Housing and Single-Family programs are available to for-profit developers, non-profit groups and Community Housing Development Organizations</p> <p>IHDA allocates HOME funds according to a ranking system, explained in application packets provided to developers, organizations and local governments. Because demand for HOME financing regularly outstrips its availability in Illinois, proposals that leverage HOME funds with money from other sources are strongly encouraged and receive priority. Finally, all applications may not be funded, and those that are funded may receive less than the full amount requested.</p> <p>Some Illinois cities, counties or combinations (called HOME "Participating Jurisdictions," or PJs) get their federal HOME fund allocations directly from HUD each year. Any affordable housing developer or organization wishing to do business in these areas of the state should therefore apply not to IHDA, but directly to the local Participating Jurisdictions.</p> <p>A Participating Jurisdiction (PJ) is a state or local government that has been awarded HOME Investment Partnerships Program (HOME) funds. The funds are designated to communities that require assistance in the development and improvement of low-income housing. Allocations are determined using a formula defined by the Housing and Urban Development (HUD) department that considers the relative inadequacy of the jurisdiction's housing supply, its incidence of poverty, its fiscal distress, and other factors. All state governments can choose to receive either 3 million dollars or the amount specified by the formula, whichever is determined to be larger. Local governments receive funds only if they qualify for at least 500,000 dollars using the specified formula. Participating Jurisdictions in Illinois include:</p>	<p>In Illinois, HOME funds may be used in five distinct ways. Each of the five HOME funding categories is briefly outlined here and described more fully in the corresponding links. HOME funding categories include:</p> <ul style="list-style-type: none"> - Rehabilitation and new construction of affordable multifamily housing. - Purchase and rehabilitation assistance for homebuyers. - Rehabilitation of single-family, owner-occupied homes. - Rehabilitation of rural small rental properties. - Rehabilitation and new construction of supportive housing for the homeless. <p>The purpose of HOME funds is really three-fold. HOME funds are administered to:</p> <p>Expand the supply of decent and affordable housing for renters and homeowners with low and very low incomes. Depending upon the program, people earning between 50 percent and 80 percent of a region's median income will usually qualify for HOME-assisted housing.</p> <p>Strengthen the ability of state and local governments to design and implement local affordable housing strategies that (1) increase the stock of decent, reasonably priced dwellings, (2) weigh the unique demographic, economic and other features where housing is built and (3) provide affordable rental housing to low-income families.</p> <p>Extend and strengthen partnerships among all levels of government, the private sector and non-profit organizations in the production and operation of affordable housing in Illinois.</p>	<p>\$1.5 billion for HOME, to be distributed using the 2008 formula, with priority going to projects that can award contracts within 120 days and HUD authority to waive some requirements to facilitate timely spending (not fair housing, labor or environmental standards).</p>	<p>\$2.25 Billion for the HOME Investment Partnerships Program block grant to enable state and local government, in partnership with community-based organizations, to acquire, construct, and rehabilitate affordable housing and provide rental assistance to poor families. It also authorizes the Secretary of the Department of Housing and Urban Development (HUD) to distribute up to 20% percent of authorized funding (approx. \$450 million) to incentivize investments of HOME funds in projects that promote energy efficiency and green technologies.</p>

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	<ol style="list-style-type: none"> 1. City of Chicago 2. Cook County 3. Decatur 4. DuPage County 5. East St. Louis 6. Evanston 7. IHDA 8. Joliet 9. Lake County 10. Madison County 11. McHenry County 12. Peoria 13. Rockford 14. Springfield 15. St. Clair County 16. Urbana 17. Will County <p>In order to apply to become a Participating Jurisdiction, the prospective PJ must announce its intention to join the HOME program and must submit a current Consolidated Plan, which includes information concerning how possible funds will be used, to the Housing and Urban Development department. The prospective PJ will then be notified if it has qualified for funds as determined by the HUD-specified formula.</p> <p>Upon receiving funds, PJs must fulfill the following requirements:</p> <ol style="list-style-type: none"> 1. Every dollar used must be matched with 25 cents of nonfederal sources, which can include but is not limited to: <ol style="list-style-type: none"> 1. Donated materials and labor 2. Donated property 3. Proceeds from bond financing 4. Other resources 2. 15 percent of funds must be reserved for projects owned, developed, or sponsored by Community Housing Development Organizations (CHDOs) 3. Housing units must be guaranteed to remain affordable in the long-term (i.e. at least 20 			
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	<p>years for new rental housing and 5-15 years for homeownership housing)</p> <p>4. All funds must be committed within two years of receiving allocation and spent within five years.</p> <p>For more information concerning Participating Jurisdictions consult the HOME program, part of the Housing and Urban Development department: http://www.hud.gov/offices/cpd/affordablehousing/programs/home/</p>			
CDBG	<p>For the State- Administered through DCEO (Program known as CDAP- Community Development Assistance Program)</p> <p>Program Areas</p> <ul style="list-style-type: none"> ▶ Entitlement Communities The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. ▶ State Administered CDBG Also known as the Small Cities CDBG program, States award grants to smaller units of general local government that carry out community development activities. Annually, each State develops funding priorities and criteria for selecting projects. <p>Direct Allocation from HUD to CDBG Entitlement Communities. The Cities and Counties listed here, as well as the State of Illinois, receive Community Development Block Grant Funds from the U.S. Department of Housing and Urban Development on an Annual basis. Many of these governmental entities also receive other types of HUD funding. Hundreds of other</p>	<p>The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local governments tackle serious challenges facing their communities. The CDBG program has made a difference in the lives of millions of people and their communities across the Nation.</p> <p>The annual CDBG appropriation is allocated between States and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities.</p> <p>HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.</p> <p>Citizen Participation</p> <p>A grantee must develop and follow a detailed plan that provides for and encourages citizen participation. This</p>	<p>\$1 billion in Community Development Block Grant (CDBG) funds, to be distributed using the 2008 formula, with priority to projects that can be awarded within 120 days. HUD will not require an action plan amendment and, as with public housing, can waive other requirements.</p>	<p>NOT INLCUDED IN SENATE BILL</p>

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	<p>Illinois Communities, generally those below 50,000 in population, also receive HUD funds, which are passed through the state of Illinois. The State grants these HUD funds under the heading of the Community Development Assistance Program (CDAP).</p> <ul style="list-style-type: none"> ▶ Arlington Hts ▶ Aurora ▶ Belleville ▶ Berwyn ▶ Bloomington ▶ Bolingbrook ▶ Champaign ▶ Chicago ▶ Chicago Heights ▶ Cicero ▶ Cook County ▶ Decatur ▶ Dekalb ▶ Des Plaines ▶ Downers Grove ▶ Du Page County ▶ East St Louis ▶ Elgin ▶ Evanston ▶ Joliet ▶ Kane County ▶ Kankakee ▶ Lake County ▶ Madison County ▶ McHenry County ▶ Moline ▶ Mount Prospect ▶ Naperville 	<p>integral process emphasizes participation by persons of low or moderate income, particularly residents of predominantly low- and moderate-income neighborhoods, slum or blighted areas, and areas in which the grantee proposes to use CDBG funds. The plan must provide citizens with the following: reasonable and timely access to local meetings; an opportunity to review proposed activities and program performance; provide for timely written answers to written complaints and grievances; and identify how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.</p> <p>Eligible Activities</p> <p>Over a 1, 2, or 3-year period, as selected by the grantee, not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons. In addition, each activity must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.</p>		
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	<ul style="list-style-type: none"> ▶ Normal ▶ North Chicago ▶ Oak Lawn ▶ Oak Park ▶ Palatine Village ▶ Pekin ▶ Peoria ▶ Rantoul ▶ Rockford ▶ Rock Island ▶ Schaumburg Village ▶ Skokie ▶ Springfield ▶ St. Clair County ▶ Urbana ▶ Waukegan ▶ Wheaton ▶ Will County ▶ State of Illinois 			
NSP	<p>Currently administered to CDBG Entitlement communities meeting a specified HUD Formula (not all entitlement communities received a direct allocation from HUD)</p> <p>Currently NSP has to meet CDBG programming requirements (with a HOME Overlay). In Illinois the Administering Agency is the Illinois Department of Human Services (with assistance from IHDA and DCEO).</p> <p>Other direct recipients include CDBG entitlement areas in the region, which include: Each of the Six Counties- Cook, Lake, DuPage, McHenry, Kane, Will Municipalities include: Aurora, Cicero, Joliet, Chicago, Elgin CDBG entitlement communities that did not receive a direct NSP allocation need to apply to the State first for</p>	<p>How Can the Funds Be Used?</p> <ul style="list-style-type: none"> • Establish financing mechanisms for purchase and redevelopment of foreclosed homes (including soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers). • Purchase and rehabilitate properties that have been abandoned or foreclosed. Rehabilitation may include improvements to increase energy efficiency or provide a renewable energy source for such homes and properties. • Establish land banks for homes that have been foreclosed. • Demolish blighted structures. • Redevelop demolished or vacant properties. <p>What are Limitations on the Funds?</p> <ul style="list-style-type: none"> • Discount requirement. Purchases of foreclosed homes must be at a discount from the current market 	<p>\$4.19 billion in additional funds for the Neighborhood Stabilization Program (NSP), of which at least \$3.44 billion shall be allocated competitively to states, units of local government and nonprofit entities or consortia of nonprofit entities, based on grantee capacity, leveraging potential, targeted impact of foreclosure prevention, and any other criteria established by the HUD secretary. Funds can only be spent on activities related to foreclosed properties. The other \$750,000 shall be awarded to nonprofits (or consortia of nonprofits) so they can provide "community stabilization assistance." The bill also includes protections for renters in properties acquired with</p>	<p>\$2.25 billion Neighborhood Stabilization Program for the redevelopment of abandoned and foreclosed homes. In addition to states and local governments, nonprofits will also be able to compete for this funding. The funding will be used to support communities across the country hardest hit by the foreclosure crisis.</p>

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	the funding and then the CDBG entitlement w/in their jurisdiction	<p>appraised value of the home or property, taking into account its current condition.</p> <ul style="list-style-type: none"> • Resale restriction. Resales of these rehabbed homes and redeveloped properties to an individual as a primary residence must be in an amount equal or less than the cost to acquire and rehabilitate such home or property. • Income targeting. All funds must be used for the benefit of individuals and families whose income does not exceed 120 percent of area median income and at least 25 percent must be used to purchase and redevelop housing for individuals and families whose incomes do not exceed 50 percent of the area median income. • Reinvestment of profits. For the first five years after enactment, states and communities must reinvest all profits in additional sales, rentals, redevelopment, and rehabilitation of foreclosed homes and properties. 	<p>these funds, including at least a 90 day notice to quit.</p> <p>NSP #2 will likely see changes in how money is allocated by HUD and the eligible uses</p>	
Section 8 Energy Retrofit	<p>TBD- No existing program? Will be Administered by HUD</p> <p>Not much info on this yet.</p>		<p>\$2.5 billion Elderly, Disabled, and Section 8 Assisted Housing Energy Retrofit</p> <ul style="list-style-type: none"> o awarded competitively to renovate and retrofit federally-assisted housing o 1% available for staffing, training, technical assistance, technology, etc. 	<p>\$1.4 billion for grants or loans for energy retrofits and green technology for Section 202, 811, and project-based Section 8 properties.</p>
SHOP- Self Help & Assisted Home Ownership Program (RURAL)	<p>SHOP provides funds for eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds are used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners. Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction of the housing units.</p> <p>Eligible homebuyers must apply through current SHOP grantees and their affiliates.</p> <p>SHOP funds are made available for funding through HUD's NOFA, which is published annually in the Federal Register. Once the notice is published, eligible applicants may apply through HUD's e-grant portal.</p>			

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<p>Eligible Activities:</p> <p>SHOP funds may be used for only land acquisition, infrastructure improvements, and administrative costs. Total land acquisition and infrastructure improvement costs together may not exceed an average of \$15,000 in SHOP assistance per home. Administrative costs (program administration, planning and management development costs) may not exceed 20% of the grant amount.</p> <p>Technical Guidance:</p> <p>No separate program regulations exist. The Office of Affordable Housing Programs at HUD's Office of Community Planning and Development (CPD) administers the program. For information you may call (202) 708-2684. Hearing-impaired users may call the Federal Information Relay Service at 1-800-877-8339.</p> <p>Current Grantees:</p> <ul style="list-style-type: none"> ▶ ACORN Housing Corporation Contact: Martin Shalloo Telephone: (312) 939-1611 (Service Area: Chicago, IL; Phoenix, AZ; Little Rock and Pine Bluff, AR; New York City, NY; New Orleans, LA; and, Houston, TX) ▶ Community Frameworks Contact: Christina Mejia Telephone: (360) 377-7738 x24 (Service Area: Washington, Oregon, Idaho, and Montana) ▶ Habitat for Humanity International Contact: Christine Ta Telephone: (229) 410-7514 (Service Area: Nationwide) 			
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	<p>▶ Housing Assistance Council Contact: Joe Belden Telephone: (202) 842-8600 (Service Area: Nationwide)</p> <p>▶ PPEP Microbusiness and Housing Development Corporation Contact: Joni Soriano Telephone: (520) 889-4203 x2003 (Service Area: Arizona, Colorado, and New Mexico)</p>			
<p>ESG- Emergency Shelter Grants</p>	<p><u>Program Description</u> The Emergency Shelter Grant Program (ESGP) is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the cost of operating emergency shelters and to provide certain essential social services to homeless individuals in order to provide access to not only safe and sanitary shelter, but also to the supportive services and other kinds of assistance needed to improve their situations. The program is also intended to restrict the increase of homelessness through the funding of preventive programs and activities.</p> <p><u>Eligible Applicants</u> Under this program, the U.S. Department of Housing and Urban Development (HUD) has been authorized by Congress to provide these funds. As a result, the Department of Commerce and Economic Opportunity (DCEO) anticipates a funding allocation which will be made available to units of general local government on behalf of not-for-profit organizations providing homeless assistance, and/or directly to not-for-profit organizations located outside the corporate limits of the City of Chicago and Cook County. A not-for-profit organization is defined as a secular or religious organization described in</p>	<p>Emergency Shelter Grants Program funds may be used to implement one or more of the following activities:</p> <p>Rehabilitation, renovation or conversion of buildings for use as emergency shelters - These activities can include, but are not limited to, expenses for labor, materials, tools and other associated costs of building improvements such as the replacement of principal fixtures, installation of security or handicapped access devices, and alterations designed to improve energy efficiency.</p> <p>New or expanded essential services - These activities must be provided in connection with such direct services by the shelter as job training, substance abuse counseling, health and educational services, or mileage expenses related to the provision of shelter services.</p> <p>Homeless Prevention - These activities or programs must be designed to prevent the incidence of homelessness, such as short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices, security deposits or first month's rent, or other innovative</p>	<p>HUD Office of Healthy Homes and Lead Hazard Control</p>	<p>Same As House Bill</p>

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	Section 501(c) of the Internal Revenue Code of 1954, making it exempt from taxation, assuring it has an accounting system and voluntary governing board, and practices non-discrimination in the provision of services	<p>programs an activities designed to prevent homelessness.</p> <p>Operation or maintenance expenses directly related to the operation of the shelter - These activities can include costs for the purchase of shelter supplies, equipment and furnishings, insurance premiums, utility payments, and overall maintenance costs such as minor repairs or painting. Additionally, a small percentage of ESGP funds may be used to pay staff costs related to the operation of the emergency shelter.</p>																
Lead Based Paint Hazards	<p>HUD Office of Lead Hazard Control - http://www.hud.gov/offices/lead/index.cfm</p> <p>Mostly education and outreach programs- not lead abatement grants.</p>	<p>HUD Office of Healthy Homes and Lead Hazard Control Program- Lead Based Paint Hazard Control Program</p> <p>http://www.hud.gov/offices/lead/lbp/lhc.cfm</p> <p>The purpose of the Lead-Based Paint Hazard Control (LHC) and the Lead Hazard Reduction (LHRD) grant programs is to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants.</p> <p>The Office of Healthy Homes and Lead Hazard Control has awarded numerous grants to local governments and organizations.</p> <p>Illinois Recipients:</p> <table border="1"> <tr> <td>Board of Trustees of the University of Illinois</td> <td>Urbana</td> </tr> <tr> <td>City of Chicago</td> <td>Chicago</td> </tr> <tr> <td>City of Rock Island</td> <td>Rock Island</td> </tr> <tr> <td>Cook County</td> <td>Oak Park</td> </tr> <tr> <td>County of Peoria</td> <td>Peoria</td> </tr> <tr> <td>Illinois Department of Public Health</td> <td>Springfield</td> </tr> <tr> <td>Madison County</td> <td>Edwardsville</td> </tr> </table>	Board of Trustees of the University of Illinois	Urbana	City of Chicago	Chicago	City of Rock Island	Rock Island	Cook County	Oak Park	County of Peoria	Peoria	Illinois Department of Public Health	Springfield	Madison County	Edwardsville	\$100,000,000 HUD Office of Healthy Homes and Lead Hazard Control	\$100,000,000- That funds shall be awarded first to applicable jurisdictions which had applied under the Lead-Based Paint Hazard Control Grant Program Notice of Funding Availability for fiscal year 2008
Board of Trustees of the University of Illinois	Urbana																	
City of Chicago	Chicago																	
City of Rock Island	Rock Island																	
Cook County	Oak Park																	
County of Peoria	Peoria																	
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		<table border="1"> <tr> <td>Purdue University</td> <td>West Lafayette</td> </tr> <tr> <td>St. Clair County</td> <td>Belleville</td> </tr> <tr> <td>University of Illinois at Urbana</td> <td>Champaign</td> </tr> <tr> <td>Winnebago County</td> <td>Rockford</td> </tr> </table>	Purdue University	West Lafayette	St. Clair County	Belleville	University of Illinois at Urbana	Champaign	Winnebago County	Rockford		
Purdue University	West Lafayette											
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University of Illinois at Urbana	Champaign											
Winnebago County	Rockford											
Public Housing Capital Fund	<p>HUD Office of Public and Indian Housing</p> <p>HUD funds Public Housing Authorities in each State</p> <p>To view the list of PHA's in Illinois- http://www.hud.gov/offices/pih/pha/contacts/states/il.cfm</p>	<p>The PIH Office of Capital Improvements administers the Capital Fund. The Capital Fund provides funds, annually, to Public Housing Agencies (PHAs) for the development, financing, and modernization of public housing developments and for management improvements. The funds may not be used for luxury improvements, direct social services, cost funded by other HUD programs, and ineligible activities as determined by HUD on a case-by-case basis.</p>	<p>\$5 billion for the public housing capital fund (\$4 billion to be distributed using the 2008 formula), with emphasis of projects that can award contracts within 120 days and priority to be given to rehabilitating vacant units; the bill authorizes HUD to waive some requirements to facilitate timely spending (not fair housing, labor or environmental standards).</p>	<p>\$5 Billion- Same as House Bill</p>								
Project-Based Stability			<p>Not Included in House Bill</p>	<p>Over \$2.1 billion Project-Based Stability for full year payments to owners receiving Section 8 project-based rental assistance. By providing funding for a full year, it will send a signal to these owners and others thinking of investing in affordable housing that the government can pay their bills on time and in full. In addition, owners that want to participate in the energy retrofit program will have to agree to additional periods of affordability and it is important that they have confidence in the government's ability to pay their bills.</p>								

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On the web: <http://www.cmmap.illinois.gov/blog.aspx?blogid=872>

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