

Grantee: McHenry County, IL

Grant: B-08-UN-17-0005

October 1, 2011 thru December 31, 2011 Performance Report



Grant Number:

B-08-UN-17-0005

Obligation Date:**Award Date:****Grantee Name:**

McHenry County, IL

Contract End Date:

03/30/2013

Review by HUD:

Reviewed and Approved

Grant Amount:

\$3,085,695.00

Grant Status:

Active

QPR Contact:

Faith Jessica Taylor

Estimated PI/RL Funds:

\$1,220,000.00

Total Budget:

\$4,305,695.00

Disasters:

Declaration Number

No Disasters Found

Narratives

Areas of Greatest Need:

McHenry County has identified geographic areas of greatest need using the foreclosure and abandonment risk score data provided by HUD, trend analysis data from Chicago Metropolitan Agency for Planning for location and count of foreclosures in McHenry County, and local foreclosure listings. McHenry County's greatest needs areas are compiled in the table below based on three criteria for determining need: (1)census tracts with the greatest percentage of home foreclosures, (2)census tracts with the highest percentage of sub-prime mortgage related loans, and (3)census tracts most likely to face a significant rise in the rate of home foreclosures. Table 1 reflects a match score of one through three, with three being the highest need for a census tract that meets all three criteria. Table 1: McHenry County Areas of Greatest Need –NSP Program

| Township | City/Village/Unincorporated | Census Tract/Block Group | Needs match criteria |
|-----------|---|--------------------------|----------------------|
| Nunda | Oakwood Hills, Prairie Grove, Unincorp. | 870810/1-3 | 3 |
| McHenry | Johnsburg, McCullom Lk, McHenry, Ringwood, Uninc. | 870603/1,2 | 3 |
| Algonquin | Crystal Lake, Lake in the Hills | 871202/1-4 | 3 |
| Nunda | Holiday Hills, Island Lake, Lakemoor, Unincorp. | 870811/1-3 | 3 |
| Algonquin | Lake in the Hills | 871205/1-3 | 3 |
| Nunda | Port Barrington, Island Lake | 870812/1-3 | 3 |
| McHenry | McHenry, Bull Vly, Ringwood, Uninc. | 870500/1-7 | 3 |
| McHenry | Johnsburg, Unincorp. | 870704/1-4 | 3 |
| Chemung | Harvard, Unincorporated | 870300/1-5 | |

Areas of Greatest Need:

; 2
Greenwood Greenwood, Bull Vly, Wonder Lk, Woodstock, Uninc. 870401/1-3 2
Dorr Bull Valley, Woodstock, Unincorp. 870903/1-3 2

Additional areas were later identified as greatest needs as per the HUD risk score analysis calculator that was generated at <http://www.huduser.org/nspgis/nspdatadesc.html>. Also one HUD property was purchased in census tract 8702.01 not in greatest needs area but as part of a portfolio of 4 HUD properties and is very near the 8702.02 identified above.

Distribution and and Uses of Funds:

Section 2301(c)(2) of HERA requires that McHenry County determine the area of greatest needs using the three stipulated needs categories. Using the HUD Foreclosure and Risk Score data, McHenry County created Tables 2-4 to identify the census tracts that are at the highest need of NSP funds within the three needs categories:

McHenry Co. Census Tracts with the Greatest Percentage of Home Foreclosures, McHenry Co. Highest Percentage of Homes Financed by Subprime Mortgage Related Loans, McHenry Co. Highest Percent of Homes Likely to Face Significant Rise in the Rate of Home Foreclosures (greater than or equal to 4.5% chance). From those lists came the areas of greatest needs listed above. Note the "needs match criteria" in the Areas of Greatest Needs means a match in 2+categories described herein. Later, HUD created a Risk Score based on the following:

The estimated rate of foreclosure problems do not reflect "real" numbers of foreclosures but rather reflect neighborhood characteristics that are estimated to have a high level of risk for foreclosure, notably a concentration of loans made between 2004 and 2007 that were determined to have been "high cost" relative to other loans made at that same time, "highly leveraged" loans which are loans where the mortgage-to-income ratio is very high (see <http://www.huduser.org/periodicals/ushmc/summer08/summary.pdf>), falling home values in



metropolitan or non-metropolitan balance of states, and both the average unemployment rate for the county in 2008 and the change in average unemployment rate between 2007 and 2008. The model is adjusted at the state level to match the rate of total foreclosure starts in 2007 and 2008 in combination with loans 90 day delinquent at the fourth quarter of 2008 from the Mortgage Bankers Association National Delinquency Survey. If county level data from private vendors are higher than the model score, county level model scores are adjusted upward to account for this higher rate.

The "vacancy" risk score is only calculated for Census Tracts which have a "foreclosure" risk score of 10 or higher and where the number of USPS residential addresses represent at least 75 percent of the total housing units in a Census Tract as of 2000. If a Tract does not meet this criteria, their "vacancy" risk score is based only on the "foreclosure risk" score. For those that do meet the criteria, they receive a score based on their ranking from multiplying the estimated foreclosure problem rate times the vacancy rate. The vacancy rate is calculated as the percent of addresses 90 days or more vacant as of March 2009 divided by the total USPS addresses in the Tract. Tracts are ranked from 1 to 20 on the result of this cross.

Definitions and Descriptions:

(1) Definition of "blighted structure" in context of state or local law.

McHenry County will use the 2006 International Property Maintenance Code Definition 108.1.3 Structure unfit for human occupancy:

A structure is unfit for human occupancy whenever the code official finds that such structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is insanitary, vermin or rat infested, contains filth and contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public.

(2) Definition of "affordable rents" in context of state or local law.

HUD user 2008 Fair Market Rents table: Affordable Rents Description

fmr0

fmr1

fmr2

fmr3

fmr4

734

840

944

1154

1304

Affordable rents shall mean the Maximum Allowable High HOME Rents as published by HUD from time to time. These rents also include utilities. If the tenant pays utilities, a utility allowance must be subtracted from the maximum allowable rent to determine the maximum contract rent.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Continued affordability will be ensured for NSP assisted rental housing as per the HOME program standards at 24 CFR 92.252 (a), (c), (e), (f) and 24 CFR 92.254 for homeownership housing as described below:

24 CFR 92.252 (a) Rent Limitation:

The maximum rent limits are the lesser of:

1. The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111 (see Definition of Affordable Rents (C)(2)) or;

2. A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

24 CFR 92.252 (c) Initial Rent Schedule and Utility Allowances:

The maximum monthly allowances for utilities and services (excluding telephone) for NSP will be established as per the Housing Choice Voucher Program Guidebook (a copy is on file with McHenry County Planning and Development). McHenry County will review and approve rents proposed by the owner for units subject to the maximum rent limits described in 24 CFR 92.252(a) to ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

24 CFR 92.252 (e) Periods of Affordability:

NSP assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements shall be imposed by McHenry County's regulatory and land-use restriction agreement,

Definitions and Descriptions:

except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The County may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability.

The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

NSP Investment per Unit

Length of the Affordability Period

Less than \$15,000

5 years

\$15,000 - \$40,000

10 years



More than \$40,000
 15 years
 New construction of rental housing
 20 years
 Refinancing of rental housing
 15 years

24 CFR 92.252 (f) Subsequent Rents During the Affordability Period:

1. The maximum HOME rent limits are recalculated on a periodic basis after HUD determines fair market rents and median incomes. HUD then provides the new maximum HOME rent limits to McHenry County. NSP rent limits will be the same as the HOME program rent limits as they are recalculated periodically. Regardless of changes in fair market rents and in median income over time, the rent limits for a project are not required to be lower than the HOME rent limits for the project in effect at the time of project commitment.
2. McHenry County will provide project owners with information on updated NSP rent limits so that rents may be adjusted (not to exceed the maximum rent limits in paragraph (f)(1) above) in accordance with the written agreement between McHenry County and the owner. Owners must annually provide McHenry County with information on rents and occupancy of NSP-assisted units to demonstrate compliance with this section.

Low Income Targeting:

The estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income is \$771,423.75 (25% of McHenry County's allocation). Additionally, 25% of NSP program income will be made available for households at less than 50% area median income.

Acquisition and Relocation:

McHenry County does not intend to demolish or convert any low-and moderate-income dwelling units as a priority with NSP funds. However, McHenry County will consider the use of NSP funds for this type of activity if it is deemed necessary to stabilize a particular area of the County in need. McHenry County provides the following required information:

- The estimated number of low- and moderate-income dwelling units—e., &le 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities is 5 units.
- The estimated number of NSP affordable housing units that will be made available as a result of the demolition or conversion of existing units are:
 3 units available for households at less than 50% LMI by July 2013, and
 2 units available for households greater than 50% LMI but not to exceed 120% LMI by July 2013.

Public Comment:

The draft Substantial Amendment to the 2008 Annual Action Plan for NSP was posted to the McHenry County website www.co.mchenry.il.us and a Public Notice was posted in the Northwest Herald newspaper on November 10, 2008. No public comments were received during the public comment period of November 10, 2008 through November 25, 2008. A hearing was held on November 18, 2008 from 6:00 pm to 7:00 pm at the McHenry County Administration Building, 667 Ware Road, Woodstock, IL, 60098 in room #208.
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| Overall | This Report Period | To Date |
|--|---------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$4,305,695.00 |
| Total Budget | \$1,220,000.00 | \$4,305,695.00 |
| Total Obligated | \$599,631.83 | \$3,685,326.83 |
| Total Funds Drawdown | \$153,884.31 | \$3,198,367.22 |
| Program Funds Drawdown | \$0.00 | \$2,478,958.80 |
| Program Income Drawdown | \$153,884.31 | \$719,408.42 |
| Program Income Received | \$59,537.72 | \$762,544.82 |
| Total Funds Expended | \$153,884.31 | \$2,054,688.86 |
| Match Contributed | \$0.00 | \$0.00 |



Progress Toward Required Numeric Targets

| Requirement | Required | To Date |
|--|--------------|--------------|
| Overall Benefit Percentage (Projected) | | 0.00% |
| Overall Benefit Percentage (Actual) | | 0.00% |
| Minimum Non-Federal Match | \$0.00 | \$0.00 |
| Limit on Public Services | \$462,854.25 | \$55,933.12 |
| Limit on Admin/Planning | \$308,569.50 | \$295,153.20 |
| Limit on State Admin | \$0.00 | \$295,153.20 |

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

| National Objective | Target | Actual |
|-------------------------------|--------------|----------------|
| NSP Only - LH - 25% Set-Aside | \$771,423.75 | \$1,136,840.93 |

Overall Progress Narrative:

During the last quarter of 2011, two homebuyer properties were sold. Four rental housing units are near completion. Discussions with non-profit agencies, interested in rental property that have capacity to manage such properties, were held during the quarter along with agency board member walk-thrus. The rental units are near completion and are expected to be sold in the first quarter of 2012. Discussions regarding the purchase of more housing units for rehabilitation and re-sale or rental is taking place during the end of the quarter, and direction as to where and what type of housing stock to purchase should be determined in the first quarter of 2012.

Project Summary

| Project #, Project Title | This Report Period | To Date | |
|---|------------------------|------------------------|------------------------|
| | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| Acquisition/Rehab-Counseling, Purchase, Rehab, Sale | \$0.00 | \$3,861,729.00 | \$2,282,138.83 |
| BUCKET, BUCKET | \$0.00 | \$0.00 | \$0.00 |
| NSP-Admin 4/903, Administration | \$0.00 | \$443,966.00 | \$196,819.97 |



Activities

Grantee Activity Number: 1/900 LH25 Acquisition/Rehab

Activity Title: Acquisition/Rehab-LH

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected End Date:

07/31/2013

Completed Activity Actual End Date:

Responsible Organization:

McHenry County

| Overall | Oct 1 thru Dec 31, 2011 | To Date |
|--|-------------------------|--------------|
| Total Projected Budget from All Sources | N/A | \$993,695.54 |
| Total Budget | \$293,695.54 | \$993,695.54 |
| Total Obligated | \$293,695.54 | \$993,695.54 |
| Total Funds Drawdown | \$68,128.36 | \$852,268.37 |
| Program Funds Drawdown | \$0.00 | \$545,423.94 |
| Program Income Drawdown | \$68,128.36 | \$306,844.43 |
| Program Income Received | \$0.00 | \$176,483.95 |
| Total Funds Expended | \$68,128.36 | \$644,583.17 |
| Corporation for Affordable Homes of McHenry County | \$0.00 | \$85,063.45 |
| McHenry County | \$68,128.36 | \$559,519.72 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

Acquisition/rehabilitation and either rental, sale, or lease to own, of housing units to benefit persons at 50% LMI. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the acquisition of 5-8 properties located in census tracts identified as areas of greatest needs determined by the number of foreclosures, number of sub-prime mortgages, number of vacancies.

Location Description:

Rental:

1393 and 1395 Geringer, Algonquin (two sf residences sharing three lots-approved zoning) .

376 McHenry Ave, Woodstock (duplex)

377 Pierson, Crystal Lake (sf)

Homebuyer:

234 First St, Woodstock

7504 Maple, Wonder Lake

Activity Progress Narrative:

Construction nearly completed on 4 rental housing units this quarter. One rental property lease terminated at the end of 2011 and was not renewed. It has minor repairs to be done before the house is listed for sale. Non-profit agencies with capacity to manage rental housing that are interested in purchasing the rental properties have done a walk through the nearly completed



rental units this quarter.

Accomplishments Performance Measures

| | This Report Period | | Cumulative Actual Total / Expected | |
|---------------------------------------|--------------------|--|------------------------------------|--|
| | Total | | Total | |
| # of Properties | 0 | | 3/6 | |
| #Energy Star Replacement Windows | 0 | | 20/61 | |
| #Additional Attic/Roof Insulation | 0 | | 3/2 | |
| #High efficiency heating plants | 0 | | 3/8 | |
| #Efficient AC added/replaced | 0 | | 2/7 | |
| #Replaced thermostats | 0 | | 3/7 | |
| #Replaced hot water heaters | 0 | | 3/7 | |
| #Light Fixtures (indoors) replaced | 0 | | 39/77 | |
| #Light fixtures (outdoors) replaced | 0 | | 9/17 | |
| #Refrigerators replaced | 0 | | 3/7 | |
| #Clothes washers replaced | 0 | | 3/5 | |
| #Dishwashers replaced | 0 | | 3/7 | |
| #Units with solar panels | 0 | | 0/0 | |
| #Low flow toilets | 0 | | 3/7 | |
| #Low flow showerheads | 0 | | 3/7 | |
| #Units with bus/rail access | 0 | | 1/2 | |
| #Units exceeding Energy Star | 0 | | 0/0 | |
| #Sites re-used | 0 | | 0/0 | |
| #Units deconstructed | 0 | | 0/0 | |
| #Units & other green | 0 | | 2/5 | |
| Activity funds eligible for DREF (Ike | 0 | | 0/0 | |
| # ELI Households (0-30% AMI) | 0 | | 0/0 | |

| | This Report Period | | Cumulative Actual Total / Expected | |
|-------------------------|--------------------|--|------------------------------------|--|
| | Total | | Total | |
| # of Housing Units | 0 | | 3/6 | |
| # of Multifamily Units | 0 | | 0/1 | |
| # of Singlefamily Units | 0 | | 3/5 | |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|---------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | 0 | 0 | 2/7 | 1/0 | 3/7 | 100.00 |
| # Owner Households | 0 | 0 | 0 | 1/2 | 1/0 | 2/2 | 100.00 |
| # Renter Households | 0 | 0 | 0 | 1/5 | 0/0 | 1/5 | 100.00 |

Activity Locations

No Activity Locations found.



Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: 1/900-LH25 Project Delivery

Activity Title: LH25- Project Delivery

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

Acquisition/Rehab-Counseling

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected Start Date:

03/31/2009

Projected End Date:

07/31/2013

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

McHenry County

Overall

| | Oct 1 thru Dec 31, 2011 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$124,927.50 |
| Total Budget | \$53,503.50 | \$124,927.50 |
| Total Obligated | \$53,503.50 | \$124,927.50 |
| Total Funds Drawdown | \$6,401.57 | \$106,986.48 |
| Program Funds Drawdown | \$0.00 | \$51,769.92 |
| Program Income Drawdown | \$6,401.57 | \$55,216.56 |
| Program Income Received | \$0.00 | \$7,329.69 |
| Total Funds Expended | \$6,401.57 | \$118,732.66 |
| Corporation for Affordable Homes of McHenry County | \$0.00 | \$6,728.76 |
| McHenry County | \$6,401.57 | \$112,003.90 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

Project Delivery associated with acquisition, rehab, and rental, sale, or lease to own agreement of 5-8 housing units for the 25% set aside to assist persons of 50% LMI.

Project delivery for eligible use B acquisition, rehab of properties. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the purchase, rehab, and rental, sale or lease to own option of 5-8 housing units in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies. Delivery includes but is not limited to: all procurement of services, site location, bid processes, and preparation of sale.

Location Description:

number of units described under Acquisition/Rehab activity for LH25

Activity Progress Narrative:

Accomplishments for this activity are reported under the Acquisition/Rehab LH25 activity.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 0 | 0/6 |



| | This Report Period Total | Cumulative Actual Total / Expected Total |
|--------------------|-----------------------------|---|
| # of Housing Units | 0 | 0/6 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|-----------------|--------------------|-----|-------|------------------------------------|-----|----------------|---|
| | Low | Mod | Total | Low | Mod | Total Low/Mod% | |
| # of Households | 0 | 0 | 0 | 0/7 | 0/0 | 0/7 | 0 |

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |



Grantee Activity Number: 2/901-Acquisition/Rehab-HB
Activity Title: Acquisition/Rehab-Homebuyer

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected End Date:

07/31/2013

Completed Activity Actual End Date:

Responsible Organization:

McHenry County

| Overall | Oct 1 thru Dec 31, 2011 | To Date |
|--|-------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$2,099,756.05 |
| Total Budget | \$501,426.75 | \$2,099,756.05 |
| Total Obligated | \$126,455.58 | \$1,724,784.88 |
| Total Funds Drawdown | \$29,304.82 | \$1,642,370.83 |
| Program Funds Drawdown | \$0.00 | \$1,515,915.25 |
| Program Income Drawdown | \$29,304.82 | \$126,455.58 |
| Program Income Received | \$59,537.72 | \$578,731.18 |
| Total Funds Expended | \$29,304.82 | \$808,543.79 |
| Corporation for Affordable Homes of McHenry County | \$0.00 | \$706,322.20 |
| McHenry County | \$29,304.82 | \$102,221.59 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

Acquisition of properties identified in areas of greatest needs in accordance with NSP regulations. McHenry County received approval to acquire, rehab and sell 10-20 homes in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies reported in the census tract through a Homebuyer Program. McHenry County contracted with Corporation for Affordable Homes of McHenry County to carry out the acquisition, rehab, and sale. Consumer Credit Counseling Services will do mandatory counseling for homebuyers.

Location Description:

315 Country Lane, Algonquin, IL 60102-acquisition \$161,577.58
 103 Palisades Ln., Oakewood Hills, IL 60013-acquisition \$157,310.65
 7520 Salem Rd., Wonder Lake, IL 60097-acquisition \$79,688.70
 1030 Wimbledon, Island Lake, IL 60021-acquisition \$151,772.70
 9609 W. Witchie, Fox River Grove, IL 60021-acquisition \$96,090.00
 1109 Hayes St., Harvard, IL 60033-acquisition \$86,000.00
 703 Lincoln St., Harvard, IL 60033-acquisition \$69,882.00
 807 N. Division, Harvard, IL 60033-acquisition \$64,000.00
 703 Lincoln, Harvard, IL-acquisition \$62,413.30
 11003 Myrtle, Huntley-acquisition \$92,301.28
 650 Dartmoor, Crystal Lake-acquisition \$85,000.00

Activity Progress Narrative:



During the quarter, two properties were sold:
 703 Lincoln, Harvard, IL and 807 N. Division, Harvard, IL
 Rehabilitation is underway on 650 Dartmoor, Crystal Lake, IL

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|---------------------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Properties | 2 | 15/10 |
| #Energy Star Replacement Windows | 11 | 50/60 |
| #Additional Attic/Roof Insulation | 2 | 8/10 |
| #High efficiency heating plants | 3 | 9/10 |
| #Efficient AC added/replaced | 2 | 8/10 |
| #Replaced thermostats | 3 | 9/10 |
| #Replaced hot water heaters | 2 | 8/10 |
| #Light Fixtures (indoors) replaced | 38 | 80/110 |
| #Light fixtures (outdoors) replaced | 7 | 19/30 |
| #Refrigerators replaced | 2 | 8/10 |
| #Clothes washers replaced | 0 | 6/6 |
| #Dishwashers replaced | 2 | 8/10 |
| #Units with solar panels | 0 | 0/0 |
| #Low flow toilets | 4 | 14/17 |
| #Low flow showerheads | 4 | 14/17 |
| #Units with bus/rail access | 2 | 3/4 |
| #Units exceeding Energy Star | 0 | 0/0 |
| #Sites re-used | 0 | 0/0 |
| #Units deconstructed | 0 | 0/0 |
| #Units & other green | 2 | 3/5 |
| Activity funds eligible for DREF (Ike | 0 | 0/0 |

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 2 | 8/10 |
| # of Singlefamily Units | 2 | 8/10 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------------|--------------------|-----|-------|------------------------------------|------|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Households | 0 | 2 | 2 | 2/0 | 5/10 | 8/10 | 87.50 |
| # Owner Households | 0 | 2 | 2 | 2/0 | 5/10 | 8/10 | 87.50 |

Activity Locations

| Address | City | County | State | Zip | Status / Accept |
|----------------|---------|--------|----------|--------|-----------------|
| 703 Lincoln | Harvard | | Illinois | 60033- | Match / N |
| 807 N Division | Harvard | | Illinois | 60033- | Match / N |



Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: 2/901-Project Delivery HB

Activity Title: Project Delivery-HB

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

Acquisition/Rehab-Counseling

Projected Start Date:

03/31/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected End Date:

07/31/2013

Completed Activity Actual End Date:

Responsible Organization:

McHenry County

Overall

| | Oct 1 thru Dec 31, 2011 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$440,132.02 |
| Total Budget | \$233,359.32 | \$440,132.02 |
| Total Obligated | \$123,359.32 | \$330,132.02 |
| Total Funds Drawdown | \$11,519.32 | \$245,655.22 |
| Program Funds Drawdown | \$0.00 | \$121,001.23 |
| Program Income Drawdown | \$11,519.32 | \$124,653.99 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$11,519.32 | \$176,913.28 |
| Corporation for Affordable Homes of McHenry County | \$0.00 | \$151,231.32 |
| McHenry County | \$11,519.32 | \$25,681.96 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

Project delivery for eligible use B acquisition, rehab, and sale of properties. McHenry County contracted with Corporation for Affordable Homes of McHenry County for the purchase, rehab, and sale of 10-20 homes in census tracts identified as areas of greatest needs based on number of foreclosures, number of sub-prime mortgages, and number of vacancies. Delivery includes but is not limited to: all procurement of services, site location, bid processes, construction, and preparation of sale.

Location Description:

locations described in Homebuyer Acquisition rehabilitation activity

Activity Progress Narrative:

Reporting for this activity has been done under Acquisition/Rehab Homebuyer (non-LH25) activity.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|------------------------|---------------------------|---|
| | Total | Total |
| # of Properties | 0 | 0/10 |



| | This Report Period Total | Cumulative Actual Total / Expected Total |
|--------------------|-----------------------------|---|
| # of Housing Units | 0 | 0/10 |

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|-----------------|--------------------|-----|-------|------------------------------------|------|----------------|---|
| | Low | Mod | Total | Low | Mod | Total Low/Mod% | |
| # of Households | 0 | 0 | 0 | 0/0 | 0/10 | 0/10 | 0 |

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |



Grantee Activity Number: 3/902 Counseling

Activity Title: Counseling

Activity Category:

Public services

Activity Status:

Under Way

Project Number:

Acquisition/Rehab-Counseling

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected Start Date:

05/01/2009

Projected End Date:

07/31/2013

Benefit Type:

Direct (Person)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Consumer Credit Counseling Services of McHenry County

Overall

| | Oct 1 thru Dec 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$185,000.00 |
| Total Budget | \$0.00 | \$185,000.00 |
| Total Obligated | \$0.00 | \$185,000.00 |
| Total Funds Drawdown | \$1,043.90 | \$39,313.06 |
| Program Funds Drawdown | \$0.00 | \$34,026.32 |
| Program Income Drawdown | \$1,043.90 | \$5,286.74 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$1,043.90 | \$26,318.89 |
| Consumer Credit Counseling Services of McHenry County | \$1,043.90 | \$26,318.89 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

NSP eligible activity (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. Correlated CDBG eligible activity 24 CFR 570.201. This activity will meet the NSP requirement to provide counseling services may include, but are not limited to eight hours of counseling (required), individual financial literacy assistance, individual case management and follow-up. Counseling services will include initial consultation, and fast track 8 hours counseling for eligible participants whose credit is in good shape. Participants whose credit needs some repair will work with the Subrecipient's guidance to repair credit and be educated on budgeting for homeownership over a greater than 8 hours minimum counseling time.

Location Description:

400 Russel Ct. Woodstock, IL 60098 CCCS office

Activity Progress Narrative:

No new clients were counseled during this quarter. Some clients reported in previous quarters continue to be counseled under this quarter.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.



Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------|--------------------|-----|-------|------------------------------------|-------|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Persons | 0 | 0 | 0 | 16/0 | 26/70 | 52/70 | 80.77 |

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |



Grantee Activity Number: 3/902 LH25 Counseling

Activity Title: LH25 Counseling

Activity Category:

Public services

Activity Status:

Under Way

Project Number:

Acquisition/Rehab-Counseling

Project Title:

Purchase, Rehab, Sale 2/901/Rental 1/900-Counsel 3/902

Projected Start Date:

03/31/2009

Projected End Date:

12/31/2010

Benefit Type:

Direct (Person)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Consumer Credit Counseling Services of McHenry County

Overall

| | Oct 1 thru Dec 31, 2011 | To Date |
|---|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$18,217.89 |
| Total Budget | \$2,617.89 | \$18,217.89 |
| Total Obligated | \$2,617.89 | \$18,217.89 |
| Total Funds Drawdown | \$893.89 | \$16,620.06 |
| Program Funds Drawdown | \$0.00 | \$14,002.17 |
| Program Income Drawdown | \$893.89 | \$2,617.89 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$893.89 | \$15,597.81 |
| Consumer Credit Counseling Services of McHenry County | \$0.00 | \$11,000.40 |
| Corporation for Affordable Homes of McHenry County | \$893.89 | \$4,597.41 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

Counseling to income eligible clients(at or below 50% LMI) as part of requirements for the NSP eligible activity (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. Correlated CDBG eligible activity 24 CFR 570.201. This activity will meet the NSP requirement to provide counseling services may include, but are not limited to eight hours of counseling (required), individual financial literacy assistance, individual case management and follow-up. Counseling services will include initial consultation, and fast track 8 hours counseling for eligible participants whose credit is in good shape. Participants whose credit needs some repair will work with the Subrecipient's guidance to repair credit and be educated on budgeting for homeownership over a greater than 8 hours minimum counseling time.

Location Description:

400 Russel Court, Woodstock, IL 60098 CCCS office

Activity Progress Narrative:

One new client has been reporting in this quarter. Some clients previously reported continued to receive counseling during this quarter.



Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

| | This Report Period | | | Cumulative Actual Total / Expected | | | |
|--------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
| | Low | Mod | Total | Low | Mod | Total | Low/Mod% |
| # of Persons | 1 | 0 | 1 | 15/30 | 6/0 | 21/30 | 100.00 |

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |



Grantee Activity Number: 4/903 Administration

Activity Title: NSP Administration

Activity Category:

Administration

Project Number:

NSP-Admin 4/903

Projected Start Date:

05/01/2009

Benefit Type:

()

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

07/31/2013

Completed Activity Actual End Date:

Responsible Organization:

McHenry County

Overall

| | Oct 1 thru Dec 31, 2011 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$443,966.00 |
| Total Budget | \$135,397.00 | \$443,966.00 |
| Total Obligated | \$0.00 | \$308,569.00 |
| Total Funds Drawdown | \$36,592.45 | \$295,153.20 |
| Program Funds Drawdown | \$0.00 | \$196,819.97 |
| Program Income Drawdown | \$36,592.45 | \$98,333.23 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$36,592.45 | \$263,999.26 |
| McHenry County | \$36,592.45 | \$263,999.26 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

NSP eligible activity in correlation with CDBG 24 CFR 570.205 and 570.206 for general administration and planning activities. McHenry County will contract with and oversee the developer Corporation for Affordable Homes of McHenry County and subrecipient Consumer Credit Counseling Services of McHenry County, and or any additional or alternate developer or subrecipient for NSP related activities listed as Rental Program, Homebuyer Program, and Counseling and known as eligible use B.

Location Description:

McHenry County Government Center Planning and Development 2200 N. Seminary Ave Woodstock, IL 60098

Activity Progress Narrative:

During this quarter, Grantee has began strategizing as to type of housing to purchase and where to purchase in the near future because the majority of the housing stock purchased at the beginning of the program is nearly all sold. Monitoring of the subrecipient will be conducted in the next quarter.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources
