

City of Chicago

Neighborhood Stabilization Program 3 (NSP3)

Substantial Amendment

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Ludwig, Kathryn
Email Address	katie.ludwig@cityofchicago.org
Phone Number	312-744-0268
Mailing Address	Department of Housing and Economic Development, 121 N. LaSalle, Room 1006, Chicago, IL 60602

2. Areas of Greatest Need

Maps Submission

The maps generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

To summarize, the City of Chicago has identified five NSP3 areas of greatest need located within the following community areas:

1. **Belmont Cragin:** area of greatest need is bounded by Fullerton on the north, Kenton on the east, Armitage on the south, and Laramie on the west.
2. **Chatham:** area of greatest need is bounded by 79th St. on the north, Cottage Grove on the east, 83rd St. on the south, and Martin Luther King Dr. on the west.
3. **East Garfield Park:** area of greatest need is roughly bounded by Carroll on the north, Sacramento on the east, Jackson and Van Buren on the south, and Homan on the west.
4. **North Lawndale:** area of greatest need is bounded by Grenshaw on the north, Kedzie on the west, Ogden on the south, and Central Park on the west.
5. **West Pullman:** area of greatest need bounded by 115th St. on the north, Peoria on the east, 119th St. on the south, and Bishop on the west.

Data Sources Used to Determine Areas of Greatest Need

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

Response:

In determining its NSP3 areas of greatest need, the City of Chicago Department of Housing and Economic Development used the "NSP3 Need Scores" and related data provided by the U.S. Department of Housing and Urban Development (HUD). In addition, we consulted foreclosure data provided by the Woodstock Institute. We also conducted field surveys of all the areas to begin identifying vacant, possibly foreclosed properties located in the areas. We are also familiar with most of these areas from our work on NSP1 and drew on our experience acquiring, rehabilitating, and marketing properties in these areas.

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

We established the following guiding principles to assist in determining the NSP3 areas of greatest need:

- To ensure that we are investing NSP3 funds in areas that have been severely impacted by foreclosure, we should focus on areas that rank high in terms of the number of REOs per 1,000 mortgageable properties and that have an NSP3 Need Score of at least 18. (Data for the five areas of greatest need is included as an attachment.)
- Given that the City of Chicago has a limited amount of NSP3 funds available, we should focus on areas where we believe relatively modest investments can have a significant impact and act as a market stimulus.
- In order to make an impact in as many areas as possible, we should focus NSP3 resources in community areas that are not eligible for the City of Chicago's NSP2 funds.
- To strike a geographic balance, it is important to include hard-hit areas on the North, West, and South sides of Chicago.
- Finally, we should survey potential areas to assess overall neighborhood conditions and to ensure that there are enough vacant properties available to acquire and rehabilitate.

We are not utilizing a tiered approach to determine distribution of funding. We understand this applies primarily to State grantees.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	<p>The Municipal Code of Chicago does not explicitly define “blight” or “blighted structure,” but Chapter 13-12-145 of the code defines a “public nuisance” as:</p> <p>“(1) a building or structure found vacant and open after the effective date of an order to secure and enclose...within the previous 12 months...;</p> <p>(2) a building or structure that contains any violation of health, fire, electrical, plumbing, building or zoning provision which is imminently dangerous or hazardous;</p> <p>(3) a building or structure for which the costs of repairs necessary to bring the building or structure into compliance would exceed the market value...after the repairs would have been made, or when the owner cannot show that it has readily available and sufficient assets to make such repairs or where such repairs are otherwise economically infeasible; or</p> <p>(4) a building or structure where a defendant has failed to comply with any order issued by a court...with respect to the building structure by the end the 60 day period following the date the order was issued or by such later date that is specified in the order.”</p>
Affordable Rents	For NSP purposes, the City of Chicago will define “affordable rents” to be consistent with those mandated by the HOME program.

Descriptions

Term	Definition										
Long-Term Affordability	<p>The City of Chicago will ensure continued affordability for units assisted with NSP funds in a variety of ways, depending on a number of factors including tenure type (homeownership or rental).</p> <p>For NSP-assisted rental units, the required affordability period will be consistent with the requirements of the HOME program:</p> <table border="1" data-bbox="441 604 1372 1115"> <thead> <tr> <th data-bbox="448 613 922 674">Rental Housing Activity</th> <th data-bbox="928 613 1365 674">Minimum Affordability Period</th> </tr> </thead> <tbody> <tr> <td data-bbox="448 682 922 810">Rehabilitation or acquisition of existing housing per unit amount of investment: under \$15,000</td> <td data-bbox="928 682 1365 810">5 years</td> </tr> <tr> <td data-bbox="448 819 922 911">\$15,000 to \$40,000 per unit investment</td> <td data-bbox="928 819 1365 911">10 years</td> </tr> <tr> <td data-bbox="448 919 922 1012">Over \$40,000 per unit investment or rehabilitation involving refinancing</td> <td data-bbox="928 919 1365 1012">15 years</td> </tr> <tr> <td data-bbox="448 1020 922 1113">New construction or acquisition of newly constructed housing</td> <td data-bbox="928 1020 1365 1113">20 years</td> </tr> </tbody> </table> <p>For NSP-assisted homeownership units, we will impose minimum affordability periods and recapture provisions that are consistent with the requirements of the HOME program. All NSP-assisted homeownership units will have a 15-year affordability period.</p> <p>In addition, our affordability requirements will state that if the homebuyer sells the home during the affordability period, the City of Chicago will recapture a prorated amount of the homebuyer subsidy.</p> <p>We expect to impose a lien to ensure compliance with the applicable affordability requirements.</p> <p>In some neighborhoods, we may also choose to place homeownership units in the Chicago Community Land Trust (CCLT), which was created in 2006 to ensure long-term affordability for homeownership units built with City of Chicago assistance. Homes enrolled in the Community Land Trust benefit from substantial up-front subsidies to reduce the mortgage amount, as well as capped property taxes for a 99-year period. In exchange, the buyer signs a Deed Covenant agreeing only to resell the home within the 99-year period to income-qualified buyers. Original subsidies and remaining equity stay with the home upon sale, allowing proceeding income qualified buyers to receive the benefits inherent to the property.</p>	Rental Housing Activity	Minimum Affordability Period	Rehabilitation or acquisition of existing housing per unit amount of investment: under \$15,000	5 years	\$15,000 to \$40,000 per unit investment	10 years	Over \$40,000 per unit investment or rehabilitation involving refinancing	15 years	New construction or acquisition of newly constructed housing	20 years
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<p>Housing Rehabilitation Standards</p>	<p>Where feasible, the City of Chicago will require all homes rehabilitated with NSP 3 funds to achieve a Two-Star rating on the Chicago Green Homes (CGH) rating scale (see www.cityofchicago.org/city/en/depts/doi/supp_info/chicago_green_homesprogramoverview.html for more information on the CGH program).</p> <p>In addition, the following is a summary of Chicago NSP minimum rehabilitation standards, which may be updated from time to time</p> <p>SITE WORK</p> <p><u>Garages</u></p> <ul style="list-style-type: none">• When applicable, replace existing siding with new siding to coordinate with main building, repair roof and doors where needed.• Garage roof is required to meet the same standards as stated below.• If garage is demolished a new garage will not be built.• When a garage is not present, a new concrete parking pad with an apron is to be designed and poured for a future garage. <p><u>Landscaping</u></p> <ul style="list-style-type: none">• Provide new regional plantings at front yard.• Provide low maintenance, low water, mid-traffic sod at front, side and rear yard as applicable• Trim down all overgrown shrubbery and bushes.• Remove trees and shrubbery that negatively impact the building's exterior or foundations. <p><u>Fences</u></p> <ul style="list-style-type: none">• Repair and paint existing wrought iron fences.• When chain link fences are located at the front of the property they are to be removed and a new wrought iron fence is to be installed if deemed appropriate to the residential block's vernacular.• Chain link fences are not approved for reinstallation at the front of the property, per City ordinance. <p><u>Rain Barrels</u></p> <ul style="list-style-type: none">• Single Family and 2 flat buildings: provide and install 1 rain barrel at the rear of the building. <p><u>Paving</u></p> <ul style="list-style-type: none">• When on-site concrete work, including but not limited to, private sidewalks, front or rear patios, parking pads, etc. are buckling, crumbling and or deemed an unsafe surface, Developer is to provide new surface. Materiality of surface is to the discretion of the Developer but consideration of possible green points should be taken into account.• General Conditions: Maintain cold weather and hot weather concrete placement, pavers and permeable asphalt requirements per their respective ASI and ACI regulations.
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- Concrete Paving: At single family homes and or 2 flat buildings, where a garage is not present, provide a two car parking pad when feasible.
- Broom brush all exterior concrete paving, including all walkways, driveways, parking pads.
- Permeable Asphalt: Provide permeable asphalt parking lots at large multifamily buildings.

Sewer Rodding

- Clean out the existing building sewer from the inside of the building to the main line city sewer pipe with a wide blade knife. Film sewer pipe to determine extent of any problems.

BUILDING EXTERIOR

Building Envelope

Masonry Buildings

- Properly grind existing mortar in preparation to tuck point masonry building to match existing masonry style, type, mortar color and profile.
- All exterior penetrations are to be sealed with exterior grade sealant appropriate for masonry buildings.
- All new masonry units are to match existing in style, profile, texture and color.
- All exterior penetrations are to be sealed with exterior grade sealant appropriate for masonry buildings.

Frame Buildings

- If existing conditions of a vinyl or cement board cladded building are in good conditions, including all trim, joints and consistency in finish, provide exterior washing of siding, do not sand blast.
- New siding, provide new siding and trim as required by the manufacturer and the industry standard for proper installation.
- When the main building is being re-cladded with new siding, provide matching siding to existing garage.
- All exterior penetrations are to be sealed with exterior grade sealant appropriate for frame structure buildings.

Infiltration

- Execute required testing (i.e. blower door test, etc.) to ensure the infiltration rate is less than or equal to 4 ACH50.

Fenestration: Windows and Doors

All new windows are to be Energy Star Rated windows.

Vinyl Windows

- Provide Double Pane & Low-e coated windows with a U-Factor of less than or equal to .30 for maximum energy savings and U-factor figure should be based on whole window and not center of window. There are no requirements for the Solar Heat Gain Coefficient.
- Cavity of vinyl window frame is to be low maintenance, good thermal insulation and

sections are to be filled with foam insulation.

Aluminum windows

- Provide Double Pane & Low-e coated windows with a U-Factor of less than or equal to .30 for maximum energy savings and U-factor figure should be based on whole window and not center of window. There are no requirements for the Solar Heat Gain Coefficient.
- Provide durable frames, low maintenance, recyclable, and made of at least 15% recycled material. Include thermal breaks to reduce conductive heat loss through the metal.

Skylights

- Provide skylights with a U-Factor of \leq to .55 for maximum energy savings and U-factor figure should be based on whole window and not center of window. There are no requirements for the Solar Heat Gain Coefficient.

Color

- Provide non-white windows at red or brown brick buildings, color should coordinate with the building. White windows are only allowed on frame homes, or on masonry buildings with appropriate coordinating features.

Storm Windows and Insect Screens

- Design windows and hardware to accommodate screens and storm windows in a tight-fitting, removable arrangement, with a minimum of exposed fasteners and latches. Fabricate to fully integrate with window frame. Locate screens and storms on outside of window and provide for each operable exterior sash or ventilator.

Exterior Doors

- All front entry doors are to be new unless existing door is solid wood and can be appropriately salvaged.
- Provide new pre-hung Energy Star rated insulated raised panel steel door and shop painted with exterior grade paint.
- Door installation should include adjustable thresholds, weather stripping, 5-pin locksets, deadbolt with min 1" throw, new interior and exterior molding.
- Existing solid wood doors are to be refinished door installation shall include adjustable thresholds, weather stripping, 5-pin locksets, deadbolt with min 1" throw, new interior and exterior molding.

Warranty

- Windows shall be guaranteed by the manufacturer and the Contractor for structural performance, water tightness, workmanship and materials for a period of 5 years.
- Window manufacturer shall guarantee locking hardware against breakage in normal use for a period of 5 years.
- Sealed insulated glass units shall have a 10 year guarantee from the manufacturer of the units, and the Contractor shall submit copies of this guarantee with his other submissions.
- Door manufacturer shall guarantee doors for a min of 5 years.

Roof

- At all For-Sale properties, existing roof evaluation must have a life expectancy of at the least 10 years for existing roof to remain.
- At all For-Sale properties, roofs with less than 10 years life expectancy and with 3 layers of roofing are to be removed down to the deck and re-roofed.
- Energy Star Rated: Provide energy star rated roofing on all new shingle and membrane roofing.
- Pitched / Steep Slope: Initial solar reflectance should be greater than 0.25, and after 3 years it should no less than 0.15
- Flat / Low Slope: Initial solar reflectance should be greater than 0.65, and after 3 years it should be no less than 0.50
- Warranty: Manufacturer's standard form, without monetary limitation and signed by manufacturer, in which manufacturer agrees to repair or replace components of roofing system that fail in materials or workmanship within 20 years from date of Substantial Completion. Failure includes roof leaks.

Gutters and Splash Blocks

- Provide new gutters where no gutters or partial gutter systems are in place including garages when applicable.
- Provide gutters systems that coordinate with the color combinations of the home and window color pallet.
- Provide concrete splash blocks at all down spouts.
- Connect downspouts to rain barrel when applicable.

Thermal Insulation

- Partial renovations are to receive the maximum physically practical insulation at the walls, roof and crawl space when applicable. Full renovations are to receive all new insulation at the wall cavities, roof and crawl space where applicable.
- Walls: When existing drywall at perimeter walls is removed, provide new insulation need to meet an R21 rating prior to installation of new drywall. When exterior walls masonry structural depth is less than 6", provide the minimum code required R13 rating.
- Attics and ceilings: Provide a min R38 rating at all attics and ceilings. Provide blown in insulation, foam or fiberglass as deemed appropriate per existing conditions.
- Floors: Provide an R30 rating with blown-in insulation, foam or fiberglass at floor over an unconditioned space.
- Crawl Space: Provide an R38 rating with open cell foam insulation with a min 6" depth at installation or as required by manufacturer. Fiberglass rolled insulation is not to be used at crawl spaces as it can fall off and or produce mold and other toxic conditions in the future. Crawlspace wall insulation for unvented crawlspaces shall meet a minimum framed wall R-Value greater than or equal to R13.
- Basement: Basement wall insulation next to conditioned space shall meet a minimum framed wall R-Value greater than or equal to R13.
- Windows: Vinyl windows sections are to be filled with foam insulation. Aluminum windows are to have thermal breaks. All exterior penetrations are to be sealed at the exterior and interior with location and installation appropriate sealants. Sealing all interior window frames, electrical plates, wall base, through wall penetration.

Accessories

- Building Numbers: Identify the building address with new building numbers suitable for exterior application.
- Mailboxes: Provide new exterior grade mailboxes for single family homes and properties where there are no interior mailrooms. Provide new USPS approved mailboxes for multifamily buildings. Coordinate with USPS for proper size, location and approvals as required by USPS.

SYSTEMS & INFRASTRUCTURE

Heating & AC

- For best energy efficiency practices each unit is to be provided with a furnace within the unit. Existing conditions and the extent of a renovation will determine the feasibility of in unit furnaces. The Developer is to execute the best solution per property.
- In Unit/Individual: Provide a new 92% efficiency or higher furnace. A/C Cooling equipment shall be greater than or equal to a 13 SEER rating.
- Building Central System: When deemed appropriate for multi unit buildings and existing conditions, provide new central system in basement of building. Provide a new 92% efficiency or higher central furnace. Provide 88% efficiency boiler units when radiant heat is provided. Provide an Energy Star Rated Heat Pump System:

Closed Loop Water-to-Air ≥ 3.5 COP/16.1 EE

Closed Loop Water-to-Air ≥ 3.0 COP/15.1 EER

Open Loop Water-to-Air ≥ 3.8 COP/18.2 EER

Closed Loop Water-to-Air ≥ 3.4 COP/19.1 EER

- Programmable Thermostat: Provide programmable thermostats for all units appropriate with the heating unit. Provide owner with instructions and demonstration of proper utilization of programmable thermostat.
- Ductwork: Supply ducts in unconditioned attics shall meet a minimum R8; and a minimum R6 at all other unconditioned spaces. The total duct leakage shall be ≤ 6 CFM25 per 100 sq.ft. of conditioned floor area. The total duct leakage to outdoors shall be ≤ 4 CFM25 per 100 sq. ft. of conditioned floor area.

Hot Water Supply

- Traditional Hot Water Heater: Provide an Energy Star rated gas hot water storage unit.

Minimum Water Heater Efficiencies:

30 Gal $\geq .63$ EF

40 Gal $\geq .61$ EF

50 Gal $\geq .59$ EF

60 Gal $\geq .57$ EF

70 Gal $\geq .55$ EF

80 Gal $\geq .53$ EF

- On Demand Tank-less Hot Water Heater: Provide an on demand tank less hot water heater at single family, two flat and three flat buildings. Warranty – 20 year warranty or better per manufacturer.

Electrical

Ceiling and Wall Light Fixtures

- Energy Star qualified compact fluorescent lights (CFLs) shall comprise 80% of all fixtures.
- Provide a two year Warranty on light fixture and lamping.
- Provide recyclable lamps with a 10,000 hr average rated life.
- Provide only electric ballasts, no magnetic ballasts at interior applications.
- Dimmable ballasts for CFL fixtures.
- Provide compact fluorescent bulbs at recessed can lights or 'pin-based' cfl fixtures.
- Provide home owner with 1 additional bulb per fixture for future use.
- Incandescent fixtures and bulbs should be limited to the minimum.

Ceiling Fans

- Provide Energy Star rated ceiling fan. (In bedrooms and kitchens creates greater efficiencies in how a home's environment is cooled and heated.)

Other

- Provide new Wall Switches, Outlets and GFI Outlets at all electrical locations, uniform in color and manufacturer.
- Provide new metal plate covers for all electrical devices.
- Provide Dimmers at Kitchens, Living Rooms, Dining Rooms, and Bedrooms when possible.

Life Safety

- Provide hardwired Smoke and Carbon Monoxide Detectors at locations required by code.

Metering

- Developer is to provide new Water, Gas, and or Electrical Meter when not present on the property.

Laundry

- Provide grey box connection for washer and dryer including all water supply and waste lines, gas or electrical hook up and exterior venting.
- Developer to locate grey box at appropriate location for end user.

INTERIORS

All fixture finishes are to match between the light fixture, door hardware, plumbing fixtures and accessories.

Flooring

- Existing Flooring: When applicable clean, refinish and seal existing hardwood floors. When applicable clean and re-grout existing ceramic tile floors.

Walls

- All existing and new walls and ceiling are to be painted 1 coat primer, 2 coats paint.
- Units & Common Areas: Paint – Low VOC
- Base & Casings – Wood, painted, Low VOC
- Kitchen & Bath – satin finish
- Ceilings – flat finish
- Trim – semi gloss

Cabinetry – Millwork

- Developer is to determine if existing cabinetry can be salvaged and refinished.
- At For Sale properties, provide new base and 42” upper cabinets for all units.
- In single family homes with 4 bedrooms or more, provide a pantry in the kitchen when layout is feasible.

Countertop

- Plastic Laminate countertop

Doors

- Existing wood doors are to be refinished.
- New doors are to be hollow core wood doors, made of recycled wood, non Luan wood or reclaimed wood.

Plumbing Fixtures

- Provide all new plumbing fixtures in kitchens and baths.
- The Developer is to provide fixtures with following performance; design and finish is to the discretion of the developer.
- At minimum provide low flow plumbing fixtures as required by City of Chicago Building Code.

Kitchen: Faucet: 1.8 gpm with aerator

Bath: Faucet: 1.8 gpm with aerator, Shower Head: <2.5 gpm, Toilet: low flow 1.1gpf

Appliances

- The Developer is to provide the following new Energy Star appliances. The design and finish is to the discretion of the developer: Refrigerator, Dishwasher at For-Sale properties only, Clothes Washer at For-Sale properties only.
- The Developer is to provide the following new appliances, which do not have an Energy Star label. The design and finish is to the discretion of the developer: clothes Dryer at For-Sale properties, Above Range Hood/Microwave Combination

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25%

Total funds set aside for low-income individuals = \$3,999,090

Meeting Low-Income Target

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

Response:

The City of Chicago will meet the low-income targeting goals primarily through a rental strategy. There is a growing need for affordable rental housing in Chicago, and there are vacant multifamily properties located throughout the identified areas of greatest need. Multifamily properties make up a significant portion of foreclosed properties in Chicago, and through our NSP 1 and NSP 2 efforts, several multifamily properties have been acquired and are in rehab. Using NSP 3 funds, we expect to continue this strategy.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income)?

No

If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	NA
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	NA
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	NA

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The substantial amendment will be posted on the City of Chicago's website (www.cityofchicago.org) and at the Chicago NSP website (www.chicagosp.org) for 15 days (February 11-February 25). The posting was advertised in the Chicago Sun-Times and Hoy Chicago. In addition, we will send an email notification out to all recipients of our Affordable Housing Quarterly Report. We also will announce the posting and public comment period at all community meetings we attend and at our Affordable Housing Quarterly Report presentation to be held February 17.

Citizens are able to submit comments via email, fax, or traditional mail. Comments will be accepted until midnight on February 26.

Summary of Public Comments Received.

The summary of public comments received will be included as an attachment.

7. NSP Information by Activity

Activity Number 1	
Activity Name	Acquisition and Rehab of Foreclosed or Abandoned Homes (Low-Income)
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>Using the model we have developed for NSP1 and NSP2, the City of Chicago or its Subgrantee will acquire and oversee the rehabilitation of foreclosed or abandoned homes. In our current model, the City's NSP Subgrantee, Mercy Portfolio Services (MPS), uses NSP funds to acquire foreclosed or abandoned properties. MPS then identifies an approved developer for the property (developers interested in participating in the program must respond to the Chicago NSP Request for Qualifications). MPS then transfers the property to the developer, provides financing for the rehabilitation of the property, and monitors the rehabilitation of the property.</p> <p>This activity will address local housing market conditions by putting vacant residential properties back into productive use. In all of the areas of greatest need, a significant number of vacant properties are threatening the stability of the neighborhood. By rehabilitating these properties and getting them occupied, we will be providing much-needed affordable rental housing, eliminating blight, and putting the neighborhoods on the path to stabilization.</p> <p>The properties financed in this activity will be used to meet the low-income set-aside requirement. The expected beneficiaries are renters making no more than 50% of the area median income (AMI).</p> <p>The City of Chicago will use tools such as Redevelopment Agreements, Regulatory Agreements, and mortgage documents to ensure the long-term affordability of these properties. The affordability period will range from 15-20 years, depending on the level of assistance.</p> <p>The City of Chicago will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 and NSP2 projects, a sign regarding Section 3 employment opportunities is posted at every project site. This sign directs job-seekers to the local alderman's office to fill out a Section 3 application.</p>

	<p>These applications are collected on a regular basis and information is entered into a tracking system. Contractors notify MPS when they need to hire additional workers, and MPS uses the tracking system and refers qualified candidates to the contractor.</p> <p>The City of Chicago also has a Local Hiring Ordinance in place. This ordinance requires that at least 50% of the hours worked on a construction project be worked by residents of the City of Chicago. MPS monitors this requirement by reviewing certified payrolls for each NSP project.</p> <p>To encourage greater participation by small businesses owned and operated by people residing in the vicinity of NSP3 projects, we will conduct targeted outreach in the areas of greatest need regarding any Requests for Proposals that may be issued. We will work with local chambers of commerce and community-based organizations to ensure that local small businesses are aware of all contracting opportunities related to NSP3.</p> <p>The City of Chicago will make it a priority to acquire and rehabilitate vacant multifamily properties located in the areas of greatest need in order to provide affordable rental housing in these areas. Three of areas of greatest need (Chatham, East Garfield Park, and North Lawndale) have a significant number of vacant multifamily properties. We will direct our Subgrantee to target multifamily buildings in these areas. In addition, when we identify a vacant distressed condominium building in one of the areas of greatest need, we will attempt to acquire all of the units in the building and deconvert it from a condominium to a rental building.</p>	
Location Description	All areas of greatest need	
Budget	Source of Funding	Dollar Amount
	NSP3	\$3,999,090
Total Budget for Activity	\$3,999,090	
Performance Measures	Acquire and rehab approximately 22 foreclosed or abandoned units to serve households at or below 50% of the area median income	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicago.org 312-744-0268

Activity Number 2	
Activity Name	Acquisition and Rehab of Foreclosed or Abandoned Homes
Uses	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>Using the model we have developed for NSP1 and NSP2, the City of Chicago or its Subgrantee will acquire and oversee the rehabilitation of foreclosed or abandoned homes. In our current model, the City's NSP Subgrantee, Mercy Portfolio Services (MPS), uses NSP funds to acquire foreclosed or abandoned properties. MPS then identifies an approved developer for the property (developers interested in participating in the program must respond to the Chicago NSP Request for Qualifications). MPS then transfers the property to the developer, provides financing for the rehabilitation of the property, and monitors the rehabilitation of the property.</p> <p>This activity will address local housing market conditions by putting vacant residential properties back into productive use. In all of the areas of greatest need, a significant number of vacant properties are threatening the stability of the neighborhood. By rehabilitating these properties and getting them occupied, we will be providing much-needed affordable housing, eliminating blight, and putting the neighborhoods on the path to stabilization.</p> <p>The properties financed in this activity will not be used to meet the low-income set-aside requirement. The expected beneficiaries are renters and homebuyers making between 51% and 120% of the area median income (AMI).</p> <p>The City of Chicago will use tools such as Redevelopment Agreements, Regulatory Agreements, and mortgage documents to ensure the long-term affordability of these properties. The affordability period will range from 15-20 years, depending on the level of assistance.</p> <p>The City of Chicago will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 and NSP2 projects, a sign regarding Section 3 employment opportunities is posted at every project site. This sign directs job-seekers to the local alderman's office to fill out a Section 3 application.</p> <p>These applications are collected on a regular basis and information is entered</p>

	<p>into a tracking system. Contractors notify MPS when they need to hire additional workers, and MPS uses the tracking system and refers qualified candidates to the contractor.</p> <p>The City of Chicago also has a Local Hiring Ordinance in place. This ordinance requires that at least 50% of the hours worked on a construction project be worked by residents of the City of Chicago. MPS monitors this requirement by reviewing certified payrolls for each NSP project.</p> <p>To encourage greater participation by small businesses owned and operated by people residing in the vicinity of NSP3 projects, we will conduct targeted outreach in the areas of greatest need regarding any Requests for Proposals that may be issued. We will work with local chambers of commerce and community-based organizations to ensure that local small businesses are aware of all contracting opportunities related to NSP3.</p> <p>The City of Chicago will make it a priority to acquire and rehabilitate vacant multifamily properties located in the areas of greatest need in order to provide affordable rental housing in these areas. Three of areas of greatest need (Chatham, East Garfield Park, and North Lawndale) have a significant number of vacant multifamily properties. We will direct our Subgrantee to target multifamily buildings in these areas. In addition, when we identify a vacant distressed condominium building in one of the areas of greatest need, we will attempt to acquire all of the units in the building and deconvert it from a condominium to a rental building.</p>	
Location Description	All areas of greatest need	
Budget	Source of Funding	Dollar Amount
	NSP3	\$5,298,726
Total Budget for Activity	\$5,298,726	
Performance Measures	Acquire and rehab approximately 30 foreclosed or abandoned units to serve households making no more than 120% of the area median income	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicago.org 312-744-0268

Activity Number 3	
Activity Name	Acquisition of Blighted Properties for Demolition and Landbanking
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition
National Objective	Low Moderate Middle Income Area Benefit (LMMA)
Activity Description	<p>The City of Chicago or its Subgrantee will acquire vacant real estate owned (REO) properties that may require demolition. These properties would be demolished because they are so blighted that the required investment to bring them up to code and habitable is much greater than the expected sales price of the property.</p> <p>After demolition, the City of Chicago Department of Housing and Economic Development (HED), which manages all of the City's vacant property, will hold the property for future redevelopment.</p> <p>This activity will address all the areas of greatest need, as our research indicates there are vacant blighted structures in all of these areas. The expected benefit of this activity to low-, moderate- and middle-income households is an area benefit. All properties that are acquired for demolition will be located in low-, moderate-, and middle-income (LMMI) census tracts, and the residents of those census tracts will benefit by from the elimination of these vacant, blighted structures, which pose health and safety hazards and are often associated with criminal activity.</p> <p>The City of Chicago will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 and NSP2 projects, a sign regarding Section 3 employment opportunities is posted at every project site. This sign directs job-seekers to the local alderman's office to fill out a Section 3 application.</p> <p>These applications are collected on a regular basis and information is entered into a tracking system. Contractors notify MPS when they need to hire additional workers, and MPS uses the tracking system and refers qualified candidates to the contractor.</p> <p>The City of Chicago also has a Local Hiring Ordinance in place. This ordinance requires that at least 50% of the hours worked on a construction project be worked by residents of the City of Chicago. MPS monitors this requirement by reviewing certified payrolls for each NSP project.</p>

	To encourage greater participation by small businesses owned and operated by people residing in the vicinity of NSP3 projects, we will conduct targeted outreach in the areas of greatest need regarding any Requests for Proposals that may be issued. We will work with local chambers of commerce and community-based organizations to ensure that local small businesses are aware of all contracting opportunities related to NSP3.	
Location Description	All areas of greatest need	
Budget	Source of Funding	Dollar Amount
	NSP3	\$400,000
Total Budget for Activity	\$400,000	
Performance Measures	Acquire approximately 20 blighted, vacant, foreclosed units to be demolished and held for future redevelopment	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicag.org 312-744-0268

Activity Number 4	
Activity Name	Demolition of Vacant Blighted Properties
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (d) Clearance for blighted structures only
National Objective	Low Moderate Middle Income Area Benefit (LMMA)
Activity Description	<p>The City of Chicago or its Subgrantee will demolish vacant, blighted properties. These properties will be demolished because they are so blighted that the required investment to bring them up to code and habitable is much greater than the expected sales price of the property.</p> <p>This activity will address all the areas of greatest need, as our preliminary research indicates there are vacant blighted structures in all of these areas. The expected benefit of this activity to low-, moderate- and middle-income households is an area benefit. All properties that are demolished will be located in census tracts in which at least 51 percent of the residents have incomes at or below 120 percent of area median income, and the residents of those census tracts will benefit by from the elimination of these vacant, blighted structures, which pose health and safety hazards and are often associated with criminal activity.</p> <p>The City of Chicago will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 and NSP2 projects, a sign regarding Section 3 employment opportunities is posted at every project site. This sign directs job-seekers to the local alderman’s office to fill out a Section 3 application.</p> <p>These applications are collected on a regular basis and information is entered into a tracking system. Contractors notify MPS when they need to hire additional workers, and MPS uses the tracking system and refers qualified candidates to the contractor.</p> <p>The City of Chicago also has a Local Hiring Ordinance in place. This ordinance requires that at least 50% of the hours worked on a construction project be worked by residents of the City of Chicago. MPS monitors this requirement by reviewing certified payrolls for each NSP project.</p> <p>To encourage greater participation by small businesses owned and operated by people residing in the vicinity of NSP3 projects, we will conduct targeted outreach in the areas of greatest need regarding any Requests for Proposals that may be issued. We will work with local chambers of commerce and community-based organizations to ensure that local small businesses are</p>

	aware of all contracting opportunities related to NSP3.	
Location Description	All areas of greatest need	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,599,636
Total Budget for Activity	\$1,599,636	
Performance Measures	Demolish approximately 80 vacant, blighted units	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicag.org 312-744-0268

Activity Number 5	
Activity Name	Acquisition and Rehab of Vacant Properties
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>Using the model we have developed for NSP1 and NSP2, the City of Chicago or its Subgrantee will acquire and oversee the rehabilitation of vacant homes. In our current model, the City's NSP Subgrantee, Mercy Portfolio Services (MPS), uses NSP funds to acquire vacant residential properties. MPS then identifies an approved developer for the property (developers interested in participating in the program must respond to the Chicago NSP Request for Qualifications). MPS then transfers the property to the developer, provides financing for the rehabilitation of the property, and monitors the rehabilitation of the property.</p> <p>This activity will address local housing market conditions by putting vacant residential properties back into productive use. In all of the areas of greatest need, a significant number of vacant properties are threatening the stability of the neighborhood. By rehabilitating these properties and getting them occupied, we will be providing much-needed affordable housing, eliminating blight, and putting the neighborhoods on the path to stabilization.</p> <p>The properties financed in this activity will not be used to meet the low-income set-aside requirement. The expected beneficiaries are renters and homebuyers making between 51% and 120% of the area median income (AMI).</p> <p>The City of Chicago will use tools such as Redevelopment Agreements, Regulatory Agreements, and mortgage documents to ensure the long-term affordability of these properties. The affordability period will range from 15-20 years, depending on the level of assistance.</p> <p>The City of Chicago will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 and NSP2 projects, a sign regarding Section 3 employment opportunities is posted at every project site. This sign directs job-seekers to the local alderman's office to fill out a Section 3 application.</p> <p>These applications are collected on a regular basis and information is entered</p>

	<p>into a tracking system. Contractors notify MPS when they need to hire additional workers, and MPS uses the tracking system and refers qualified candidates to the contractor.</p> <p>The City of Chicago also has a Local Hiring Ordinance in place. This ordinance requires that at least 50% of the hours worked on a construction project be worked by residents of the City of Chicago. MPS monitors this requirement by reviewing certified payrolls for each NSP project.</p> <p>To encourage greater participation by small businesses owned and operated by people residing in the vicinity of NSP3 projects, we will conduct targeted outreach in the areas of greatest need regarding any Requests for Proposals that may be issued. We will work with local chambers of commerce and community-based organizations to ensure that local small businesses are aware of all contracting opportunities related to NSP3.</p> <p>The City of Chicago will make it a priority to acquire and rehabilitate vacant multifamily properties located in the areas of greatest need in order to provide affordable rental housing in these areas. Three of areas of greatest need (Chatham, East Garfield Park, and North Lawndale) have a significant number of vacant multifamily properties. We will direct our Subgrantee to target multifamily buildings in these areas. In addition, when we identify a vacant distressed condominium building in one of the areas of greatest need, we will attempt to acquire all of the units in the building and deconvert it from a condominium to a rental building.</p>	
Location Description	All areas of greatest need	
Budget	Source of Funding	Dollar Amount
	NSP3	\$3,099,272
Total Budget for Activity	\$3,099,272	
Performance Measures	Acquire and rehabilitate approximately 18 vacant units to serve households making no more than 120% of the area median income	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicag.org 312-744-0268

Activity Number 6		
Activity Name	Planning and Administration	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	NSP eligible use: 10 percent cap on planning and administrative costs. CDBG eligible activity: 24 CFR 570.206 (a) General management, oversight, and coordination and (e) Indirect costs.	
National Objective	Not applicable	
Activity Description	Program planning and administration costs associated with implementation of the City of Chicago's NSP3 grant.	
Location Description	Not applicable	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,599,636
Total Budget for Activity	\$1,599,636	
Performance Measures	Not applicable	
Projected Start Date	June 2011	
Projected End Date	May 2014	
Responsible Organization	Name	City of Chicago Department of Housing and Economic Development
	Location	121 N. LaSalle, Room 1006, Chicago, IL 60602
	Administrator Contact Info	Katie Ludwig katie.ludwig@cityofchicag.org 312-744-0268

Attachment 1: Maps of Areas of Greatest Need



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

[LOG OUT](#)

[Click here for an Overview](#)

NSP3 Options

16 Current Zoom Level

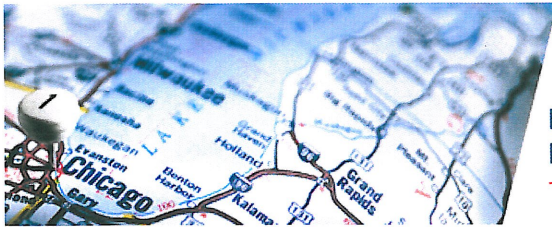
Show Tracts Outline (Zoom 11+)

[METHODOLOGY](#) [INSTRUCTIONS](#)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Belmont Cragin Area of Greatest Need



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

Click here for an Overview

NSP3 Options

16 Current Zoom Level

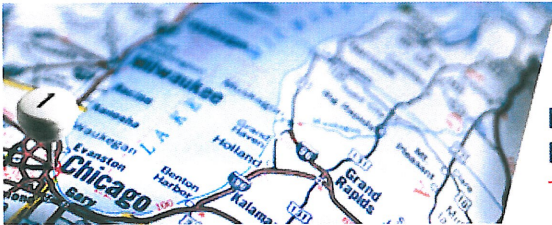
Show Tracts Outline (Zoom 11+)

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Chatham Area of Greatest Need



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

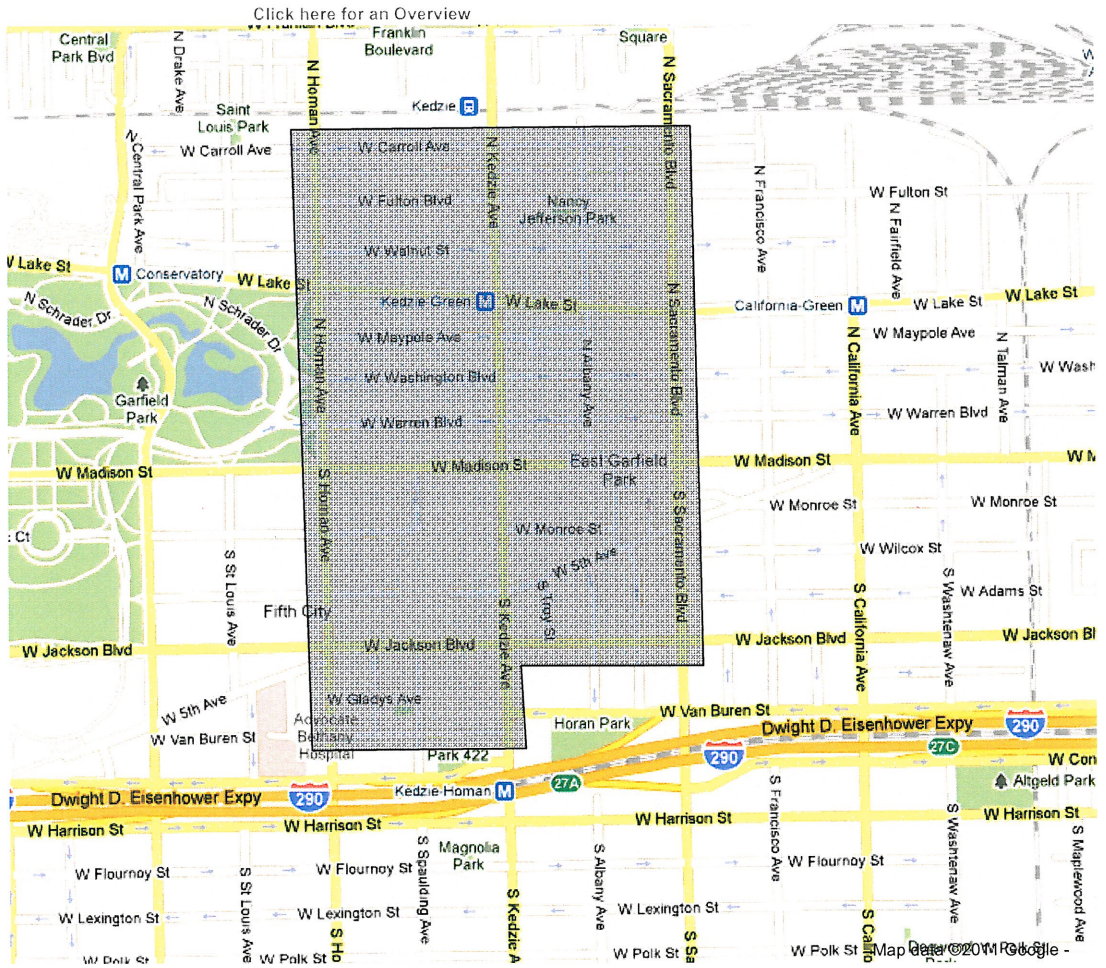
NSP3 Options

15 Current Zoom Level

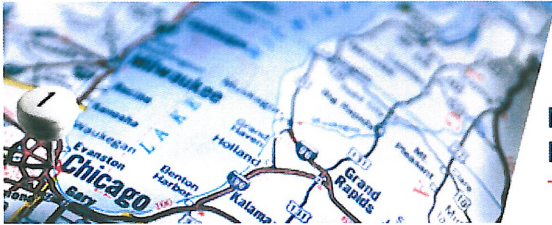
Show Tracts Outline (Zoom 11+)

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East Garfield Park
Area of Greatest Need



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

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NSP3 Options

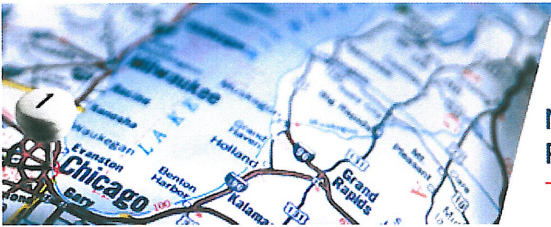
15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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North Lawndale
Area of Greatest Need



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

LOG OUT

Click here for an Overview

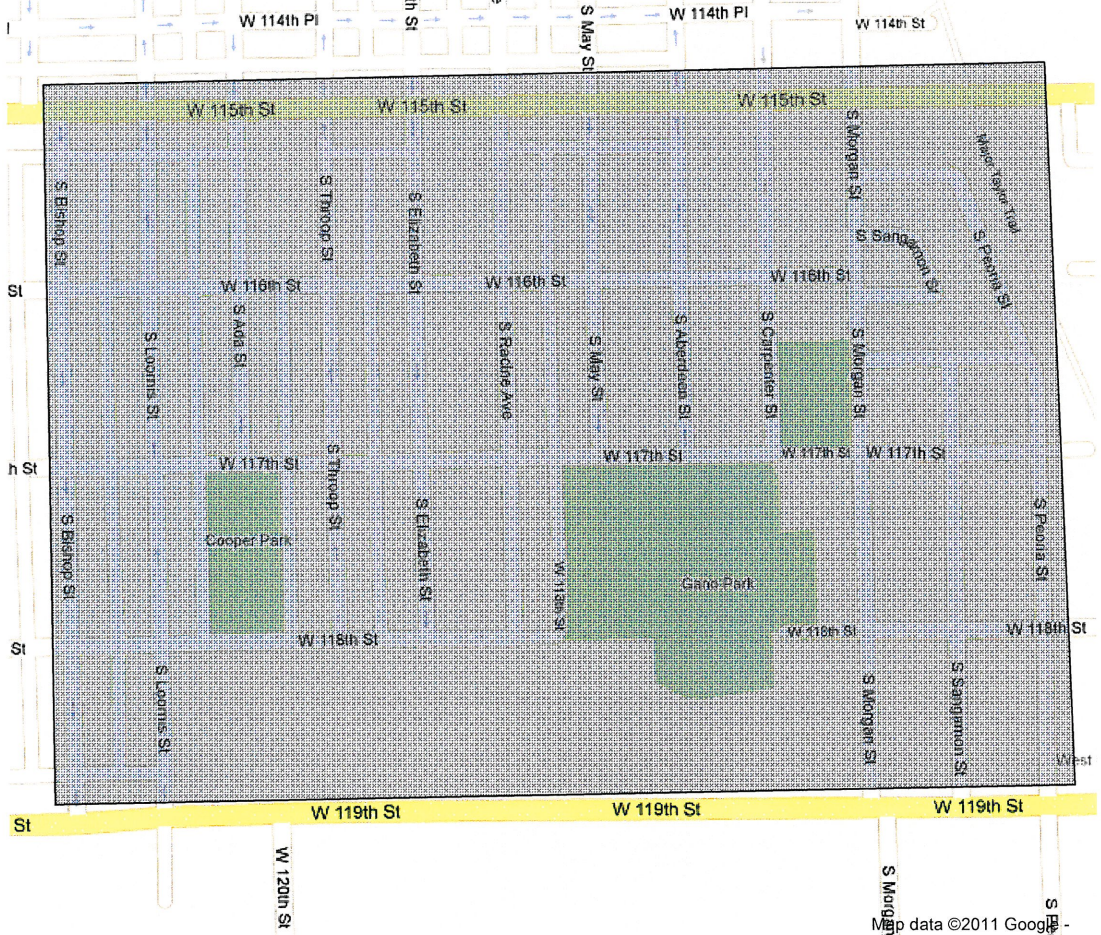
NSP3 Options

16 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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West Pullman Area of Greatest Need

Attachment 2: Areas of Greatest Need Data

Community Area	2007 REOs per 1,000 Mortgageable Properties	2007 Ranking*	2008 REOs per 1,000 Mortgageable Properties	2008 Ranking*	2009 REOs per 1,000 Mortgageable Properties	2009 Ranking*	Eligible for NSP 2?	Number of Vacant Properties ID'd during Survey
Belmont Cragin	6.8	38	20.6	26	19.5	27	no	38
Chatham	11.8	25	22.6	22	16.7	29	no	23
East Garfield Park	23.9	13	50.7	5	40.9	4	no	58
North Lawndale	24.2	12	41.9	9	40.6	5	no	67
West Pullman	28.9	8	32.5	14	24.3	19	no	41

*Ranking based on a total of 77 communities.