1. CALL TO ORDER
   11:30 AM OR IMMEDIATELY FOLLOWING DEVELOPMENT COMMITTEE

2. ROLL CALL

3. PUBLIC COMMENT

4. APPROVAL OF MINUTES
   A. Home Advisory Group - Regular Meeting - Tuesday January 2nd, 2018

5. ACTION ITEMS
   A. Action Item -- Recommendation for approval of an agreement modification #3 for Project HM03-02 – Community Housing Advocacy and Development – Acquisition and Rehabilitation Activity, shortening the Affordability Period to June 8, 2019 and allowing properties to be permanently rented.

   B. Action Item -- Recommendation for approval of an agreement modification #11 for Project NSP08-03 – DuPage Housing Authority (DHA) – Acquisition, Rehabilitation, and Resale Activity, reactivating the agreement to allow for eligible reimbursements not to exceed $13,869.10.


   E. Action Item -- Recommendation for Approval of a 5th Agreement Modification for Project HM15-05 – Bridge Communities Scattered Site Transitional Housing Rehab - 4th Time Extension Request to July 31, 2018.

6. OTHER BUSINESS

7. ADJOURNMENT
8. NEXT MEETING DATE - MARCH 6, 2018
1. CALL TO ORDER

11:30 AM meeting was called to order by Chairman Tim Elliott at 11:31 AM.

11:30 AM OR IMMEDIATELY FOLLOWING DEVELOPMENT COMMITTEE

2. ROLL CALL

PRESENT: Anderson, Berley, Chaplin, Chassee, Elliott, Grill, Krucek, Tornatore, Wiley (Remote)
ABSENT: Bastian, Broder, Chrisee, Grasso

Staff Present: Mary Keating, Community Services Director; Jennifer Chan, Community Development Administrator; Barb Temborius, Community Development Specialist; Therese Witkus, Community Development Specialist; Christopher Donovan, Community Development Specialist; Dorin Fera, Community Development Specialist; Tom Schwertman, Community Development Specialist; Ben Leitschuh, Community Development Specialist, and Nicole Rashan, Principal Account Clerk.

State’s Attorney - Patrick Collins.

Others Present: Dawn Dina, Management Analyst - DuPage Mayors and Managers Conference.

3. PUBLIC COMMENT

4. APPROVAL OF MINUTES

A. Home Advisory Group - Regular Meeting - Dec 5, 2017 11:30 AM

There were no changes or additions to the Minutes.

On a voice vote, the Minutes were approved.

RESULT: ACCEPTED [UNANIMOUS]
MOVER: Elizabeth Chaplin, District 2
SECONDER: Janice Anderson, District 5
AYES: Anderson, Berley, Chaplin, Chassee, Elliott, Grill, Krucek, Tornatore, Wiley
ABSENT: Bastian, Broder, Chrisee, Grasso
5. **ACTION ITEMS**

A. Action Item -- Recommendation for Approval of the 6th Revision to the Property Standards Policy.

Chan directed the Committee to page 13 of the packet for the paragraph pertaining to the noise attenuation language.

Wiley asked why the change was necessary. Chan said per HUD’s requirement, the Department is to have a policy which includes language addressing noise attenuation. With this policy in place, it eliminates the need for staff to research noise attenuation for each individual project going through the Environmental Review Process.

On a roll call vote, the motion passed.

<table>
<thead>
<tr>
<th>RESULT:</th>
<th>APPROVED [UNANIMOUS]</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOVER:</td>
<td>Elizabeth Chaplin, District 2</td>
</tr>
<tr>
<td>SECONDER:</td>
<td>Patrick Grill, Vice Chair</td>
</tr>
<tr>
<td>AYES:</td>
<td>Anderson, Berley, Chaplin, Chassee, Elliott, Grill, Krucek, Tornatore, Wiley</td>
</tr>
<tr>
<td>ABSENT:</td>
<td>Bastian, Broder, Chrisse, Grasso</td>
</tr>
</tbody>
</table>

B. Action Item -- Recommendation for Approval of the 8th Revision to the Underwriting Standards for Rehabilitation Programs Policy.

Elliott requested clarification from staff that the principal changes being made were to conform this to grant funding rather than loan funding.

Chan said yes, this was actually cleanup of a previously approved policy change. The “residual beneficiaries” reference was removed, as it is now a grant program and no longer necessary to know if the beneficiary who inherits the home is income qualified. The financial concern now is only the homeowner’s eligibility at the time of the application process.

Also clarified was codifying the use of HUD-published HOME affordable homeownership limits as the maximum home value for assistance by the program, as well as the use of the Fair Cash Value as determined by the DuPage County Assessor’s Office as a factor for determining the maximum home value. If a property has a recorded mortgage that exceeds the FCV, including a Home Equity Conversion Mortgage (HECM), a determination will be made whether or not that affects the eligibility of the property.

The last change was removal of the reference to the IRS 1040 form. The majority of the clients who apply are seniors and do not have to fill out this form. Chan told the committee that Chris Donovan, who runs the program, was in the audience if they should have any in depth questions about the program.
Krucek asked if not requiring the 1040, was it assumed the household automatically income qualified. Donovan said they still have to provide total household income documentation, i.e. Social Security benefits statement, any pension benefits, etc. to make sure they have enough income to pay bills and were not in danger going into foreclosure.

There were no other questions.

On a roll call vote, the motion passed.

<table>
<thead>
<tr>
<th>RESULT:</th>
<th>APPROVED [UNANIMOUS]</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOVER:</td>
<td>John Berley, Addison Asst Village Mngr/Community Dev Di</td>
</tr>
<tr>
<td>SECONDER:</td>
<td>Elizabeth Chaplin, District 2</td>
</tr>
<tr>
<td>AYES:</td>
<td>Anderson, Berley, Chaplin, Chassee, Elliott, Grill, Krucek, Tornatore, Wiley</td>
</tr>
<tr>
<td>ABSENT:</td>
<td>Bastian, Broder, Chrisse, Grasso</td>
</tr>
</tbody>
</table>

6. OTHER BUSINESS

There was no other business

7. ADJOURNMENT

Chaplin made the motion, seconded by Grill, to adjourn the meeting at 11:38am.

On a voice vote, the motion passed.

8. NEXT MEETING DATE - FEBRUARY 6, 2018
To: Home Advisory Group (HAG)

From: Mary A. Keating, Director,
Department of Community Services

Date: January 30, 2018

Subject: Modification to Project HM03-02 – Community Housing Advocacy and Development (CHAD) – Reduction of HOME Affordability Period and Agreement Modification

Background:

Community Development Commission Agreement HM03-02 was adopted by Resolution CDC-038-03 on June 10, 2003, modified by Resolution CD-008-11 on April 12, 2011, and modified by Resolution CD-006-13 on January 22, 2013 in the amount of $518,000 to purchase six single family units as part of the “Just Homes” program. “Just Homes” is a shared-equity program where CHAD provides 40% of the equity and our partner provides 60% of the equity needed to purchase a home. CHAD’s equity partner takes on the responsibilities of home ownership with a smaller mortgage payment, allowing them to pay all utilities, property taxes and maintenance items.

The Agreement was modified April 6, 2011 to allow for “the temporary rental of any townhouse that was to be sold, until such time as market conditions allow for the sale of such home.” Currently one of the original homeownership units is serving as a rental units for CHAD. Its “Just Homes” program is experiencing difficulty attracting lenders to shared-equity homeownership, at locations across DuPage County. In addition, refinancing and Home Equity Lines of Credit are proving difficult for the existing owners to secure due to the program structure. The Modification will allow for the currently rented property to remain as a permanent rental units for low income households as well as allow future properties to become rental if they are sold back to CHAD during the affordability period.

In addition to the modification request above, staff is also recommending the reduction of the HUD required affordability period from 20 years to 15 years. In the early days of the County’s HOME program, affordability periods longer than the HUD requirement were placed of some projects Therefore, over the past couple years, we have been working to simplify our portfolio of HOME loans by reducing the affordability period or releasing projects that have fulfilled the HUD required affordability period. Although these extended affordability periods were never registered in HUD’s tracking system, they were reflected in the project agreements and do put the County at financial risk if an affordability period is not met.
Staff is now asking committee approval to shorten the affordability compliance periods on the following project to match the HUD affordability periods. When the project reaches the end of its affordability period, it will then be released. It is important to make these changes now so that a correct unit inspection schedule can be implemented.

As noted below, this project will also require a modification to the Agreement and recording of a Regulatory Land Use Restriction Agreement (RLURA) to correctly state the HOME affordability period.

<table>
<thead>
<tr>
<th>Project No.</th>
<th>Developer</th>
<th>Project</th>
<th>Expiration Date of HUD Affordability Period</th>
<th>RLURA</th>
</tr>
</thead>
<tbody>
<tr>
<td>HM03-02</td>
<td>CHAD</td>
<td>6 scattered site units</td>
<td>June 8, 2019</td>
<td>RLURA Drafted for June 8, 2019</td>
</tr>
</tbody>
</table>

**Recommendation:** Staff recommends that the affordability period stated in the Agreement shown in the above table be adopted and that the Director of Community Services be authorized to execute modifications to the Agreement and RLURA documents.

If you have any questions regarding the above recommendations, please contact me at 630-407-6457. Thank you.
MODIFICATION THREE TO COMMUNITY DEVELOPMENT COMMISSION
AGREEMENT HM03-02

THIS MODIFICATION ONE TO AGREEMENT is entered into this _______ day of
____________, 2018 by and between the COUNTY OF DU PAGE, Ilinois (hereinafter called
“COUNTY”) and COMMUNITY HOUSING ADVOCACY and DEVELOPMENT, an Illinois
not-for-profit corporation, having a principle place of business at 531 E Roosevelt Road, #200,
Wheaton IL 60187, (hereinafter called “SPONSOR”). The purpose of this MODIFICATION
THREE TO AGREEMENT is to modify an existing agreement between the above parties known
as Agreement HM03-02 which was adopted by Resolution CDC-038-03 on June 10, 2003,
modified by Resolution CD-008-11 on April 12, 2011, and modified by Resolution CD-006-13
on January 22, 2013 to provide SPONSOR with HOME Investment Partnership Program funding
in the amount of $518,000 for the purpose of ACQUISITION AND REHABILITATION OF
SIX SINGLE FAMILY DWELLING UNITS AND KNOWN AS home PROJECT HM03-02
(the PROJECT) (hereinafter, together called “Agreement”).

In consideration of the premises of the Agreement, and for other good and valuable
consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby
agree to the following modification of the terms of the Agreement in accordance with the
following sections of the Agreement:

1. Section III, B-7 is hereby amended to state that the Project shall comply with the
requirements of the HOME Program Final Rule, and it shall remain affordable in
accordance with paragraphs III-B-6 above for 15 years beginning when all necessary title
transfer requirements and construction work have been performed; the final draw down
has been disbursed for the PROJECT; and the PROJECT completion information has
been entered in the disbursement and information system established by HUD
(“Affordability Period”), in accordance with the HOME Program Final Rule.

2. Section III, B-8. is hereby amended to state that County and Sponsor have agreed that
the Affordability Period will remain in effect for the full 15 years, and that all obligations
for said Affordability Period shall be secured by deed restrictions and covenants running
with the land as described in the Regulatory and Land Use Restriction Agreement to be
entered into by between COUNTY and SPONSOR in connection herewith.

3. Section XIV, B. Any house under the Agreement that was to be sold may be temporarily or
permanently rented to an eligible household whose income does not exceed 60% of median
family income as set by the U.S. Department of Housing and Urban Development (HUD) and
updated from time to time. The rental received shall not exceed High HOME rent, less utility
allowances, as set by HUD and updated from time to time. Should five or more houses in the
total project be rented during the same time period, 20% of the rental units must be rented at
Low HOME rent, less utility allowances, as set by HUD and updated from time to time.

4. In all other respects the terms and conditions of the Agreement shall remain in full force
and effect.
IN WITNESS WHEREOF, the parties hereto have executed this Modification on the dates recited below:

COUNTY OF DU PAGE, a body politic in the State of Illinois

By: _____________________________________
    Daniel J. Cronin, Chairman
    DuPage County Board

Date: _____________________________________

Attest: ___________________________________
    Paul Hinds
    County Clerk

SPONSOR: COMMUNITY HOUSING ADVOCACY and DEVELOPMENT, a Not-for-profit Corporation in the State of Illinois

By: _____________________________________
    Brian R. Worth
    President and Chief Executive Officer

Date: _____________________________________

Attest: ___________________________________

Print Name: 

Title: 

Packet Pg. 9
TO: HOME Advisory Group (HAG)

FROM: Mary A. Keating, Director, Department of Community Services

DATE: January 29, 2018

RE: DuPage County Housing Authority (DHA) Recommendation for Reactivation of Agreement NSP08-03 – Modification #11

Background:
Neighborhood Stabilization Agreement NSP08-03 was adopted by resolution CDC-016-09 on June 23, 2009 for the purpose of acquiring up to 8 single family homes to be sold to homebuyers with a maximum 60% Median Family Income. This NSP agreement has gone through ten modifications since 2009 based on new HUD guidelines, time extensions, and transfer of ownership to qualified parties.

The property of 148 Montana, located in Glendale Heights, was transferred from DHA to Habitat for Humanity in 2016 to be rehabilitated and sold to a homebuyer meeting the criteria of the NSP program requirements. The property now has an expected homebuyer and is expected to be transferred within the next 30-45 days. During the closeout phase before the transfer of ownership to the homebuyer takes place, DHA has discovered additional eligible reimbursements in the amount of $13,869.10 that can be requested as part of agreement NSP08-03. In order to process these eligible expenses for reimbursement, the agreement needs to be reactivated briefly to allow the payment request to be processed.

Recommendation: Staff recommends that Agreement NSP08-03 be modified and reactivated until June 30, 2018 to allow a payment request of eligible expenses to DuPage County Housing Authority.
MODIFICATION ELEVEN TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT NSP08-03

THIS ELEVENTH MODIFICATION TO AGREEMENT is entered into this ___________ day of ________________, 2018 by and between the COUNTY OF DU PAGE, Illinois (hereinafter called “COUNTY”) and DUPAGE COUNTY HOUSING AUTHORITY (DHA) (hereinafter called “SUBGRANTEE”). The purpose of this MODIFICATION TO AGREEMENT is to modify an existing agreement between the above parties known as Community Development Commission Agreement NSP08-03, which was adopted by Resolution CDC-016-09 on June 23, 2009, to grant funding in the amount of up to $1,808,795 for eligible costs associated with the acquisition, rehabilitation, and project delivery of up to 8 single family houses (hereinafter, together with any previous modifications thereto, called “Agreement”).

In consideration of the premises of the Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree to the following modification of the terms of the Agreement.

1. The time period covered by the Agreement is hereby reactivated and extended to April 30, 2018.

In all other respects, the terms and conditions of the Agreement shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have executed this Modification on the dates recited below:

COUNTY OF DU PAGE, a body politic in the State of Illinois

By: _____________________________________
    Dan Cronin, Chairman
    DuPage County Board

Date: _____________________________________

Attest: _____________________________________

SUBGRANTEE: DuPage Habitat for Humanity

BY: _____________________________________
    Signature
    Printed Name: Kenneth Coles
    Title: Executive Director

DATE: _____________________________________

ATTEST: _____________________________________
    Signature
    Printed Name: ___________________________
    Title: ___________________________
To: HOME Advisory Group  
From: Mary A. Keating, Director,  
Department of Community Services  
Date: January 25, 2018  

Subject: CD15-23A – DuPage Homeownership Center, Inc. dba H.O.M.E.  
DuPage, Inc. – Closing Costs Grant – Third 6-Month Agreement  
Extension Request  

Background: An Agreement between the County of DuPage and the DuPage  
Homeownership Center, Inc. was entered into for the purpose of providing qualified  
low-income borrower’s purchasing a residence in the Homestead Program a closing  
cost grant in an amount not to exceed $3,000. Said Agreement was adopted by  
Resolution DC-R-0094-15 on February 10, 2015 in the amount of $65,000.  

On February 27, 2017, H.O.M.E. DuPage, Inc. requested their first 6-month time  
extension for Agreement CD15-23A. On March 9, 2017, the time extension request  
was approved and the grant expiration was extended to September 30, 2017.  

On July 19, 2017, H.O.M.E. DuPage requested a second 6-month time extension for  
Agreement CD15-23A. On August 1, 2015, the HOME Advisory Group approved the  
extension recommendation, and on August 15, 2017, the Health & Human Services  
Committee approved the extension request and the expiration was extended to March  
31, 2018.  

On January 25, 2018, H.O.M.E. DuPage requested a third 6-month time extension for  
Agreement CD15-23A. Funding in the amount of $29,000 remains, which DHOC  
anticipates will be fully expended on or before September 30, 2018.  

Recommendation: Staff recommends approval of the third 6-month extension request.  

If you have any questions regarding the above recommendation, please contact me at  
630-407-6457. Thank you.
January 24, 2018

Ms. Mary Keating
Director, Community Services
421 N. County Farm Rd.
Wheaton IL 60187

Dear Ms. Keating:

I am requesting modifications of HOME Agreement HM 15-01 and CDBG Agreement CD15-23A, to extend both agreements for an additional 6 months, or until the funds are exhausted, whichever comes first.

H.O.M.E. DuPage continues to actively market the Homestead program, and interest in the program remains strong. In the past six months, 112 households have attended our Homebuyer Education classes, and 85 households have received individual pre-purchase counseling. Some (not all) will be candidates for the Homestead program. They are in varying stages of market readiness. Those who are not currently market-ready are working on their “action plans” to overcome obstacles to homeownership, such as excessive debt, poor credit, and lack of savings.

In 2017, 14 low-income first-time homebuyers purchased using the Homestead program. Three families are currently preapproved and shopping (all have low affordability due to Homestead’s 35% maximum housing ratio.) One additional household has been referred to a lender for preapproval. One additional household will complete homebuyer education this week, and will then be referred to a lender for preapproval.

We are using HM 15-01 and CD 15-23A funds more slowly than anticipated, however. Within the past several months, 2 Homestead transactions were cancelled because the properties did not meet HOME property guidelines. Several Homestead-eligible borrowers have opted to purchase—some outside DuPage County—with other down payment assistance programs (including Illinois Housing Development Authority’s @Homeillinois and 1stHomeillinois, FHLB’s Down Payment Plus, and Wintrust Community Bank’s $2,000 DPA grant). While these other programs all have less restrictive qualification ratios and virtually no property condition stipulations, H.O.M.E. DuPage remains committed to preparing first-time buyers for successful, sustainable homeownership.

Thank you for your time and consideration of this request.

Sincerely,

Anne O’Dell, Executive Director
MODIFICATION TWO TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT CD15-23A

THIS MODIFICATION TO AGREEMENT is entered into this _____ day of February, 2018 by and between the COUNTY OF DU PAGE, Illinois (hereinafter called “COUNTY”) and the DUPAGE HOMEOWNERSHIP CENTER, INC., d.b.a. H.O.M.E. DUPAGE, INC., an Illinois not-for-profit corporation (hereinafter called “SUBGRANTEE”). The purpose of this MODIFICATION TO AGREEMENT is to modify an existing agreement between the above parties known as Community Development Commission Agreement CD15-23A, which was adopted by Resolution DC-R-0094-15 on February 10, 2015, to grant funding in the amount of $65,000.00, of which $29,000.00 remains unexpended, for the purposes of providing closing cost grants in an amount not to exceed $3,000.00 per qualified homebuyer, to extend the time limit of the Agreement (hereinafter, together with any previous modifications thereto, called “Agreement”).

In consideration of the premises of the Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree to the following modification of the terms of the Agreement.

1. The time period covered by the Agreement is hereby extended to September 30, 2018.

In all other respects, the terms and conditions of the Agreement shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have executed this Modification on the dates recited below:

DUPAGE HOMEOWNERSHIP CENTER,  
d.o.b. H.O.M.E. DUPAGE, INC.  
an Illinois Not-for-Profit Corporation

1600 E. Roosevelt Road  
Wheaton, Illinois 60187

By: _____________________________________  
Anne O’Dell,  
Executive Director

Date: ________________________________

Attest: _____________________________________  
Signature

_____________________________________
Printed Name

_____________________________________
Title

COUNTY OF DU PAGE, a body politic in the  
State of Illinois

By: _____________________________________  
Daniel J. Cronin  
Chairman DuPage County Board

Date: ________________________________

Attest: _____________________________________  
Paul Hinds  
County Clerk
TO: HOME Advisory Group

FROM: Mary A. Keating, Director, Department of Community Services

DATE: January 25, 2017


Background: An Agreement between the County of DuPage and the DuPage Homeownership Center, Inc. was entered into for the purposes of providing qualified low-income borrowers a comprehensive home ownership counseling program and to provide each qualified low-income borrower purchasing a residence in the Homestead Program a deferred junior mortgage of up to $14,999. Reimbursement of eligible project delivery costs in the amount of $2,920 are also funded from the Agreement. Said Agreement was adopted by Resolution HHS-R-0159-16 on May 10, 2016 in the amount of $287,300.

On February 27, 2017, the DuPage Homeownership Center, Inc. (DHOC) dba H.O.M.E. DuPage, Inc. requested their first 6-month time extension for Agreement HM15-01. On March 8, 2017, the time extension request was approved and the grant expiration was extended to September 30, 2017.

On July 19, 2017, H.O.M.E. DuPage requested a second 6-month time extension for Agreement HM15-01. On August 1, 2015, the HOME Advisory Group approved the extension recommendation, and on August 15, 2017, the Health & Human Services Committee approved the extension request and the expiration was extended to March 31, 2018.

On January 25, 2018, H.O.M.E. DuPage requested a third 6-month time extension for Agreement HM15-01. Funding in the amount of $88,851 remains, which DHOC anticipates will be fully expended on or before September 30, 2018.

Recommendation: Staff recommends approval of the third 6-month extension request.

If you have any questions regarding the above recommendation, please contact me at 630-407-6457. Thank you.
January 24, 2018

Ms. Mary Keating
Director, Community Services
421 N. County Farm Rd.
Wheaton IL 60187

Dear Ms. Keating:

I am requesting modifications of HOME Agreement HM 15-01 and CDBG Agreement CD15-23A, to extend both agreements for an additional 6 months, or until the funds are exhausted, whichever comes first.

H.O.M.E. DuPage continues to actively market the Homestead program, and interest in the program remains strong. In the past six months, 112 households have attended our Homebuyer Education classes, and 85 households have received individual pre-purchase counseling. Some (not all) will be candidates for the Homestead program. They are in varying stages of market readiness. Those who are not currently market-ready are working on their “action plans” to overcome obstacles to homeownership, such as excessive debt, poor credit, and lack of savings.

In 2017, 14 low-income first-time homebuyers purchased using the Homestead program. Three families are currently preapproved and shopping (all have low affordability due to Homestead’s 35% maximum housing ratio.) One additional household has been referred to a lender for preapproval. One additional household will complete homebuyer education this week, and will then be referred to a lender for preapproval.

We are using HM 15-01 and CD 15-23A funds more slowly than anticipated, however. Within the past several months, 2 Homestead transactions were cancelled because the properties did not meet HOME property guidelines. Several Homestead-eligible borrowers have opted to purchase—some outside DuPage County—with other down payment assistance programs (including Illinois Housing Development Authority’s @Homeillinois and 1stHomeillinois, FHLB’s Down Payment Plus, and Wintrust Community Bank’s $2,000 DPA grant. While these other programs all have less restrictive qualification ratios and virtually no property condition stipulations, H.O.M.E. DuPage remains committed to preparing first-time buyers for successful, sustainable homeownership.

Thank you for your time and consideration of this request.

Sincerely,

Anne O’Dell, Executive Director
MODIFICATION THREE TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT HM15-01

THIS MODIFICATION TO AGREEMENT is entered into this _____ day of February, 2018 by and between the COUNTY OF DU PAGE, Illinois (hereinafter called “COUNTY”) and the DUPAGE HOMEOWNERSHIP CENTER, INC., d.b.a. H.O.M.E. DUPAGE, INC., an Illinois not-for-profit corporation (hereinafter called “SUBGRANTEE”). The purpose of this MODIFICATION TO AGREEMENT is to modify an existing agreement between the above parties known as Community Development Commission Agreement HM15-01, which was adopted by Resolution HHS-R-0159-16 on May 10, 2016, to grant funding in the amount of $287,300.00, of which $88,851.00 remains unexpended, for the purposes of providing each potential BORROWER a comprehensive home ownership counseling program that is consistent with the Fannie Mae document, “A Guide to Home Ownership,” and a certificate of completion shall be made a part of the loan file; determining each BORROWER’s income eligibility using the Internal Revenue Service (IRS) Form 1040 Adjusted Gross Income definition; and providing each qualified low-income BORROWER purchasing residences in the project a deferred junior mortgage at zero percent (0%) interest in an amount not to exceed $14,999, to extend the time limit of the Agreement (hereinafter, together with any previous modifications thereto, called “Agreement”).

In consideration of the premises of the Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree to the following modification of the terms of the Agreement.

1. The time period covered by the Agreement is hereby extended to September 30, 2018.

In all other respects, the terms and conditions of the Agreement shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have executed this Modification on the dates recited below:

DUPAGE HOMEOWNERSHIP CENTER,
  d.b.a. H.O.M.E. DUPAGE, INC.,
  an Illinois Not-for-Profit Corporation

1600 E. Roosevelt Road
Wheaton, Illinois  60187

By:     _____________________________________
Anne O’Dell,
Executive Director

Date:  _____________________________________

Attest: _____________________________________
Signature

_____________________________________
Printed Name

_____________________________________
Title

COUNTY OF DU PAGE, a body politic in the State of Illinois

By:     _____________________________________
Daniel J. Cronin
Chairman DuPage County Board

Date:  _____________________________________

Attest: _____________________________________
Paul Hinds
County Clerk
To: HOME Advisory Group

From: Mary A. Keating, Director, Department of Community Services

Date: January 26, 2018

Subject: Bridge Communities, Inc. Scattered Site Transitional Housing Rehab HOME Project Number HM15-05
4th Time Extension Request

HM15-05 Bridge Communities, Inc. Scattered Site Transitional Housing Rehab – The following HOME Investment Partnerships Program project was approved by the County Board on February 23, 2016 as part of the 2016 Action Plan for Housing and Community Development to fund the rehabilitation of twenty-six (26) rental units in four separate properties.

Bridge Communities is requesting a six-month extension as a delay in completing rehab has occurred due the lengthy procedure of evicting a tenant. While all other rehab in that building was completed as possible, another few weeks of work, including the punch list items, will be necessary following the eviction. It is anticipated that all of the rehab work and the required documentation will be completed within the extended time period.

Recommendation: Staff recommends that Project HM15-05 be granted a 4th time extension to July 31st, 2018.

If you have any questions regarding the above recommendations, please contact me at 630-407-6457. Thank you.
January 4, 2018

Ms. Therese Witkus
Community Development Specialist
DuPage County Community Development Commission
421 N. County Farm Road
Wheaton, IL 60187

Re: HOME Grant, HM15-05 Request for Extension

Dear Therese,

Bridge Communities is requesting a one-month extension of the HM15-05 Grant Agreement from January 31, 2018 to February 28, 2018 due to one apartment unit remaining to be rehabbed in our 302-308 Dale Drive, Addison, Illinois building. We have a former client who will not leave the apartment unit, but has to be out by January 11, 2018 and until he does we are unable to get into the unit to complete the rehab work.

We anticipate completing all of the rehab work and the required documentation within the extended time period and greatly appreciate the County’s and the Committee’s consideration of this request.

Sincerely,

John R. Hayner
CEO
MODIFICATION FIVE TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT HM15-05

THIS MODIFICATION TO AGREEMENT is entered into this ___________ day of ______________, 2018 by and between the COUNTY OF DU PAGE, Illinois (hereinafter called “COUNTY”) and Bridge Communities, Inc., an Illinois not-for-profit corporation, having a principle place of business at 505 Crescent Blvd, Glen Ellyn, IL 60137, (hereinafter called “DEVELOPER”). The purpose of this MODIFICATION TO AGREEMENT is to modify an existing agreement between the above parties known as Community Development Commission Agreement HM15-05, which was adopted by Resolution DC-R-0059-16 on February 23, 2016, to provide DEVELOPER with HOME Investment Partnerships Program or “HOME” funding in the amount of $236,556 for the purpose of the rehabilitation of twenty-six (26) rental units, in four separate properties; each unit to be leased to an eligible household at a rent not to exceed that allowed under the HOME Program (the “PROJECT”) (hereinafter, together with this modification, called “Agreement”).

In consideration of the premises of the Agreement, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree to the following modification of the terms of the Agreement.

1. The time period covered by the Agreement is hereby extended to July 31st, 2018.

In all other respects, the terms and conditions of the Agreement shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have executed this Modification on the dates recited below:

COUNTY OF DU PAGE, a body politic in the
State of Illinois

By: _____________________________________
   Daniel J. Cronin, Chairman
   DuPage County Board

Date: _____________________________________

Attest: _____________________________________
   Paul Hinds
   County Clerk

DEVELOPER:  Bridge Communities, Inc.
    505 Crescent Blvd
    Glen Ellyn, IL 60137

BY: _____________________________________
   Signature
   Printed Name: John Hayner
   Title: Chief Executive Officer

DATE: _____________________________________

ATTEST: _____________________________________
   Signature
   Printed Name: _________________________
   Title: ____________________________