

# NSP Application Checklist

*For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Application and SF-424.*

## Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): County of Kane, IL  
 719 Batavia Avenue  
 Geneva, IL 60134

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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

**A. AREAS OF GREATEST NEED**

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes  No . Verification found on page 1 & 2.

Provide a brief description of areas of greatest need, i.e. census tracts, target area:

To further the County's goal of providing affordable housing the County proposes to utilize NSP funds in the geographic areas of the County with the demonstrated greatest need that have been identified by cross referencing data detailing foreclosure and pre-foreclosure activity with information provided by HUD. The following areas, as accounted for by data from census tracts, have been identified as the areas of greatest need. Priority will be given to these greatest need areas dependent upon the availability of foreclosed upon and moderately priced homes, meeting the minimum 5% purchase discount price based on the current market value. The County also reserves the right to identify other areas of greatest need not identified on this list and remove areas from the list that may no longer be of the greatest need as changes in foreclosure data are documented by HUD and/or Kane County.

Municipality	Estimated Foreclosure Rate	Estimated Amount of Subprime Loans	Unemployment Rate
Carpentersville	6.5%	33%	8%
East Dundee	4.5%	23%	7%
South Elgin	4.5%	23%	7%
North Aurora	4.1%	20%	7%
West Dundee	3.8%	19%	7%
Sugar Grove	3.5%	16%	7%

Hampshire	3.4%	16%	7%
Geneva	2.8%	12%	7%
St. Charles	2.7%	14%	6%
Batavia	2.6%	14%	7%
Elburn	2.6%	11%	7%
Unincorporated Kane County	3.7%	18%	7%

**Note:** A State must include the needs of the entire state, including areas receiving an NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction’s consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State’s own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions.

**B. DISTRIBUTION AND USES OF FUNDS**

Does the submission contain a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes  No . Verification found on page 2, 3, &4.

**Note:** The grantee’s narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

**C. DEFINITIONS AND DESCRIPTIONS**

For the purposes of the NSP, do the narratives include:

- definition of “blighted structure” in context of state or local law,  
Yes  No . Verification found on page 4.
- a definition of “affordable rents,”  
Yes  No . Verification found on page 4 & 5.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,  
Yes  No . Verification found on page 4 & 5.
- a description of housing rehabilitation standards that will apply to NSP assisted activities?  
Yes  No . Verification found on page 5.

***D. INFORMATION BY ACTIVITY***

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,  
Yes  No . Verification found on page 5-10.
- correlated eligible activity under CDBG,  
Yes  No . Verification found on page 5-10.
- the areas of greatest need addressed by the activity or activities,  
Yes  No . Verification found on page 5-10.
- expected benefit to income-qualified persons or households or areas  
Yes  No . Verification found on page 5-10.
- appropriate performance measures for the activity (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR),  
Yes  No . Verification found on page 5-10.
- amount of funds budgeted for the activity,  
Yes  No . Verification found on page 5-10.
- the name and location of the entity that will carry out the activity,  
Yes  No . Verification found on page 5-10.
- expected start and end dates of the activity?  
Yes  No . Verification found on page 5-10.

***E. SPECIFIC ACTIVITY REQUIREMENTS***

Does each activity narrative describe the general terms under which assistance will be provided, including:

- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,  
Yes  No . Verification found on page 5-10.
- range of interest rates (if any),  
Yes  No . Verification found on page 5-10.
- duration or term of assistance,  
Yes  No . Verification found on page 5-10.
- tenure of beneficiaries (e.g., rental or homeownership)  
Yes  No . Verification found on page 5-10.
- Does the design of home building activities ensure continued affordability?

Yes  No  Verification found on page 5-10.

- Does the applicant indicate which activities will count toward the requirement at 2301(f)(3)(A)(ii)?

Yes  No  Verification found on page 7.

***F. LOW INCOME TARGETING***

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50 percent of area median income?

Yes  No  Verification found on page 10.

- Has the grantee identified the estimated percentage of funds appropriated or otherwise made available will 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?

Yes  No  Verification found on page 10.  
Amount budgeted = \$642,500.

***G. CONTACT INFORMATION***

Does the submission include information on how to contact grantee program administrators so that citizens and other interested parties know whom to contact for additional information?

Yes  No  Verification found on page 1.

***H. PUBLIC COMMENT PERIOD***

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment,

Yes  No  Verification found on page

Are citizen comments included in the final amendment, and are the comments specifically and adequately addressed by the grantee?

Yes  No  Verification found on page 10

***I. WEBSITE PUBLICATION***

The following Documents are available on the grantee's website:

- SF 424

Yes  No .

- Proposed Action Plan Amendment

Yes  No .

- Final Action Plan Amendment

Yes  No .

Website URL: [www.co.kane.il.us](http://www.co.kane.il.us).

**J. CERTIFICATIONS**

The following certifications are complete and accurate:

- |  |   |                             |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying                                | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction                    | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan                        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation                   | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3                                    | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation                        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan                               | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months                    | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds <= 120 of AMI                 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) Excessive Force                             | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Compliance with anti-discrimination law     | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with laws                        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |