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<td><strong>1.</strong></td>
<td><strong>CALL TO ORDER</strong></td>
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<td><strong>2.</strong></td>
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<td><strong>3.</strong></td>
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| **4.** | **APPROVAL OF MINUTES**  
A. Home Advisory Group - Regular Meeting - Tuesday August 7th, 2018 |
| **5.** | **ACTION ITEMS**  
A. Action Item -- Recommendation for Approval of a 4th Modification, 4th Time Extension Request for Project CD15-23A – DuPage Homeownership Center Closing Cost Grant  
Until March 31, 2019.  
| **6.** | **OTHER BUSINESS** |
| **7.** | **ADJOURNMENT** |
| **8.** | **NEXT MEETING DATE - OCTOBER 2, 2018** |
1. CALL TO ORDER

11:30 AM meeting was called to order by Chairman Patrick Grill at 11:55 AM.

11:30 AM OR IMMEDIATELY FOLLOWING DEVELOPMENT COMMITTEE

2. ROLL CALL

PRESENT: Anderson, Bastian, Berley, Chaplin, Chassee, Grill, Krucek, Tornatore, Ungerleider, Wiley
ABSENT: Broder, Elliott, Grasso

Staff Present: Mary Keating, Community Services Director; Jennifer Chan, Community Development Administrator; Christine Pedersen, Senior Accountant/Community Services Manager; Christopher Ragona, Community Development Manager; Julie Hamlin, Sr. Community Development Specialist; Barb Temborius, Community Development Specialist; Christopher Donovan, Community Development Specialist; Tom Schwertman, Community Development Specialist; Ben Leitschuh, Community Development Specialist, Anna Sitton, Community Development Specialist.

State’s Attorney - Patrick Collins.

Others Present: Anne O’Dell, Executive Director - DuPage Homeownership dba H.O.M.E. DuPage; Jo Albert, Senior Housing Counselor - DuPage Homeownership dba H.O.M.E. DuPage; Kat Gilman, Permanent Supportive Housing Case Manager - Midwest Shelter for Homeless Veterans and Evan Shields, Public Information Officer - DuPage County.

3. PUBLIC COMMENT

There was no public comment.

4. APPROVAL OF MINUTES

A. Home Advisory Group - Regular Meeting - Jun 5, 2018 11:30 AM

There were no questions, additions, comments or changes.

On a Voice Vote, the Minutes of June 5, 2018 was approved.
RESULT: ACCEPTED [UNANIMOUS]
MOVER: Janice Anderson, District 5
SECONDER: Elizabeth Chaplin, District 2
AYES: Anderson, Bastian, Berley, Chaplin, Chassee, Grill, Krucek, Tornatore, Ungerleider, Wiley
ABSENT: Broder, Elliott, Grasso

5. ACTION ITEMS

A. Action Item -- Recommendation to Approve a Policy to Adopt the Occupancy Rights Under the Violence Against Women Act (VAWA) Policy.

Chan said the Violence Against Women Act (VAWA) law has been around for quite a while, but the policy requirement was made effective this year. Perspective tenants cannot be denied admission because they have been a victim of domestic violence. The majority of the policy relates to protections during the tenancy to the tenant, landlord and the Community Development Commission.

Tornatore requested clarification; if a person is a victim of domestic violence, and applies to rent a unit, the landlord cannot deny this person even though the landlord has safety concerns for any other individual who may come in contact with the abuser. Tornatore stated he is for the policy but was playing devil’s advocate.

Chan stated this is a protection and Keating further clarified that this person is protected from being denied due to the domestic violence issue. However, the individual still has to meet all the other leasing requirements.

Tornatore asked if there was a limitation to the number of units this applies to. Keating said that this policy is for properties in which the County has invested Federal funds into. The smallest building that the County would have any funds in would be a 4-unit building such as those managed by Bridge Communities.

He further asked about the definition of a victim of domestic violence as addressed by Federal or state law; does there have to be a court adjudication or self-reporting case of abuse. Chan said that there was some guidance within the legislation, which was not spelled out in the policy, but referenced by regulation number for tenant and landlord protection. A form is required to be filled out by the individual, if they are seeking these protections.

Tornatore said he is for the concept but was concerned about the details. If the County is complying with the Federal and state laws, and not overregulating or changing any of the existing laws, presumably then the definition of a victim of domestic violence and if adjudication is necessary, has been answered, then what is the necessity of this policy. Keating said in these kinds of situations, the department is required by the Department of Housing and Urban Development (HUD) to have a written policy and that the department
complies with the Federal law.

Tornatore asked if this policy must be approved by HUD. Chan said at this point, it is a requirement to have this policy in place, but as of yet, the department has not been monitored by HUD.

Grill noted that there was a method for appeal in this policy. Tornatore noted that the burden seems to lie with the Commission and was concerned. Keating stated that the Commission would be the responsible party to accept the appeal and then would seek any outside guidance as directed by the Commission.

Wiley thanked Tornatore for his questions which in turn prompted questions of his own. He asked if any other policies were seen and used as a template. Chan said that Illinois Housing Development Authority (IHDA), the DuPage Housing Authority (DHA) and the draft version of the DuPage Continuum of Care’s VAWA policies were all reviewed.

Wiley was wondering if the definition of a victim of domestic violence should be spelled out in the policy. Keating said that the Federal statute was referenced within the policy and this would provide the definition. After a brief discussion, it was decided to continue to reference the statute in case any revisions were made. Keating asked if there was a deadline for this to be approved and Chan said yes.

In addition, Hamlin reiterated that there was a self-reporting form required to be filled out reporting abuse. It is not the requirement of the Department to say whether the abuse is true or not. Tornatore questioned if this person has filled out this form and then says they were denied for that reason, would the prospective tenant come back to the Commission with this grievance? What would the next step be.

Different scenarios were discussed. Would it be the Commission’s responsibility to decide if the person was truly denied because of abuse or due to other factors such as inability to pay the rent. Keating believed this is what would happen. Ragona stated that the department would work with the local HUD office. Discussed were the steps that would take place if a grievance was received. Keating felt that the most likely area in which this would come in to play is when the abused individual needs to break the lease and not be financially penalized. Tornatore was then concerned with what happens to the person who is still in the unit. Tornatore felt it was a great policy and was going to vote in favor of it but was concerned about the procedure. Keating said she would be happy to reach out to Family Shelter Service to give an educational presentation.

Ungerleider asked if there were any other standalone policies pertaining to civil rights. Keating said this is the first standalone policy. All Housing is required to abide by the Civil Rights Act, Equal Housing Opportunity, Fair Housing, etc. These are all built into the agreements.

Chassee said she would support the intention and vote for it. Could it be brought back next month answering the questions the committee has so that it could help the people it is intended for. Wiley suggested since this is a living document, it could be approved...
today, and brought back with any additional changes. Keating said it sounds that the Committee would like the procedure to be explained in more detail. She also commented that if a victim of domestic violence was made a protective class, it would be easier. The issue of what would happen if or when the lease is broken would still be there. Tornatore questioned what happens if the remaining person does not want to pay 100% of the rent and wants to break the lease as well, would the remaining person or the landlord come before the Commission with their complaint?

Tornatore asked if this domestic violence language will be added to the lease. Hamlin said there will be a VAWA addendum added to the leases. Tornatore had suggested that maybe the language could be broadened. Hamlin said that in regard to the length of the policy, HUD requires a detailed policy to be in place.

Chassee agreed with Wiley on approving the policy now. She said VAWA has been around since 1994. The next time it comes to the Committee, a copy of the Federal legislation should be attached which answers most of the questions. She knows that a number of jurisdictions, as well as HUD, have dealt with these cases and have policy and procedures in place. Keating said that the department can reach out to its counterparts throughout the Country.

Anderson said the County wanted to make sure victims were protected, but also wanted to make sure that the landlords were not burdened. The desire is to make sure these units are available, and people have places to live. Landlords need some protection as well.

On a Roll Call vote, all ayes, no nays, no abstentions, the motion was approved with the full understanding that this policy could be amended at any time.

RESULT: APPROVED [UNANIMOUS]
MOVED: Janice Anderson, District 5
SECONDER: John Berley, Addison Asst Village Mgr/Community Dev Di
AYES: Anderson, Bastian, Berley, Chaplin, Chassee, Grill, Krucek, Tornatore, Ungerleider, Wiley
ABSENT: Broder, Elliott, Grasso

B. Action Item -- Recommendation for Approval of a Conditional Commitment with DuPage Homeownership Center dba H.O.M.E. DuPage, Homestead Program, Project Number HM17-03, in the Amount of $107,514.00, to be used for Downpayment Assistance for Income Qualified Individuals.

Chan informed the committee that Jo Albert and Anne O’Dell with H.O.M.E. DuPage were in the audience to answer any questions. The amount of $107,514 in 2017 HOME funds were recommended to be provided for the downpayment assistance program. It is expected these funds will assist six more homebuyers through the course of this program year. In the past, a larger amount of funds was awarded over multiple years. To avoid repeated time extension requests, it was decided to provide enough funding for one year. If there is an increase in demand, HOME DuPage is welcome to come back to the
Committee to ask for additional funds.

Also mentioned was that the Department had reviewed the incredibly tight, low-income household market. This program will continue to assist households at 80% Median Family Income. For a household of four that would be up to $67,700. Even though other homebuyer products are loosening up, the County is keeping a responsible homeownership policy requiring a 5% downpayment, 660 credit score and home inspections. The County wants to make sure that households who use this program will maintain viability as a homeowner.

Wiley requested that the Committee be kept updated on the number of the low-income, first time homebuyers across the County.

On a voice vote, the motion passed.

RESULT: APPROVED [UNANIMOUS]
MOVER: Elizabeth Chaplin, District 2
SECONDER: John Berley, Addison Asst Village Mngr/Community Dev Di
AYES: Anderson, Bastian, Berley, Chaplin, Chassee, Grill, Krucek, Tornatore, Ungerleider, Wiley
ABSENT: Broder, Elliott, Grasso

6. OTHER BUSINESS
There was no other business.

7. ADJOURNMENT
Chaplin made the motion, seconded by Anderson, to adjourn the meeting at 12:28pm.

On a voice vote, the meeting adjourned.

8. NEXT MEETING DATE - SEPTEMBER 4, 2018
TO: HOME Advisory Group

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

DATE: August 27, 2018

RE: CD15-23A – DuPage Homeownership Center, Inc. dba H.O.M.E.
    DuPage, Inc. – Closing Costs Grant – Fourth 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. On February 6, 2018, the HOME Advisory Group approved the
extension recommendation, and on February 20, 2018, the Health & Human Services
Committee approved the extension request and the expiration was extended to September 30, 2018.

On August 24, 2018, H.O.M.E. DuPage requested a fourth 6-month time extension for
Agreement HM15-01. Funding in the amount of $20,000 remains, which HOME
DuPage Inc anticipates will be fully expended on or before March 31, 2019.
**Recommendation:** Staff recommends approval of the fourth 6-month extension request until March 31, 2019.

If you have any questions regarding the above recommendation, please contact me at 630-407-6457. Thank you.
August 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, Inc. continues to actively market the Homestead program, and interest in the program remains strong. In the past twelve months, 250 households have attended our Pre-Purchase Education classes, and 144 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. Four families are currently preapproved and shopping (all have low affordability due to Homestead's 35% maximum housing ratio.)

H.O.M.E. DuPage, Inc. was on track to exhaust all HM 15-01 and CD 15-23A funds, however, in the last two months, 2 Homestead transactions were cancelled at the last minute, leaving funds available for two Homestead purchases. Therefore, we are asking for an additional 6 month extension for the Homestead purchases of two homes from these funds. In the meantime, 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 FOUR TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT CD15-23A

THIS MODIFICATION TO AGREEMENT is entered into this _____ day of September, 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 $20,000.00 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 March 31, 2019.

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: August 27, 2018


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, 2017, 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. On February 6, 2018, the HOME Advisory Group approved the extension recommendation, and on February 20, 2018, the Health & Human Services Committee approved the extension request and the expiration was extended to September 30, 2018.
On August 24, 2018, H.O.M.E. DuPage requested a fourth 6-month time extension for Agreement HM15-01. Funding in the amount of $39,814 remains, which DHOC anticipates will be fully expended on or before March 31, 2019.

**Recommendation:** Staff recommends approval of the fourth 6-month extension request until March 31, 2019.

If you have any questions regarding the above recommendation, please contact me at 630-407-6457. Thank you.
August 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, Inc. continues to actively market the Homestead program, and interest in the program remains strong. In the past twelve months, 250 households have attended our Pre-Purchase Education classes, and 144 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. Four families are currently preapproved and shopping (all have low affordability due to Homestead's 35% maximum housing ratio.)

H.O.M.E. DuPage, Inc. was on track to exhaust all HM 15-01 and CD 15-23A funds, however, in the last two months, 2 Homestead transactions were cancelled at the last minute, leaving funds available for two Homestead purchases. Therefore, we are asking for an additional 6 month extension for the Homestead purchases of two homes from these funds. In the meantime, 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 FOUR TO COMMUNITY DEVELOPMENT COMMISSION AGREEMENT HM15-01

THIS MODIFICATION TO AGREEMENT is entered into this _____ day of September, 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 $39,814.00 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 March 31, 2019.

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