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APPENDICES

Appendix 1

ENTITLEMENT FUNDS UNDER CDBG

CDBG funds flow through local governments and are one of the most flexible sources of financing for eligible projects. Many cities and jurisdictions use these funds for earthquake safety projects. However, in order for a project to be approved one or more of the following national objectives must be met: benefit to low and moderate income individuals, aid in the prevention or elimination of slums or blight, or address other community development needs having a particular urgency in terms of the immediate threat to the health or welfare of the community where other financial resources are not available. BAYREPP, (1992) in its manual Seismic Retrofit Incentive Programs, summarizes these categories.

Eligible Activity	Objective	Qualifies If	Example
<p><u>Special Economic Development:</u></p> <p>Commercial or industrial improvement carried out by the municipality or a nonprofit, including acquisition, construction, reconstruction or installation of commercial or industrial buildings or structures and other real property equipment and improvements, or assistance for private for-profit entities for an activity determined to be "necessary or appropriate" (as specifically defined by the regulations) to carry out an economic development project.</p>	Low/Moderate Area Benefit	The assistance is to a commercial business which serves a Low/Moderate income residential area	Assistance to neighborhood businesses such as grocery stores and laundromats, typically qualify
	Low/Moderate Jobs	The assistance is directly linked to the creation or retention of permanent jobs, at least 51% of which are for Low/Moderate income persons	Assistance to a manufacturer in financing an expansion which will create permanent jobs, at least 51% of which are for Low/Moderate income persons
	Slum or Blighted Area	The assistance is to a business in a designated slum or blighted area and addresses one or more of the conditions which contributed to the deterioration of the area	A low-interest loan to a business as an inducement to locate a branch store in a redeveloping blighted area

Eligible Activity	Objective	Qualifies If	Example
<p><i>Housing Rehabilitation:</i></p> <p>Rehabilitation of any publicly or privately owned residential property, including the conversion of non-residential property for housing, provided such rehabilitation meets a national objective</p>	<p>Low/Moderate Housing</p> <p>Slum or Blighted Area</p>	<p>The housing to be rehabilitated is occupied or will be occupied by Low/Moderate income persons. Rental units must be occupied at affordable rents</p> <p>Housing rehabilitation for households not known to have Low/Moderate incomes qualifies if:</p> <ul style="list-style-type: none"> (1) the structure rehabilitated is located within a designated slum or blighted area; (2) housing deterioration is one of the conditions which contributed to the deterioration of the area; and (3) the structure to be rehabilitated is considered substandard under local definition before rehabilitation (such definition being at least as stringent as standards used in the Section 8 Housing Assistance program) 	<p>Conversion of non-residential structures into permanent housing for Low/Moderate persons.</p> <p>Correction of substandard conditions in housing units located in designated blighted areas exhibiting housing deterioration</p>
	<p>Spot Blight</p>	<p>Housing rehabilitation for households not known to have Low/Moderate incomes qualifies if:</p> <ul style="list-style-type: none"> (1) the structure rehabilitated is located within a designated slum or blighted area; and (2) the rehabilitation is limited to the extent necessary to eliminate specific conditions detrimental to public health and safety 	<p>Elimination of faulty wiring, falling plaster or other similar conditions that are hazardous to all potential occupants</p>

Eligible Activity	Objective	Qualifies If	Example
<p><u>Clearance:</u> Clearance, Demolition, Removal of Buildings and Improvements, Movement of Structures to Other Site</p>	<p>Spot Blight</p>	<p>Clearance is undertaken to eliminate specific conditions of blight or physical decay on a spot basis not located in a slum or blighted area</p>	<p>Demolition of an abandoned and deteriorated structure</p>

EXAMPLE OF FEDERAL FUNDING FOR DISASTER ASSISTANCE

Appendice 2

PROGRAM/ FEATURE	PHYSICAL DISASTER LOAN PROGRAM	INDIVIDUAL AND FAMILY GRANT PROGRAM
TYPE OF ASSISTANCE	Loans to homeowners or renters to repair or replace disaster damage to real estate or personal property.	Grants to individuals and families who are victims of natural disasters.
FUNDING LEVEL	NA	90% Federal funds/10% State funds
AGENCY	U.S. Small Business Administration (SBA)	Jointly administered by FEMA and Illinois Department of Public Aid
APPLICANT BENEFICIARY ELIGIBILITY	Applicants must show the ability to repay all loans. Only uninsured or uncompensated disaster losses are eligible.	Applications are accepted from individuals who have serious needs and necessary expenses which are not met by insurance benefits or other government disaster assistance programs such as SBA.
ELIGIBLE ACTIVITIES	Homeowners may use loans to repair or replace disaster damage to their real estate or personal property back to pre-disaster conditions. Renters are eligible for personal property losses.	Grants may be used for the following: medical/dental expenses; transportation expenses; home repairs, replacements of essential personal property (e.g., household furnishings and appliances); and funeral expenses.
ASSISTANCE LIMITS	Home loan amounts are limited to \$100,00 to repair/replace real estate and \$20,000 to repair/replace personal property. The actual amount of each loan is limited to the verified uninsured disaster loss. Loan terms may not exceed 30 years. Interest rates are currently 4.0 if no credit is available elsewhere; and 8.0% if credit is available elsewhere.	Maximum grant amount is \$12,200.
SPECIFIC CRITERIA AND COMMENTS	SBA disaster loan can be used for relocation within certain limits.	Must have been denied a loan or received a limited referral from SBA under its Physical Disaster Loan Program.

Note: This exhibit displays an example of federal funding available in the State of Illinois during the Great Floods of 1993. National Flood Insurance Program and FmHA loan grant information are not included. This exhibit was prepared according to information available as of November, 1993

PROGRAM/ FEATURE	HOME PROGRAM	CDBG
TYPE OF ASSISTANCE	Housing assistance in the form of loans and grants to homeowners and renters affected by the floods.	Housing assistance grants to qualifying local governments, who in turn can subgrant funds to eligible households.
FUNDING LEVEL	State of Illinois \$10,219,000 Lake County \$ 616,000 Total \$10,835,000	State of Illinois \$30,682,000 Local entitlement \$ 5,205,000 Total \$35,887,000
AGENCY	HUD/Illinois Housing Development Authority/Lake County	HUD/Illinois Department of Commerce and Community Affairs
APPLICANT BENEFICIARY ELIGIBILITY	Designated local government agencies. Communities not participating in the flood insurance programs are ineligible for HOME funds. Beneficiaries are renters and homeowners whose incomes are either at or below 80% of the area median income.	Only units of local government (cities, villages, townships, and counties) are eligible to apply. Beneficiaries are low- and moderate-income households.
ELIGIBLE ACTIVITIES	Eligible priority activities include the following: rental and owner-occupied rehabilitation; home-buyer assistance; property acquisition; new construction; reconstruction; and other reasonable and necessary expenses.	New construction and rehabilitation of residential buildings, including energy efficiency improvements; direct assistance to facilitate home-ownership by low- and moderate-income households, including subsidizing interest rates and mortgage principal amounts, financing the acquisition of existing housing, acquiring guarantees for mortgage financing from private lenders, providing down-payment assistance, and paying reasonable closing costs; and acquisition of damaged housing if used to acquire replacement housing
ASSISTANCE LIMITS	No applicant dollar maximum has been established. Maximum per household limits for homeowners will generally be FHA maximum purchase limits used under the regular HOME Program.	No applicant dollar maximum is established. CDBG funds will be used to fill the gap in funding available to address housing needs of low- and moderate income persons.
SPECIFIC CRITERIA AND COMMENTS	HOME funds may only be used after seeking assistance from flood insurance, FmHA, FEMA, and SBA. Sponsors must determine that individuals have exhausted these resources before they are eligible to apply for home FUNDS. Communities must be participating in the flood insurance program or other floods insurance program of a similar coverage in order to receive HOME funds for their jurisdiction.	Each grantee shall be responsible for ensuring that individual households applying for funds has exhausted all private insurance and all other available public resources. Flood insurance is a prerequisite to be met by all households residing within identified special flood hazard areas.

ESTIMATED EXPENDITURES UNDER TAX INCREMENT FINANCING

Appendix 3

Model financial plan, Illinois Department of Commerce and Community Affairs

The following sample financing plan illustrates how public investments in a redevelopment project area can be financed based on potential bond revenues and other available project income:

ASSUMPTIONS

Original Equalized Assessed Value of Project Area	\$ 4,320,000
Estimated Equalized Assessed Value (when project is completed)	12,820,000
Current Property Taxes	259,200
Estimated Property Taxes (when project is completed)	769,200
Annual Tax Increment (\$769,200 - \$259,200) =	510,000

ESTIMATED EXPENDITURES

Land Acquisition	\$ 1,500,000
Relocation	150,000
Demolition	100,000
Planning and Engineering	150,000
Parking Lot Developments	1,500,000
Street Improvements	850,000
Streetscape Improvements	500,000
Facade Loan Program	1,000,000
Contingencies	500,000
Administration	250,000
TOTAL	\$ 6,500,000

ESTIMATED REVENUES

	Gross	Net
Land Sale to Developer		\$ 750,000
Tax Increment Bonds	\$ 5,000,000*	4,250,000**
Community Development Block Grant Revenues		1,500,000
TOTAL		\$ 6,500,000

*Bonding capability: An annual increment of \$510,000 will amortize a loan of approximately \$5,000,000 for a period of 20 years at 8 percent interest.

**Net equals 85 percent of gross sale of bonds due to the fact that it is necessary for the city to fund interest and principal payments until project is completed.

Source: *Tax Increment Financing*, (Springfield, Illinois Department of Commerce and Community Affairs, Office of Urban Assistance, November 1986), 14.
