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2009=2013 AFFORDABLE HOUSING PLAN

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City of Chicago Richard M. Daley, Mayor

LETTER FROM THE COMMISSIONER

We are pleased to submit the 2010 Third Quarter Progress Report, which presents the Department of Community Development's progress on the goals set forth in the City's fourth Affordable Housing Plan for the years 2009-2013.

Through the third quarter of 2010 the Department has committed over \$315 million to support over 7,000 units of affordable housing. This represents 77% of our resource allocation goal and 76% of our units assisted goal.

In the third quarter, the Department approved financing for four multifamily developments. DCD also hosted two Fix Your Mortgage events and one Borrower Outreach event, providing opportunities for over 750 Chicago homeowners to work with lenders and counselors to prevent foreclosure. DCD also hosted the 7th Annual Chicago Rents Rights Expo, assisting 150 renters and landlords.

Despite continued challenges with the housing and lending markets, the Department continues to make progress toward meeting our annual goals under our three main categories of work: Create and Preserve Affordable Rental Housing, Promote and Support of Homeownership, and Improve and Preserve Homes.

As always, we would like to thank all our partners for their continued support and cooperation. With their efforts we continue to progress in our goals to create and preserve affordable housing for Chicago residents

Christine Raguso Acting Commissioner
Ellen Sahli
First Deputy Commissioner

Affordable Housing Plan 2009-2013

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2. City of Chicago Maximum Affordable Monthly Rents

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INTRODUCTION

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of Community Development's fourth Affordable Housing Plan, 2009-2013.

For 2010, DCD projected commitments over \$407 million to assist 9,523 units of housing.

Through the third quarter of 2010, the Department has committed over \$315 million in funds to support over 7,000 units, which represents 77% of the 2010 resource allocation goal and 76% of the 2010 unit goal.

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CREATION AND PRESERVATION OF AFFORDABLE RENTAL UNITS

In 2010, the Department has a goal to commit over \$306 million to support more than 6,300 units of affordable rental housing using loans for new construction or rehab, and rental subsidies.

Through the third quarter of 2010, DCD committed over \$276 million in resources to support over 5,000 units. These numbers represent 90% of the 2010 multifamily resource allocation goal and 82% of the 2010 multifamily unit goal.

Multifamily Rehab and New Construction

Naomi & Sylvester Smith Senior Living Center

In July, the Chicago City Council approved financing for the development of the Naomi & Sylvester Smith Senior Living Center, a HUD Section 202 housing development for the elderly.

The Naomi & Sylvester Smith Senior Living Center, to be developed by New Pisgah Missionary Baptist Church, will be located at 8019-8047 S. Halsted St. in the 21st Ward's Auburn Gresham community.

The Naomi & Sylvester Smith Senior Living Center will create 60 units of affordable senior housing in the Auburn Gresham community of the 21st Ward.

The Naomi & Sylvester Smith Senior Living Center will be a five-story, 60-unit new construction building that will provide affordable units for elderly couples or single people age 62 years and older. Of the 60 units, 59 will be available to renters whose income does not exceed 50% Area Median Income (which is \$30,500 for a two-person household). One unit will be set aside for an on-site property manager.

This development will include a first floor community room, a multi-purpose room, hair salon, and social services area. On-site amenities will also include a laundry room, fitness room, computer room, and a library. Fifteen percent of the units will be adaptable and five percent will be fully accessible for individuals in wheelchairs.

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City financing for this \$12 million development will include a \$2.4 multifamily loan, accounting for almost 19% of the total development cost. In addition, DCD conveyed seven City-owned parcels appraised at \$357,000 for \$1.

Independence Apartments

In September the Chicago City Council approved financing for the construction of Independence Apartments. This investment will create 33 new affordable rental units and nine market rate rental units in seven, six-flat buildings. Independence Apartments, to be developed by Westside Village Phase V, L.P., will be located at 927 S. Independence Boulevard in the 24th Ward's North Lawndale community.

Independence Apartments is part of the ongoing redevelopment of the Homan Square area, former home of the Sears and Roebuck Company. Design elements for this phase will remain consistent with pre-existing homes in the area. Unit sizes will range from one to three bedrooms, with rents ranging from \$695 to \$1,030 depending on unit size and income level. The Chicago Housing Authority has awarded project-based vouchers to this development, thereby allowing nine very low-income households to pay no more than 30% of their adjusted income for rent.

One-to-one parking will be located on-site, and accessible units will be available on the ground floor. This development will also integrate a variety of green building strategies including a highly insulated building envelope, energy efficient windows, high efficiency furnaces and water heaters, and Energy Star appliances throughout.

City financing for this \$8.8 million development will include \$3 million in multifamily loan funds and standard City fee waivers.

Independence Apartments will create 33 affordable and nine market rate units in the 24th Wards North Lawndale community. This development is part of the ongoing Homan Square redevelopment.

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Roseland Village Intergenerational Apartments

Also in September, the Chicago City Council approved financing for Roseland Village Intergenerational Apartments, a 10-unit affordable rental development for grandparents raising grandchildren. Roseland Village, to be developed by the Neighborhood Housing Services Redevelopment Corporation, will be located at 10400-10 S. Michigan Ave. in the 9th Ward's Roseland Community. This is the third building in the Roseland Senior Campus.

Roseland Village is a HUD Section 202 development that will address the critical needs of grandparent's older than 62 raising grandchildren under the age of 19. To assist with these challenges an on-site social services agency will provide a variety of support services including counseling, relief services, peer support groups, workshops and training, legal and financial services, and childcare. All units will be available to seniors whose income does not exceed 50% AMI (which is \$37,550 for a four-person household).

Each unit at Roseland Village will have a combined living/dining area, full kitchen, bathroom, and provisions for storage. The building integrates green and energy efficient design elements, including a green roof and permeable paved parking lot. In addition, twenty percent of the total units will be fully accessible/ adaptable and an additional 5 percent will be hearing and vision compliant pursuant to Mayor's Office for People with Disabilities requirements.

City financing for this \$3.9 million development will include a \$1.7 million multifamily loan. In addition, DCD conveyed two City-owned parcels appraised at \$360,000 for \$ 1, which will generate Donations Tax Credit equity in the amount of \$144,000.

Roseland Village Intergenerational Apartments will create 10 affordable units for grandparents raising grandchildren in the Roseland community of the 9th Ward.

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Hope Manor

Also in September, the Chicago City Council approved financing for the development of Hope Manor, a supportive housing development which will create 50 new units for veterans at risk of homelessness. Hope Manor, to be developed by Volunteers of American of Illinois, will be located at 3053 W. Franklin Boulevard in the 27th Ward's Humboldt Park community.

Hope Manor, a four-story new construction building, will have unit sizes ranging from studios to three-bedrooms. Income eligibility will range from 30-60% AMI (\$ 15,800-\$31,560 for a household of one), with monthly rents ranging from \$781 -\$ 1,457 depending on income and unit size. The developer has received CHA Project Based Section 8 vouchers for all studio apartments, allowing tenants to not pay any rent out-of-pocket. In addition, a Veterans Administration grant will subsidize rents for all two and three bedroom units, meaning tenants will pay no more than \$100 per month in rent.

Each unit Hope Manor will be fully furnished and equipped with a kitchen and private bathroom. There will also be an on-site laundry facility and fitness center. In addition, Volunteers of America provides job training, case management, education, legal assistance, mental health services, and substance abuse treatment to veterans.

City financing for this \$14.4 million development includes a \$1.5 million multifamily loan and the sale of one City-owned parcel valued at \$540,000 for \$1.

Hope Manor will create 50 units of supportive rental housing for veterans at risk of homelessness on the 27th Ward's Humboldt Park Community.

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PROMOTION AND SUPPORT OF HOMEOWNERSHIP

In 2010, DCD has a goal to commit over \$81 million to help more than 1,180 households achieve or sustain homeownership. DCD supports the construction of new homes, the acquisition and rehab of deteriorated and abandoned properties, and financing programs for home purchase and rehabilitation.

Through the thirds quarter of 2010, the Department committed over \$26 million to support over 519 units, achieving 32% of the annual homeownership resource allocation goal and over 44% of the annual homeownership unit goal.

2010 Fix Your Mortgage and Borrower Outreach Events

During the third quarter the Department of Community Development, in coordination with Neighborhood Housing Services of Chicago (NHS), hosted two Fix Your Mortgage events. The first event, held on July 24th at Little Village High School, assisted 223 households. The second event, held August 21st at Northside College Prep High School, assisted an additional 389 households.

The Fix Your Mortgage initiative helps homeowners at risk of foreclosure modify their loans in order to lower their payments. Volunteer real estate attorneys, City of Chicago staff, and HUD-certified counseling agencies review homeowners' paperwork to determine if they qualify for assistance under President Obama's "Homeowner Affordable Modification Program"(HAMP) also known as the Making Home Affordable Program.

Also during the third quarter the Department hosted one Borrower Outreach Day at Prosser Career Academy High School assisting 140 working families who are at risk of foreclosure. Borrower Outreach Days provide Chicago residents with free access to HUD-certified counseling agencies and lending institutions, facilitating loan work-out sessions and access to free legal advice and financial literacy programs.

During the 3rd quarter DCD helped more than 500 homeowners apply for loan modifications

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IMPROVEMENT AND PRESERVATION OF HOMES

In 2010, the Department of Community Development has a goal to commit more than \$19 million to assist more than 1,900 households repair, modify or improve their homes.

Through the third quarter, DCD committed over \$12 million in resources to support over 1,400 units, achieving 66% of the annual improvement and preservation resource allocation goal and 75% of the annual improvement and preservation unit goal.

Tax Increment Financing-Neighborhood Improvement Program

Since 1999 the Tax Increment Finance-Neighborhood Improvement Program (TIF-NIP) has been providing home repair grants in eligible TIF districts. The program provides home repair grants for both single and multi-family residences. Grants are primarily for exterior repairs however, up to 30 percent of the grant may be used for interior repairs that are health and safety related. Grant amounts are based on the number of units per residence.

In 2010 DCD has committed to assist 225 units with \$2.1 million in resources. Through the third quarter, the Department has assisted over 300 households with over \$2.7 million in resources in 10 TIF districts. This accounts for 118% of the annual units assisted goal and 104% of the homeownership resource allocation goal.

Englewood TIF District

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Englewood TIF is one of the ten districts to receive assistance through TIF-NIP in 2010.

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POLICY AND LEGISLATIVE AFFAIRS

Third Quarter Foreclosure Update

According to a new foreclosure report released by the Woodstock Institute, there were 5,745 foreclosure filings in the City of Chicago during the third quarter of 2010, accounting for a 14.2 percent increase from the same period last year. The report also cites 3,238 completed foreclosures in the third quarter, accounting for a 36.7% increase from the same period last year.

Through the third quarter of 2010 there have been 16,898 filings and 9,312 completed foreclosures in the City of Chicago. According to the Woodstock Institute, the City of Chicago's 14.2 percent increase in filings accounts for the

smallest increase in the region. While there has been a significant increase in foreclosure filings in the Loop (76.7 percent), the Near South Side (70.1 percent), and the Near West Side (63.7 percent), large decreases have also occurred in areas previously affected such as Hermosa (-13.7 percent), Englewood (-11.1 percent), and West Englewood (-9.3 percent).

According to Geoff Smith of Woodstock, "While levels of new foreclosure filings are largely stable or on the decline in lower-income communities, this does not mean these communities have emerged from the crisis."

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A separate report by Woodstock released on July 21st asserts that new filings on condominiums comprise a rising share of the Chicago area foreclosure activity. New filings on condominiums in Chicago grew by 38 percent since the first half of 2009, and are predominantly focused on middle- and higher- income communities.

Mayor Daley Warns Against Loan Modification Fraud

In August Mayor Richard M. Daley reminded residents of the danger of loan modification scams. The press conference, held at the Neighborhood Housing Services Office at 1279 N. Milwaukee Ave., served as a warning to at risk homeowners who are feeling desperate to modify their loans. The press event coincided with the City's filing of a consumer protection lawsuit against loan modification company E.A.C. Financial, who allegedly conducted an unlawful scheme whereby up-front fees were taken from homeowners, a practice prohibited by Illinois law.

Residents should avoid anyone who (1) Asks for a fee in advance of providing services, (2) Guarantees they will stop a foreclosure or modify your loan, or (3) Tells you to stop paying your mortgage and pay them instead.

"Getting help to stay out of foreclosure and keeping your home doesn't mean paying a fee. Advice and assistance are available from trusted non-profit organizations working in partnership with the City of Chicago, at no cost to the homeowner," the Mayor said.

City Hosts 7th Annual Rents Rights Expo

On September 25th DCD and Chicago Rents Rights hosted the 7th Annual Rents Rights and Rental Housing Expo at Truman College, 1145 W. Wilson Ave., in the City's Uptown community. The free event informed renters and landlords of their rights and responsibilities, and included exhibitors and workshops to answer questions about landlord-tenant issues and various aspects of rental housing.

In addition to various government and community agencies on hand, developers, banks and realtors were available to discuss topics including fair housing, the Chicago Residential Landlord and Tenant Ordinance, common building code violations, and laws

pertaining to eviction lockouts and foreclosures.

The event was attended by 150 residents, and encouraged both landlords and tenants to continue working together for the betterment of Chicago neighborhoods.

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Update on Senior Housing Plan

Currently DCD is in the final year of the current Five-year Senior Housing Plan. Beginning in 2006, DCD committed to aggressively pursuing available resources and working closely with private and public partners to create 4,000 quality and affordable units of senior housing by 2010. Through the third quarter of 2010 DCD has committed over \$430 million in resources to assist over 4,000 units.

The most recent senior developments financed by DCD include:

Year	Development	Units
2010	Hancock House	. 81
2010	Oakwood Shores Senior Apartments	76
2010	Naomi & Sylvester Smith Apartments	60
2010	Roseland Village	10
2010	Pomeroy Apartments	104

Center for Neighborhood Technology Releases Report on Housing and Transportation Costs

During the third quarter the Center for Neighborhood Technology (CNT) released Driving: A. Hard Bargain, a new report on housing and transportation costs in the Chicago metropolitan region. The report brings transparency to the affect of transportation on housing costs across varying urban areas.

According to this report, transportation typically represents a household's second largest expenditure, in some cases consuming as much as 30 percent of household income. Driving: A Hard Bargain serves as a valuable tool for understanding the burden of transportation costs on affordable housing, and reinforces the City's commitment to transit oriented development. Specifically, developments in transit-rich areas support affordable and sustainable

communities by reducing transportation expenditures to approximately 15 percent of total household income.

The full report can be found on CNT's website at www.CNT.org <<http://www.CNT.org>>.

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Neighborhood Stabilization Program Update

In the third quarter, the Department of Community Development met the mandatory obligation deadline for its first round of the Neighborhood Stabilization Program (NSP) grant, nearly a month ahead of schedule. As of September 1, 2010, the entire \$55.2 million NSP 1 grant was obligated in the U.S. Department of Housing and Urban Development (HUD) tracking system.

Mayor Richard M. Daley announced this accomplishment during a news conference showcasing a 46-unit NSP property that is being redeveloped at 6015 S. Indiana Avenue. Additionally, Mayor Daley announced that HUD has allocated an additional \$15.9 million in NSP 3 funds to the City of Chicago. This third allocation brings the City's total NSP funding to more than \$170 million, more than any other local government in the country. Over the next three to five years, Chicago expects to support 2,500 housing units using these grant funds as well as the proceeds from the sale of NSP homes and from the repayment of construction loans by developers.

The Department of Community Development is also pleased to report that the first home acquired and rehabbed with Chicago NSP funds was sold to a homebuyer during the third quarter. Several other homes are currently available for sale to households making up to 120% of the area median income (which is approximately \$90,000 for a family of four). Homebuyers interested in purchasing a Chicago NSP home are encouraged to visit www.chicagonsp.org <<http://www.chicagonsp.org>>. At the website, prospective homebuyers can register, view homes available for sale, and find a list of HUD-certified housing counseling agencies.

Through the end of September 2010, 343 units (85 properties) have been acquired using Chicago NSP funds. Construction has started on 84 of those units (12 properties). For the most updated status report of NSP activity, please visit www.chicagonsp.org <<http://www.chicagonsp.org>>.

This 46-unit property at 6015 S. Indiana was acquired and is being rehabbed using NSP funds. Photograph provided by Bill Healy.

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APPENDICES

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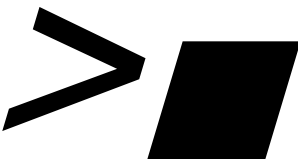
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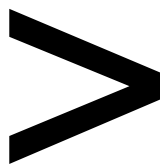
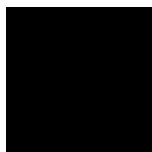
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Appendices - 11

City of Chicago Department of Community Developments Summaries of Approved Multifamily

Developments Third Quarter 2010 Attachments

Naomi and Sylvester Smith Senior Living Center 8019-8047 S. Halsted New Pisgah Missionary Baptist Church

Independence Apartments 927 S. Independence Blvd. Westside Village Phase V, LP.

Roseland Village 10400-10 S. Michigan Ave. Neighborhood Housing Services of Chicago

Hope Manor 3053 W. Franklin Blvd. Volunteers of America of Illinois

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City of Chicago Department of Community Development Project Summary

Third Quarter 2010

BORROWER/DEVELOPER: New Pisgah Missionary Baptist Church

FOR PROFIT/NOT-FOR-PROFIT: Not-for-Profit

PROJECT NAME AND ADDRESS; Naomi and Sylvester Smith Senior Living Center

8019-8047 S. Halsted

WARD/ALDERMAN: 21 '* Ward/ Alderman Howard Brookins

COMMUNITY AREA: Auburn Gresham

CITY COUNCIL APPROVAL: 7/28/10

TYPE OF PROJECT: New construction of a 60 HUD Section 202 senior housing units

MF Loan: City Land: Fee Waivers:

for the seniors age 62 and older earning more than 50% AMI. Each unit will receive a Project Rental Assistance Contract (PRAC) allowing renters to pay no more than 30% of their income towards rent. On-site amenities activities and social services will be available for all residents. This development will include a first floor community room, a multi-purpose room, salon, and a social services area. Also on-site will be a laundry room, fitness room, computer room, and a library for residents.

\$2,387,421 in HOME

Seven City-owned parcels appraised at \$357,000 for \$1 Standard City MF fee waivers

UNIT MIX/ RENTS

Type	Number	Rent	Income Levels Served
1-bedroom	59	\$915*	< 50% AMI
1 -bedroom	1	\$0	Custodian Unit
TOTAL	60		

♦Tenants will pay no more than 30% of their monthly income for rent. The difference is paid under the Project Rental Assistance Contract (PRAC)

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Project Summary**Naomi and Sylvester Smith Senior Living Center Page 2****PROJECT COSTS**

	Amount	Per Unit	% of Project
Acquisition	\$0	\$0	0%
Construction	\$11,018,846	\$183,647	89%
Soft Costs	\$455,500	\$7,592	4%
Professional Services	\$835,900	\$13,932	7%
Financing Costs	\$12,975	\$216	0%
Total	\$12,323,221	\$205,387	100%

PROJECT FINANCING

Source	Amount	Rate	Per Unit	% of Project
HUD Section 202	\$9,527,500	NA	\$158,792	77%
City HOME Loan	\$2,387,421	NA	\$39,790	19%
FHLB AHP	\$265,500	NA	\$4,425	2%
IHDA DTCs	\$142,800	NA	\$2,380	1%
Total	\$12,323,221		\$205,387	100%

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City of Chicago Department of Community Development Project Summary

Third Quarter 2010

BORROWER/DEVELOPER: Westside Village Phase V, L P.

FOR PROFIT/NOT-FOR-PROFIT: Not-for-Profit

PROJECT NAME AND ADDRESS: Independence Apartments

927 S. Independence

WARD/ALDERMAN: 24th Ward/ Alderman Sharon Denise Dixon

COMMUNITY AREA: North Lawndale

CITY COUNCIL APPROVAL: 9/07/10

TYPE OF PROJECT: New construction of a 42 mixed-income rental units in seven, three-story, six-flat buildings. Units will be available for households earning 0% AMI to market rate renters. Each unit will include a washer/drying, dishwasher, and one-to-one on-site parking. The building will include energy efficient and green design elements throughout. Independent Apartments is part of the ongoing Homan Square Redevelopment.

CHA has awarded nine project-based vouchers, allowing income eligible tenants to pay no more than 30% of their adjusted income for rent.

MF Loan: \$3,050,000 in HOME

Fee Waivers: Standard City MF fee waivers

UNIT MIX/ RENTS

Type	Number	Rent	Income Levels Served
1-bedroom/1 bathroom		\$770*	0-30% AMI*
1-bedroom/1 bathroom	2*	\$770*	31-50% AMI*
1-bedroom/1 bathroom		\$695*	51-60% AMI*
1-bedroom/1 bathroom	11	\$695	51-60% AMI
1-bedroom/1 bathroom	4	\$770	Unrestricted
2-bedroom/1 bathroom	2*	\$940*	0-30% AMI*
2-bedroom/1 bathroom	9	\$765	51-60% AMI
2-bedroom/1 bathroom	4	\$940	Unrestricted
3-bedroom/1.5 bathroom	1*	\$1,030*	0-30% AMI*
3-bedroom/1.5 bathroom	4	\$950	51-6-% AMI
3-bedroom/1.5 bathroom	1	\$1,030	Unrestricted
TOTAL	42		

*CHA project-based voucher

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Project Summary Independence Apartments Page

2

PROJECT COSTS

Amount	Per Unit	% of Project
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Acquisition	\$177,000	\$4,214	2%
Construction	\$6,152,500	\$146,488	70%
Other Construction	\$337,565	\$8,037	3.8%
Soft Costs	\$1,004,264	\$23,911	11.5%
Developers Fee	\$784,856	\$18,687	9%
Deferred Dev. Fee	\$11,780	\$280	.1%
Reserves	\$300,499	\$7,155	3.4%
Total	\$8,768,464	\$208,722	100%

PROJECT FINANCING

Source	Amount	Rate	Per Unit	% of Project
Permanent Loan	\$1,080,000	7%	\$25,714.28	12.3%
City HOME Loan	\$3,050,000	NA	\$72,619.04	34.8%
Def. Developers Fee	\$11,780	NA	\$280.47	.1%
LIHTC Equity/Richman Grp.	\$4,626,684	NA	\$110,159.14	52.8%
Total	\$8,768,464		\$208,722	100%

Project Summary

Third Quarter 2010

BORROWER/DEVELOPER: FOR PROFIT/NOT-FOR-PROFIT: PROJECT NAME AND ADDRESS:

WARD/ALDERMAN: COMMUNITY AREA: CITY COUNCIL APPROVAL: TYPE OF PROJECT:

MF Loan: City Land:

Donations Tax Credits:

NHS Redevelopment Corp. Not-for-Profit

Roseland Village Intergenerational Apartments 10400-10 S. Michigan Ave.

9th Ward/ Alderman Anthony A. Beale

Roseland

9/07/10

New construction of a two-story affordable HUD Section-202 rental development providing 10 units of housing for grandparent raising grandchildren. Residents will be able to utilize services provided by the adjacent Roseland Senior Living Center and Roseland Place Senior Apartments, including the full service on-site City of Chicago Senior Satellite Center.

Units will accommodate the needs of seniors as well as provide secure open spaces and play areas to meet the needs of children. Twenty percent of the units will fully accessible/adaptable and an additional five percent will be H/V compliant with City disability requirements.

\$1,681,334 in HOME

Two parcels appraised at \$360,000 for \$1

\$ 144.000 in DTCs generated by the City land donation valued at \$180,00 (\$.80/\$1.00).

Standard City MF fee waivers

UNIT MIX/ RENTS

Type	Number	Rent	Income Levels Served
3-bedroom	6	\$601*	< 50% AMI*
4-bedroom	4	\$601*	< 50% AMI*
TOTAL	42		

*The development has been awarded a Project Rental Assistance Contract (PRAC) allowing tenants to pay no more than 30% of their income towards housing costs

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Project Summary

Roseland Village Intergenerational Apartments Page 2

PROJECT COSTS

	Amount	Per Unit	% of Project
Acquisition	\$1	\$0	0%
Construction	\$3,245,725	\$324,572	84%
Soft Costs	\$619,859	\$61,986	16%
Developers Fee	\$0	\$0	0%
Reserves	\$10,500	\$1,050	0%
Total	\$3,876,084	\$387,608	100%

PROJECT FINANCING

Source	Amount	Rate	Per Unit	% of Project
HUD 202 Grant	\$2,000,000	NA	\$200,000	51.60%
City HOME Loan	\$1,681,334	NA	\$168,133	43.48%
IL DCEO Grant	\$40,750	NA	\$4,075	1.05%
DCD Donations Tax Credits	\$144,000	NA	\$14,400	3.72%
Sponsor Equity	\$10,000	NA	\$1,000	.25%
Total	\$3,876,084		\$387,608	100%

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City of Chicago Department of Community Development

Project Summary Third Quarter

2010

BORROWER/DEVELOPER: Volunteers of American of Illinois

FOR PROFIT/NOT-FOR-PROFIT: Not-for-Profit

PROJECT NAME AND ADDRESS: Hope Manor Apartments

3053 W. Franklin Blvd.

WARD/ALDERMAN: 27th Ward/ Alderman Walter Burnett

COMMUNITY AREA: Humboldt Park

CITY COUNCIL APPROVAL: 9/07/10

TYPE OF PROJECT: New construction of a four-story affordable rental development providing 50 units of housing for veterans at risk of homelessness. Each unit Hope Manor will be fully furnished and equipped with a kitchen and private bathroom. There will also be an on-site laundry facility and fitness center. In addition. Volunteers of America provides job training, case management, education, legal assistance, mental health services, and substance abuse treatment to veterans.

MF Loan: City Land: Fee Waivers:

The developer has applied for CHA project based section 8 vouchers for all studio apartments, and if awarded will allow tenants to not pay any rent out-of-pocket. In addition, a Veterans Administration grant will subsidize rents for all two and three bedroom units, thereby allowing tenants to pay no more than \$ 100 per month in rent.

\$1,500,000 in HOME

One parcel appraised at \$540,000 for \$1

Standard City MF fee waivers

UNIT MIX/ RENTS

Type	Number	Rent	Income Levels Served
Studio	5	\$781*	<30% AMI
Studio	5	\$781*	< 30% AMI
Studio	20	\$781*	< 30% AMI
2-bedroom/ 1-bathroom	10	\$1,025*	< 30% AMI
3 bedroom/ 2-bathroom	10	\$1,467*	< 30% AMI
TOTAL	50		

*The developer has applied for project based section 8 vouchers for all studio apartments and it is expected tenants will pay no out-of-pocket rents. VA Grant per diem will subsidize all two and three bedroom units, lowering out-of-pocket rents to \$100.

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Project Summary Hope Manor Apartments Page 2

PROJECT COSTS

	Amount	Per Unit	% of Project
Construction	\$10,068,253	\$201,365	70%
Soft Costs	\$1,080,760	\$21,616	7%
Lenders Fees & Interest	\$731,855	\$14,637	6%
Developers Fee	\$1,307,859	\$26,157	9%
Reserves	\$1,179,457	\$23,589	8%
Total	\$14,368,184	\$287,364	100%

PROJECT FINANCING

Source	Amount	Rate	Per Unit	% of Project
IHDA ARRA 1602	\$1,355,973	NA	\$27,120	9.44%
City HOME Loan	\$1,500,000	NA	\$30,000	10.44%
IHDA HOME Loan	\$1,000,000	NA	\$20,000	6.96%
VA Grant	\$1,000,000	NA	\$20,000	6.96%
Deferred Dev. Fee	\$307,859	NA	\$6,157	2.14%

FHLB	\$300,000	NA	\$6,000	2.09%
IHDA DTCs	\$210,900	NA	\$4,218	1.47%
IL DCEO Energy Grant	\$125,000	NA	\$2,500	.87%
NEF Tax Credit Equity	\$8,568,452	NA	\$171,369	59.63%
Total	\$14,368,184		\$287,364	100%

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Development Name	Hairpin Lofts	Mercy House Preservation	Pomeroy Oaks Senior Apartments	Oakwood Terrace	West End/Rockwell Phase II-A	Parkside Old Douglass	Bettenfor House SR
Quarter Approved			2nd	in	2nd	2nd	*55
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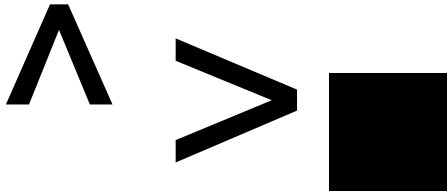
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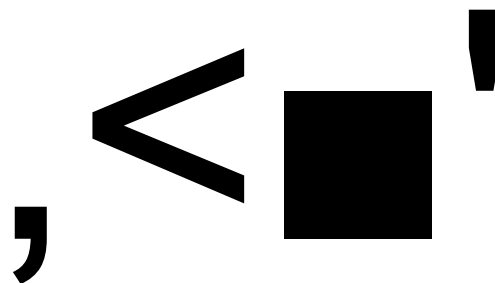
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Appendices - 41

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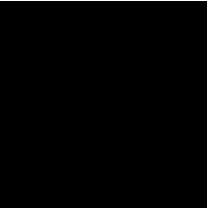
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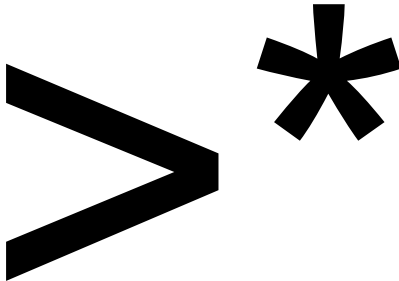
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Appendices - 44

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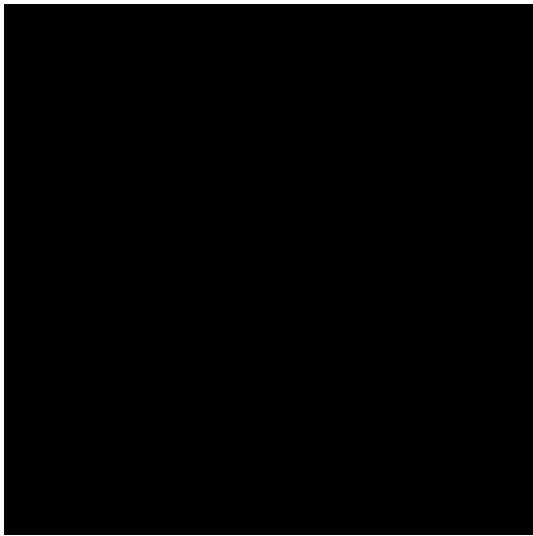
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Appendices - 45

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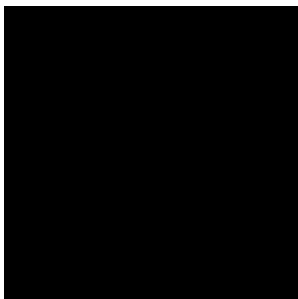
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Appendices - 48

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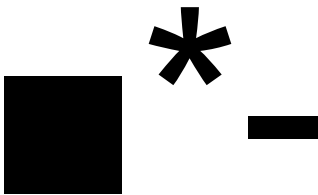
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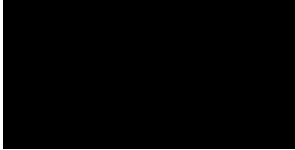
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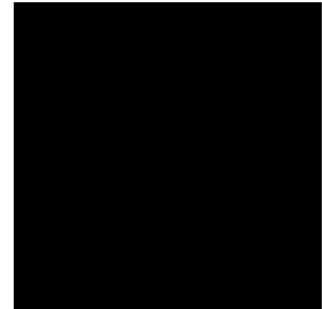
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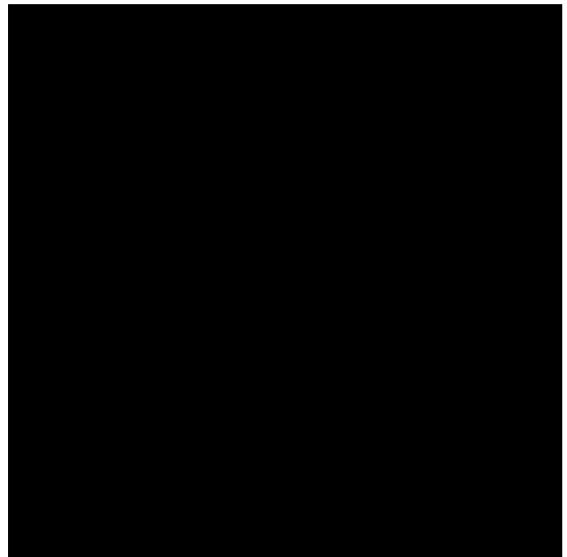
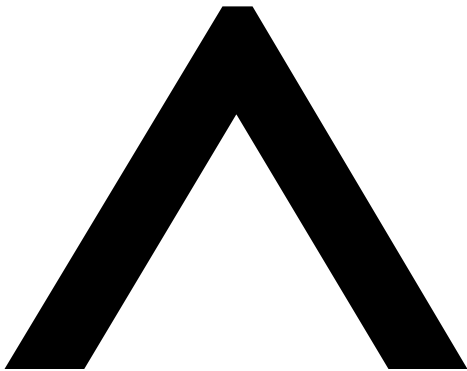
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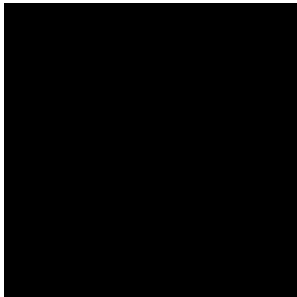
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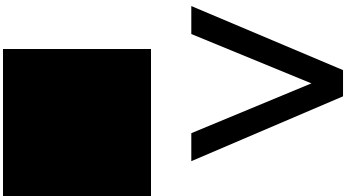
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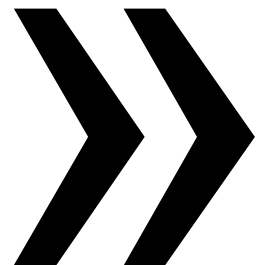
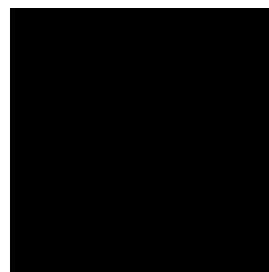
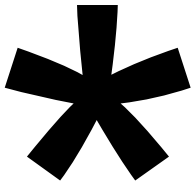
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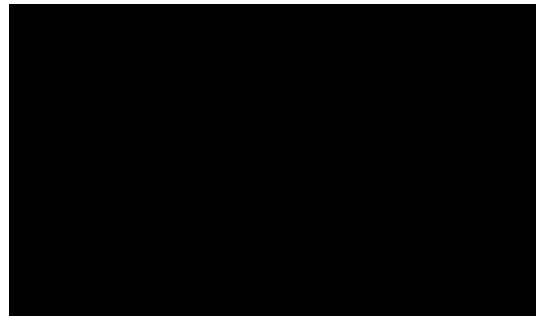
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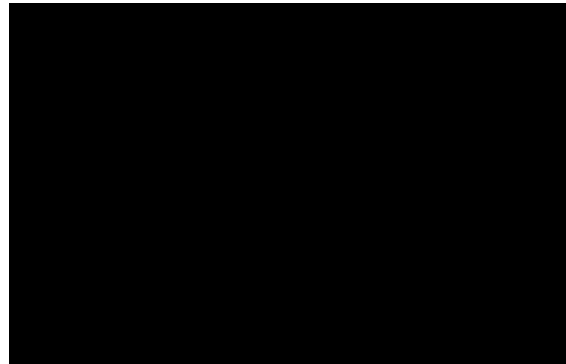
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Appendices -

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**Department of Community Development Neighborhood Lending Program January 1 -
September 30, 2010**

Quarter Counted	Primary Address	Loan Amount	# of Units	Ward
2010,1	4938 S Seeley	\$ 162,000	2	16
2010,1	8213 S. Wood	\$ 13,384	1	18
2010,1	6835 South Cornell Ave Unit IN	\$ 209,900	1	5
2010,1	7013 S. Prairie	\$ 52,000	1	6
2010,1	6002 S. Sanqamon	\$ 97,200	3	16
2010,1	5123 S. Richmond	\$ 20,060	2	14
2010,1	3036 North Gresham Ave	\$ 268,391	2	35
2010,1	1404 N. Harding	\$ 20,740	2	30
2010,1	17 W 35th Street BC2-301	\$ 20,275	1	3
2010,1	222 N. Leamington Ave.	\$ 58,319	2	28
2010,1	7309 S Talman	\$ 142,300	1	18
2010,1	6028 S. Campbell	\$ 20,740	1	15
2010,1	3826 W. 84th St.	\$ 104,586	1	18
2010,1	639 East 101st Place	\$ 154,922	1	9

2010,1	1618 North Central	\$ 66,000	1	29
2010,1	8152 South Kingston	\$ 44,381	1	7
2010,1	6214 South Troy	\$ 18,700		15
2010,1	7355 S Fairfield Ave	\$ 241,682	1	18
2010,1	7200 S Richmond	\$ 22,933	1	18
2010,1	5716 W Grace	\$ 229,372	1	38
2010,1	4843 S Prairie Ave Unit GN	\$ 160,300	1	3
2010,1	516 E 41st Street	\$ 272,679		4
2010,1	10743 South Wabash Ave	\$ 114,400		9
2010,1	12605 South State Street	\$ 32,565	1	9
2010,1	13109 S Muskegon	\$ 23,200	1	10
2010,1	4938 S Seeley	\$ 162,000	1	16
2010,1	5649 S Artesian St	\$ 205,206	1	16
2010,1	6622 S. Oakley	\$ 105,300	1	15
2010,1	4628 S Harding	\$ 35,700		14
2010,1	6005 S Kostner	\$ 25,840	1	13
2010,1	3604 W 69th Place	\$ 11,900	1	13
2010,1	10029 S. May St	\$ 134,000	1	34
2010,1	1152 N Cleveland #12-105	\$ 29,700	1	27
2010,1	7948 South LaSalle Street	\$ 156,270	1	17
2010,1	11536 South Ada Street	\$ 25,030	1	34
2010,1	7132 S. Hermitage Ave.	\$ 89,000	1	17
2010,1	7300 S. Eberhart Ave	\$ 50,000	1	6
2010,1	58 W. 73rd st.	\$ 22,168		6
2010,1	3227 W Flournoy	\$ 31,200	1	24
2010,1	7613 South Champlain Ave	\$ 139,000	1	6
2010,1	1452 South Pulaski	\$ 26,043		24
2010,1	4212 W Roscoe	\$ 40,800		30
2010,1	6400 North Ridge, # 406	\$ 149,115	1	50
2010,1	7300 S. Eberhart Ave	\$ 14,852	1	6
2010,1	11403 S Ada	\$ 9,800	1	34
2010,1	6148 S. University	\$ 518,000		20
2010,1	11721 South LaSalle	\$ 177,400	1	34
2010,1	6357 South Albany Avenue	\$ 136,900	1	15
2010,1	1265 W. 73rd St.	\$ 121,513	1	17
2010,1	7418 S. Sangamon	\$ 46,267	1	17
2010,1	4433 W. Van Buren	\$ 77,487		24
2010,1	10547 S Avenue M	\$ 24,552	1	10
2010,1	4431 S. Maplewood	\$ 19,500	1	12
2010,1	7544 S. May	\$ 162,196	1	17
2010,2	5112 S. Lamon Ave.	\$ 26,350	1	23
2010,2	6218 S. Kilpatrick	\$ 17,250	1	13
2010,2	1748 W Granville Ave Unit 3B	\$ 20,830	1	40
2010,2	7444 S. Normal	\$ 51,724	1	17
2010,2	7300 S. Eberhart Ave	\$ 234,906	1	6
2010,2	5515 WCullom	\$ 14,755	1	38

2010,2	10927 Avenue N	\$ 26,180	1	10
2010,2	8304 South Baltimore	\$ 141,700		10
2010,2	8245 S. Elizabeth	\$ 97,900	1	21
2010,2	1720 N. Kedzie	\$ 28,000		26
2010,2	3840 W. 56th Street	\$ 25,500	1	13
2010,2	101 W. 74th Street	\$ 20,500		6
2010,2	8054 South Saginaw	\$ 25,578	1	7
2010,2	4409 S Keating	\$ 118,187	1	23

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**Department of Community Development
Neighborhood Lending Program January 1 - September 30, 2010**

Quarter Counted	Primary Address	Loan Amount	# of Units	Ward
2010,2	4346 N Spaulding #1S	\$ 9,500	1	33
2010,2	13235 S Avenue M	\$ 22,140	1	10
2010,2	4732 S. Langley	\$ 239,000	1	4
2010,2	4732 N. Langley	\$ 40,000	1	4
2010,2	825 EAST47TH Place	\$ 184,073	1	4
2010,2	7342 S Rhodes	\$ 32,900	2	6
2010,2	7637 S Seeley	\$ 26,350	1	18
2010,2	3217 West Walnut Street	\$ 27,256	2	28
2010,2	3217 West Walnut Street	\$ 22,080	2	28
2010,2	13229 S Brandon	\$ 11,900	1	10
2010,2	3753 W Marquette Road	\$ 23,460	1	13
2010,2	7442 N Hermitage #1K	\$ 20,047	1	49
2010,2	4820 W. Roscoe St.	\$ 36,890	2	38
2010,2	116 N California	\$ 16,440	2	2
2010,2	4825 S Justine	\$ 211,490	2	20
2010,2	11536 South Ada Street	\$ 53,369	1	34
2010,2	6121 S Woodlawn #1	\$ 14,000	1	20
2010,2	8229 S. Rhodes	\$ 142,000	1	6
2010,2	8229 S. Rhodes	\$ 34,500	1	6
2010,2	6831 S. Tripp Ave.	\$ 26,520	1	13
2010,2	10516 S Rhodes Avenue	\$ 140,336	1	9
2010,2	3817 W 60th Street	\$ 25,500	1	13
2010,2	2955 N Lowell	\$ 34,000	1	31
2010,2	2945 East 97th Street	\$ 100,112	1	10
2010,2	5526 S Karlov	\$ 28,645	1	13
2010,2	6400 N Ridge #206	\$ 25,925	1	50
2010,2	5536 W Parker	\$ 153,600	1	30
2010,2	4532 W. Deming Place	\$ 22,100		31
2010,2	2130 N Lockwood	\$ 23,400		37
2010,2	2401 West Lexington, unit 2	\$ 167,000	1	2
2010,2	2735 S. Kildare	\$ 9,000	1	22
2010,2	6659 South Ellis Ave	\$ 225,700	1	5
2010,2	4120SDrexel #3A	\$ 31,000	1	4

2010,2	7706 S Winchester	\$ 27,710	1	18
2010,2	10705 South Green Street	\$ 130,800	1	34
2010,2	5421 S. Christiana	\$ 17,550	1	14
2010,2	3735 S. Lake Park Ave Apt 1S	\$ 48,450	1	4
2010,2	9342 S Crequier Ave.	\$ 160,100	1	8
2010,2	7453 N Sheridan #1C	\$ 11,500	1	49
2010,2	562 N. Aldine	\$ 156,200	1	44
2010,2	4724 S. Laverqne	\$ 26,235	1	23
2010,2	1637 W Granville #3	\$ 36,550	1	40
2010,2	327 N Mason Avenue	\$ 43,659		29
2010,2	10124 S. Sangamon	\$ 24,000	1	34
2010,2	1527 N Lawler	\$ 14,500	1	37
2010,2	3229 S. Kedvale	\$ 19,550	1	22
2010,2	11603 S Throop	\$ 60,401	1	34
2010,2	9611 S. Charles St.	\$ 249,550	1	19
2010,2	8205 S. May St.	\$ 182,470		21
2010,2	1061 North Spaulding Avenue	\$ 319,800	1	26
2010,2	5429 West Iowa	\$ 221,706		37
2010,2	4859 S LeClaire	\$ 32,200	1	23
2010,2	2658 W Rascher #201	\$ 18,683	1	40
2010,2	3628 N Olcott	\$ 21,000	1	36
2010,2	9611 South Prairie Ave	\$ 127,000	1	6
2010,2	5657 S California	\$ 68,120	1	16
2010,2	10036 South Charles	\$ 196,155	1	19
2010,2	10847 S Green Bay Avenue	\$ 20,740	1	10
2010,2	3325 W 66th Place	\$ 17,000	1	15
2010,2	2549 N Laramie #1E	\$ 13,000	1	31
2010,2	1724 N Moody	\$ 32,640	1	29
2010,2	454 East Bowen	\$ 324,000		3
2010,2	5808 S. Sacramento	\$ 22,950		14
2010,2	4041 W82nd Place	\$ 26,350	1	13
2010,2	2226 N Mason	\$ 27,400	1	37
2010,2	4753 S Kilpatrick	\$ 34,974	1	23
2010,2	5355 S Spaulding	\$ 7,000	1	14
2010,2	5816 S Fairfield	\$ 13,000	1	16

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Department of Community Development

Neighborhood Lending Program January 1 - September 30, 2010

Quarter Counted	Primary Address	Loan Amount	# of Units	Ward
2010,2	7238 S Lawndale	\$ 22,100	1	13
2010,2	6154 S Maplewood	\$ 19,335	1	15
2010,2	8909 S May Street	\$ 19,000	1	21
2010,3	4351 West Adams Street	\$ 69,446	2	28
2010,3	5926 S. Washtenaw	\$ 12,750	1	16
2010,3	7706 S. Throop	\$ 43,109	2	17

2010,3	3514 West Arthington	\$ 175,000	1	24
2010,3	3850 W. 63rd Place	\$ 18,105	1	13
2010,3	6148 S. Whipple	\$ 15,750	2	15
2010,3	7119S. Millard	\$ 20,550	1	13
2010,3	13525 S. Buffalo	\$ 13,770	1	10
2010,3	44 E 102nd Street	\$ 12,300	1	9
2010,3	2116 North Menard	\$ 33,911	2	29
2010,3	2131 N. Menard Ave	\$ 18,000	2	29
2010,3	3531 N. Osceola Ave	\$ 25,840	2	36
2010,3	7611 S. Martin L King Dr.	\$ 23,354	1	6
2010,3	7968 S. Kildare	\$ 26,911	1	13
2010,3	3613 W 61st ST	\$ 110,245	1	13
2010,3	4440 West Van Buren	\$ 31,408		24
2010,3	9975 South Winston	\$ 116,000	1	21
2010,3	352 E. 46th Street A1/2	\$ 128,804	1	
2010,3	3307 W 65th Street	\$ 19,890	1	15
2010,3	1144 North Latrobe	\$ 121,000	1	37
2010,3	3905 W 64th Street	\$ 18,500	1	13
2010,3	5200 S Drexel #1W	\$ 20,400	1	5
2010,3	9139 South Lowe	\$ 30,766	1	21
2010,3	1457 North Hamlin	\$ 146,800	1	26
2010,3	4143 S. Wabash Ave	\$ 25,500	1	3
2010,3	2730 West Monroe	\$ 13,283		2
2010,3	308 West 104th Street	\$ 25,251	1	34
2010,3	5131 S. Artesian	\$ 101,768	1	14
2010,3	10322 South Union Ave	\$ 155,293	1	34
2010,3	1031 South Mayfield	\$ 168,700	1	29
2010,3	8636 South Ada Street	\$ 155,000	1	21
2010,3	7610 South Artesian	\$ 161,895	1	18

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Appendices

Department of Community Development

Density Bonus through 9/30/2010

Property Address	Developer	DENSITY BONUS REPORT o. of 6/30/2010				-mjmrajr-ui-Affordable
		Plan Commisition Approval	Type	Projected Payment	Cash Roceived	
1 26 N Des Plaines / 659 W Randolph	Mesirow Stein Development Services	10/6/2006	units	N/A Units	LOC \$726,756.80	24
2 V/ Erie, Dona Hotel	Dano Hotel, LLC		payment	\$335,400 00	\$335,400 00	
10 East Delaware	Ten East Delaware, LLC, the Prime Group, Inc., It's Manager	Jun-06	payment	\$2,376,420.00	\$2,376,420.00	
60 E. Monroe	Mesa Development	5/1/2005	payment	\$1,325,303 00	\$1,325,303.00	
1 1 1 W Illinois	The Alter Group	As of Right	payment	\$922,420 00	\$922,420.00	
123 S Green, The Emorold B	Greek Town Residential Fanners LLC, 410* N. Harlem, 7/21/2006 60634		payment	\$285,600 00	\$285,600.00	
1 25 S Green, The Emerald A	Greek Town Residential Fanne.-S LLC, 4104 N Harlem, 60634	7/21/2006	payment	\$224,400.00	\$224,400.00	
151 N State Street (MOMO)	Smithfield Properties, LLC	7/1/2005	payment	\$299,000 00	\$299,000.00	
160 E Illinois	Orange Blue RHA	As of Right	payment	\$639,828 00	\$639,828.00	
301-325 w. Ohio (Bownel	Woodlown Development LLC (Metropolitan Real Estate)	5/19/2005	payment	\$1,216,860.00	(1,216,860.00	
550 N St Clair Street	Sutherland Bassett Dev Corp	As of Right	payment	\$373,180 00	\$373,180 00	

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550 N St Clair Street	Sutherland Pearsall Dev Corp	As of Right	payment	\$373,160.00	\$373,160.00
OOO N Fairbanks Ct	Schatz Development, 610 N Fairbanks	7/1/2005	payment	\$580,880.00	\$580,880.00
611 S Wells	TR Harrison, LLC	As of Right	payment	\$22,734.50	\$22,734.50
642 S Clark	Smithfield Properties, LLC	As of Right	payment	\$225,965.00	\$225,965.00
1001 W VanBuren	Smithfield Properties, LLC	6/1/2005	payment	\$87,451.81	\$87,451.81
1255 S. Slate	13th&State LLC	5/1/2005	payment	\$247,254.00	\$247,254.00
1400-16 S Michigan	1400 S Michigan LLC	12/1/2005	payment	\$432,316.80	\$432,316.80
1454-56 S Michigan	Sedgwick Properties Dove Corp	5/19/2005	payment	\$322,371.25	\$322,371.25
1555 S Wabash Avenue	Nine West Realty, 1300 Paulina St., 3rd Fl 60608	As of Right	payment	\$127,144.80	\$127,144.80
1720 S Michigan Avenue	1719THC.LLC by CK2 Development LLC	11/1/2005	payment	\$915,631.20	\$915,631.20
2131 S Michigan Ave/2138 S Indiana	Michigan-Indiana LLC by Chieftain Const.,	11/1/2005	payment	\$614,451.60	\$614,451.60
2100 S. Indiana	Avalon Development Group, LLC	Sep-06	payment	\$285,451.00	\$285,451.00
205-15 W Washington	Jupitet Realty Corporation	3/16/2006	payment	\$420,305.60	\$420,305.60
212-232 E Erie, 217-35 W Huron (Flair Tower)	Newport Builders, Inc	12/1/2005	payment	\$2,250,415.00	\$2,250,415.00
161 W Kinjic	Lynd Development	Not required	payment	\$1,211,280.00	\$1,211,280.00
1-5 W Walton, 2 W. Dolwaro (Scottish Rite Walton on the Park)	The Enterprise Companies	Not required	payment	\$2,698,385.00	\$2,698,385.00
200-218 W Lake St/206 N. Wells St	210-218W Lake LLC, 920 W. K Rd., #320, Hinsdale IL 60521	May-07	payment	\$1,439,416.80	\$1,439,416.80
118 E Erie-	NM Protect Campari/, LLC	Not required	payment	\$1,990,686.72	\$1,990,686.72
618-63CIW Woshinuon/101-121 N Des Plomes	The Cornerstone Group 70, LLC	12/1/2005	payment	\$540,630.00	
150 N Jeffersor. (Randolph Hotel)	Atiro Hotels/JHM Hotels		payment	\$474,621.19	
150 E Ontario	Monaco Development	5/19/2005	payment	\$3,880,870.40	
171 N Wabash/73 E. Lake Shore	M&R Development, LLC	8/21/2008	payment	\$1,440,384.00	
51-67 E Van Buren/401-41 S Wabash (Buckingham/Wabash LLC -Wabash II)		6/18/2009	payment	\$2,026,879.20	
Total: **v Vrij**				\$30,233,936.87	\$21,870,552.08

DENSITY BONUS: PROJECTS ON HOLD

Property Address	Developer	Plan Commission Approval	Type	Projected Payment	Cash Received	Number of Affordable Units
2346-56 S Wabash	Dave Dubin	3/17/2005	units	N/A Units		10
400 N Lake Shore Drive (The Spire)	Shelborne North. Water Street LP	4/19/2007	payment	\$5,700,300.00		
1327 S. Wabash (Gaihai)	Wabash Street, LLC, c/o Piedmont Development, 327 S Sangamon, 60607	7/5/2006	payment	\$412,351.00		
212-232 W Illinois St, 501-511 N Franklin St	JDL Acquisitions, LLC, 908 N. Hoisted, Chicago	Aug-08	payment	\$2,654,166.00		
535 N St Clou	Sutherland Pearsall Dev Corp	6/1/2006	payment	\$3,595,112.35		
1-15 E Supeno	I E Superior, LLC	2/1/2006	payment	\$940,960.00		
501 N Clark 55-75 W Grand 54-74 W Illinois	Boyce II, LLC	11/19/2009	payment	\$2,920,843.80		
Total				\$16,223,733.15		

DENSITY BONUS: CANCELED PROJECTS

Property Address	Developer	Plan Commission Approval	Type	Projected Payment	date canceled
100-106 S Sangamon 933-943 W Monroe St	Campus Condominiums, LLC		payment	\$243,617	October-06
301-319 S Sangamon Street / 925 W Jackson	heidner Properties	August-06	units	N/A Units	March-10
501-517 W Huron, 658-678 N. Kingsbury, 500-502 W Erie (Park Kingibury)	501 Huron Building Corporation	June-06	payment	\$853,320	August-07
8 East Huron	8 E. Huron Associates	November-06	payment	1153,162	Apr-08
680 N Rush (F/K/A 65 East Huron) (Canyon Ranch)Huron-Rush, LLC		December-05	payment	11,550,239	June-08
2100S Prairie Avenue	2100 S P. oinfe, LLC	As of Right	payment	\$129,730	August-08
251 E. Ohio / 540 N Fairbanks	Fairbanks Development Associates, LLC	January-07		\$1,042,945	October-08

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