

City of Chicago
Department of Housing and Economic Development

STAFF REPORT
TO THE
COMMUNITY DEVELOPMENT COMMISSION
REQUESTING DEVELOPER DESIGNATION
SEPTEMBER 10, 2013

I. PROJECT IDENTIFICATION AND OVERVIEW

Project Name:	West Humboldt Place
Applicant Name:	The Children's Place Association
Project Address:	3533-45 West Chicago Avenue
Ward and Alderman:	27 th /Walter Burnett
Community Area:	Humboldt Park, 23
Redevelopment Project Area:	Chicago / Central Park
Requested Action:	TIF Developer Designation
Proposed Project:	The three-story new construction will consist of 13 studio, two and three bedroom units of permanent supportive housing with space for supportive services on the first floor. The project will provide 13 housing units of which 100 percent of the units will be affordable for households earning no more than 80 percent of the area median income.
TIF Assistance:	\$1,000,000

II. PROPERTY DESCRIPTION

Address:	3533-45 West Chicago Avenue
Location:	Southwest Corner of Chicago and Drake Avenues

Tax Parcel Numbers: 16-11-200-019
16-11-200-020

Land Area: 19,050 sq. ft.

Current Use: The land is currently vacant and is surrounded by an approximately five foot high iron fence.

Current Zoning: B3-2 Community Shopping District

Environmental Condition: The site does not require remediation.

III. BACKGROUND

The proposed project will be built on a vacant parcel in the Humboldt Park neighborhood. The surrounding neighborhood is a mix of commercial and residential structures along with many vacant parcels. The Children's Place Association (CPA) currently has two residential facilities which serve households whose head of household has a disability and may have a history of homelessness and the organization wants to increase the capacity of people they can serve. In order to fill a financial gap associated with their proposed project at 3533 W. Chicago, CPA approached the City asking for TIF assistance. CPA purchased the land for \$212,000 on August 29, 2013.

IV. PROPOSED DEVELOPMENT TEAM

Development Entity:

The Children's Place Association has two decades of experience providing client supportive services directly, in managing relationships with other community service providers and in making and receiving client referrals to social service and health care providers. They also have experience working as a managing agent for apartments through their fully owned subsidiary, Children's Place Housing Corporation, since 1998. The mission of The Children's Place Association is to improve the present and secure the future for children, youth and families confronted by HIV/AIDS or other life-changing health conditions. The organization has an annual budget of \$6.2M with approximately 85% of its revenues coming from government service fees and grants and the remaining 15% from individuals, foundations, and corporate giving.

The Developer has previously developed two buildings of supportive housing in the Humboldt Park community: a 10-bed residence for children medically complex needs at 3059 W. Augusta Blvd; and a multi-use facility at 1800 N. Humboldt Blvd that includes an early learning center and three residential units. It also manages six subsidized apartments. Each of these properties is fully occupied with an extensive waitlist.

Consultants:

Architect: Landon Bone Baker Architects, Ltd.

LBB worked on The Children Place's previous building project, the Early Learning Center and Housing Program. They have a wealth of experience in planning and designing for all types of projects, especially those for their non-profit clients involved in affordable housing.

Finance Consultant: Lighten-Gale Group

Lighten –Gale Group is a Chicago-based affordable housing consultant established in 1999. They have extensive experience in coordinating financing and project management services related to the development of affordable, market rate and mixed-income housing, with a specialty in developments for homeless and special need populations.

V. PROPOSED PROJECT

Project Overview: The Children's Place Association proposes construction of a 13 unit , 3 story rental building with subsidized apartments for low-income families in which at least one member (head of household) has a disability. The housing will be permanent housing and include onsite supportive services and space for resident activities on the first floor. These amenities include a community room, communal kitchen, and a computer resource area. Supportive services will be provided to all tenants by Children's Place and will include case management, family success coaching, mental health therapy, job training and educational assistance. The building will contain studio, two-bedroom and three-bedroom units. All of the units will be available to people with disabilities. The exterior of the building will be a brick veneer with fiber cement panels running vertically between the windows on the second and third floors. There will be a surface parking lot with 9 spaces which will be accessed off of an adjoining alley directly south of the building.

A site plan, floor plans and elevation are provided as exhibits to this report.

Residential Unit Profile: The following table provides a detailed description of the proposed project. The subject property will provide a total of 13 rental units of which three units will be available to households learning less than 30 percent of area median income (AMI), six units at 50% AMI or less, and four units available to households earning less than 80% of AMI. These units will satisfy the Chicago affordable housing ordinance, which requires 10 percent affordable units in projects developed on land sold by the City or 20 percent affordable units in projects receiving TIF assistance.

Unit Profile

Unit Type	Number	Market/ Affordable	Size-sf	Monthly Rent/sf*	Monthly Rent*
Studio	3	Affordable at 30% AMI	370	\$1.08	\$399
2 bed/1 bath	3	Affordable at 50% AMI	800	\$1.07	\$854
3 bed/1 bath	3	Affordable at 50% AMI	1,050	\$.94	\$986
2 bed/1 bath	2	Affordable at 80% AMI	800	\$1.20	\$958
3 bed/1 bath	2	Affordable at 80% AMI	1,050	\$1.12	\$1,171

* The owner will pay all utilities.

The affordable rent paid by the tenant is based on the tenant's income and not on market comparables. The maximum rent for each defined "affordable" income level is published annually by the US Department of Housing and Economic Development and listed according to building construction type (i.e. apartment, townhouse, house), number of bedrooms and household size. Rent per square foot is not considered except that HUD housing quality standards and Chicago zoning and building codes set minimum room and unit sizes. Different federal funding development and operating support sources may have different maximum income and rent restrictions.

When developers determine the rent to charge for a project that is using HUD program subsidies through one of the City of Chicago's Multifamily Financing programs, the developer is required to establish market-area rents by commissioning a market study of the targeted market area. The developer is allowed to charge the lesser of HUD-estimated Fair Market Rent or the rent cap by income group (i.e., the 60% rent), but must also take into consideration the localized rent for the development's targeted market area, which is often much lower than the HUD FMR, and may be the same as, or even lower than, the "affordable" rent levels.

Environmental Features: The project complies with HED's green matrix by being Energy Star compliant. The project will also comply with the 2013-2014 Illinois Energy Efficient Affordable Housing Construction Program administered by DCEO. The requirements of these programs included a reflective, Energy Star roof, insulated entry doors, advanced air sealing techniques, Energy Star Certified appliances; Energy Star-labeled lighting fixtures; direct vent sealed combustion furnaces, minimum 14.5 SEER air conditioners; 50% landscaping planted with native or adaptive species; low-flow plumbing fixtures and low-VOC paint.

VI. FINANCIAL STRUCTURE

The proposed rental project will be funded from a variety of sources. The Developer has received a commitment from IHDA for \$3,210,162 in Permanent Supportive Housing Funding and an administrative grant of \$131,162. In addition, the project will be funded with a \$42,000 DCEO Energy Efficiency Grant, \$75,000 in Donation Tax Credits and \$300,000 raised through The Children's Place Association capital campaign. The \$1,000,000 in TIF assistance will be paid in four installments--\$250,000 at 25%, 50%, and 75% completion. The final \$250,000 will be paid at issuance of the Certificate of Completion. The total TIF amount represents 19.5% of the total project costs (\$5,125,324). TIF assistance will come from area- wide increment in the Humboldt Park TIF and is needed to off-set the cost of developing a housing project in which 100% of the units will be affordable.

The following table identifies the sources and uses of funds.

Sources and Uses of Funds

<u>Sources</u>	<u>Amount</u>	<u>% of total</u>
IHDA FAF	\$313,162	6.1%
Children's Place capital campaign	\$300,000	5.8%
DCEO Energy Efficiency	42,000	.8%
TIF during construction	\$1,000,000	19.5%
IHDA Permanent Supportive Housing	\$3,210,162	62.7%
Deferred Developer Fee	\$185,000	3.6%
Illinois Affordable Housing Tax Credits	<u>\$75,000</u>	<u>1.5%</u>
Total Sources	\$5,125,324	100%

<u>Uses</u>	<u>Amount</u>	<u>\$/sf of Building*</u>
Land Acquisition (\$11.12 per sf of land)	\$212,000	\$10.92 psf
Hard Costs		
Construction	\$3,269,919	
Contingency	\$172,905	
Other Construction Costs	<u>\$211,182</u>	
Total Hard Costs	\$3,654,006	\$188.35 psf
Soft Costs		
Architect's Fee (4.8% of hard costs)	\$174,160	
Legal Fees (1.2% of total costs)	\$64,750	
Other Professional Fees (2.9% of total costs)	\$149,025	
Consultants(3% of total costs)	\$153,082	
Developer Fee(7.5% of total costs)	\$389,111	
Reserves(1.1% of total costs)	\$59,513	
Lender Fees(3.9% of total costs)	\$202,677	
Other soft costs(2.3% of total costs)	<u>\$121,750</u>	
Total Soft Costs (24.5% of total costs)	\$1,259,318	

Total Uses \$5,125,324 \$264.19 psf
*Gross building area is 19,400 square feet

VII. PUBLIC BENEFITS

The proposed project will provide the following public benefits.

Affordable Housing: The project will provide 13 new affordable housing units.

Property Taxes: The project will expand the tax base because the investment in the property will result in an increase in its assessed value.

Permanent Jobs: The project is estimated to generate nine full-time program staff members related to the supportive services located on the first floor of the building. There will also be a part-time summer position, Camp Coordinator, and two part-time building property staff.

Construction Jobs: The project will produce 20 temporary construction jobs.

Affirmative Action: The developer will comply with the requirements of Chicago's affirmative action ordinance, which requires contract participation of 24% by minority-owned business enterprises (MBEs) and 4% by woman-owned business enterprises (WBEs). The developer has provided notification of the proposed project, by certified mail, to several associations of minority and women contractors. A sample version of the letter and copies of the post office receipts for the certified letters are presented as exhibits to this report.

City Residency: The developer will comply with the requirements of Chicago's city residency ordinance, which requires that at least half of all construction-worker hours be filled by Chicago residents. The developer will also comply with the requirement that all construction jobs are paid the prevailing wage.

VIII. COMMUNITY SUPPORT

Alderman Burnett endorses the project and has provided a letter of support (see exhibits for copy). The project was presented to the community at two meetings held on July 21st and September 18th, 2012. The development team received positive feedback during presentations mad to the Chicago Avenue Task Force Committee and the block club meeting. Attendee provided positive comments. The West Humboldt Park Development Council has endorsed the project. (See exhibits for copy of support letter).

IX. CONFORMANCE WITH REDEVELOPMENT AREA PLAN

The proposed project is located in the Chicago/Central Park Tax Increment Financing Redevelopment Project Area. The proposed project will satisfy the following goals of the area's redevelopment plan: eliminate the blighting conditions that cause the area to qualify for TIF;

encourage infill residential and commercial projects. The implementation strategy for achieving the plan's goals envisions the need to provide TIF financial assistance for the development of permanent supportive housing. The proposed project also conforms to the plan's land use map, which calls for mixed use development at the subject site.

X. CONDITIONS OF ASSISTANCE

If the proposed resolution is approved by the CDC, HED will negotiate a redevelopment agreement with the developer. The redevelopment agreement will incorporate the parameters of the proposed project as described in this staff report.

It is HED policy that no business will be conducted with a development entity whose any principal has outstanding municipal debts (such as unpaid parking tickets, unpaid water bills, unpaid business licenses, and others), is in arrears of child support payments, or who is a debtor in bankruptcy, a defendant in a legal action for deficient performance, a respondent in an administrative action for deficient performance, or a defendant in any criminal action.

XI. RECOMMENDATION

The Department of Housing and Economic Development has thoroughly reviewed the proposed project, the qualifications of the development team, the financial structure of the project, its need for public assistance, its public benefits, and the project's conformance with the redevelopment area plan, and HED recommends that the CDC recommend to the City Council the designation of The Children's Place Association as Developer for the development of 13 units of permanent supportive housing at 3533-45 West Chicago Avenue.

EXHIBITS

TIF Project Assessment Form
Redevelopment Area Map
Neighborhood Map or Aerial
Survey or Plat
Site Plan
Typical Floor Plan
Front Elevation or Rendering
Sample M/WBE Letter
Copies of M/WBE Certified Letter Receipts
Lender's Letter of Interest
Community Letters of Support
Alderman's Letter of Support

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Diana Ware

Managing Director, Corporate Risk Manager
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** Indicates past Board Chair*

West Humboldt Place | Chicago/Central Park TIF | Housing

TIF Request: \$1M | Total Project Cost \$5,042,724 | 20% from TIF
 2015 Ward(s)- 27th Ward/ Aldermen Burnett

Project summary

Construction of a three-story, 13-unit building consisting of studio, two, and three bedroom units. Permanent supportive housing for families where the head of household has a disability and a history of homelessness. Property consists of a multi-purpose recreation room, computer lab, storage, surface parking and laundry facilities available for resident use. Facility will be operated by on-site housing manager. Children's Place Association will operate a medical and social services office at the site, fully staffed by case managers. Units will be affordable to those with income at or below 30%, 50%, and 80%. Children's Place Association currently operates a 10-bed residence for children with medically complex needs at 3059 W. Augusta and a multi-use facility at 1800 N. Humboldt Blvd that includes an early learning center and three residential units.

Project details

- Project goal:**
- Enhance capacity for expanded services to larger community with counseling, case management and other services to serve 135 low-income children and caregivers annually at this site
 - Provide supportive services that will address tenants' needs (i.e., job training, health and well-being, education assistance).

"But for" reason: Affordable project for very-low income individuals who are disabled, homeless or at-risk homeless. The project will not generate enough revenue to support a private loan. Therefore, it would not be feasible without the benefit of TIF funds.

- Development team:**
- The Children's Place Association—founded in 1991,
 - Children's Place Community Living LLC
 - Landon Bone Baker—Architects
 - TBD - General Contractor

- Timeline:**
- Community Development Commission – TBD
 - Introduction to City Council – TBD
 - City Council Passage – TBD
 - Closing – TBD
 - Construction Start- September 2013 (target date)
 - Project Complete – May 2014 (target date)

Submitted by: The developer's submitted a multi-family application to DHED for review, DHED selected it as a project to move forward.

Ec. Dev. Overview

Project finance facts

TIF Financing structure:	Grant
Other funding sources:	\$3,210,162 BIBP Grant \$313,162 IHDA FAF Loan Funds \$300,000 Children's Place Association Donations \$127,400 Deferred Developer Fee \$50,000 Donation Tax Credits – State Issued \$42,000 DCEO Energy Grant – State issued
Payment disbursement:	Two Payments; timing to be determined.
Taxpayer protection provisions:	Developer will provide a construction completion guaranty. Additional security may be negotiated.
City upside participation:	Not Applicable

Total cost per sq. ft. (\$/sq. ft.)

Residential floors: \$267.40 per sq. ft./ \$303,235 per unit
Commercial (Supportive Service) Floor: \$249.43/sq. ft.

Jobs created (permanent/construction)

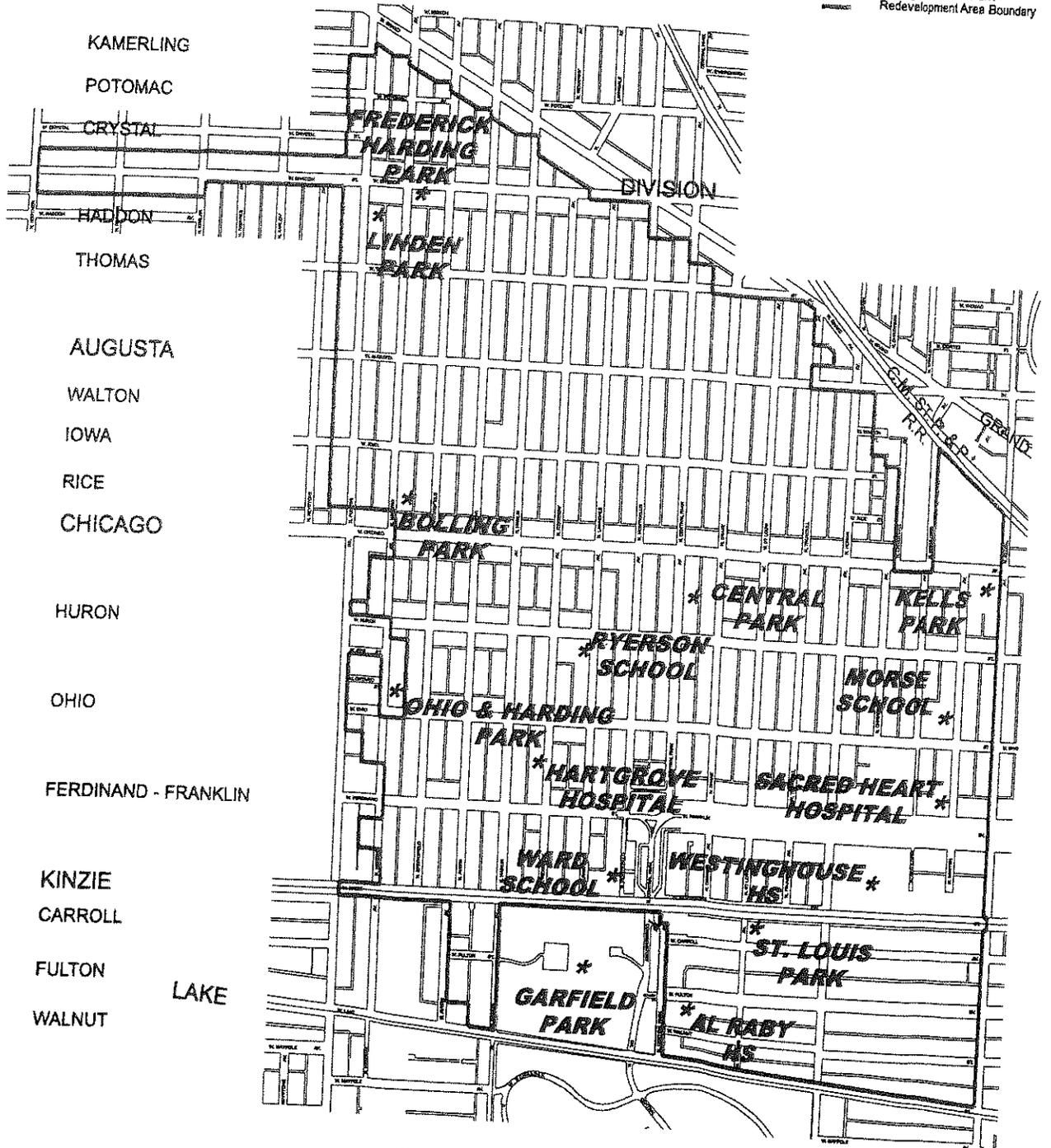
6/20

Fits in the "Plan for Economic Growth & Jobs"?

Affordable Housing/ Special Merit Consideration

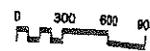
Exhibit A
 Boundary Map of TIF Area
 Chicago / Central Park Redevelopment Area
 City of Chicago, Illinois

LEGEND
 Chicago / Central Park
 Redevelopment Area Boundary



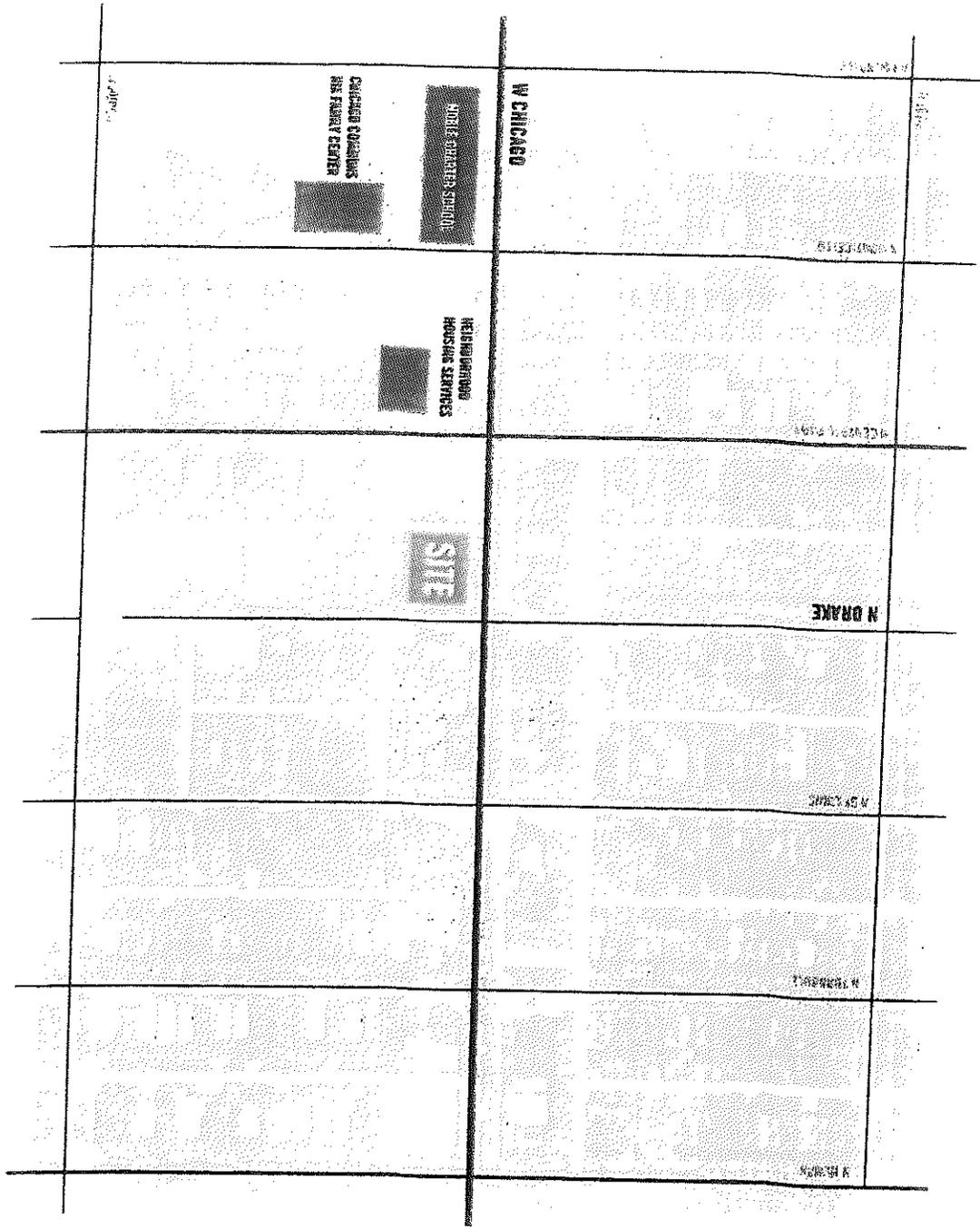
KOSTNER

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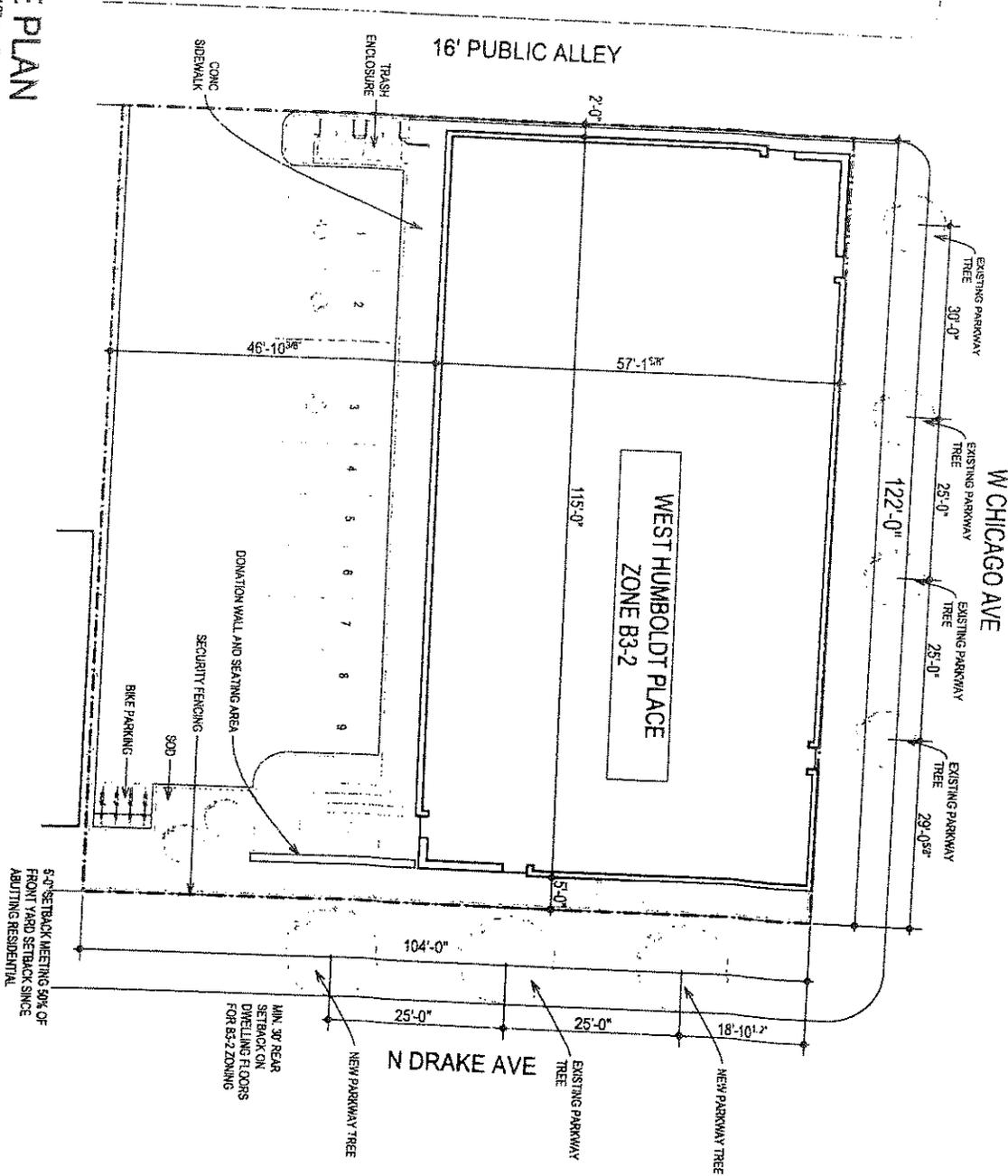
APRIL 20, 2001

PGAVPLANNERS



1 SITE PLAN

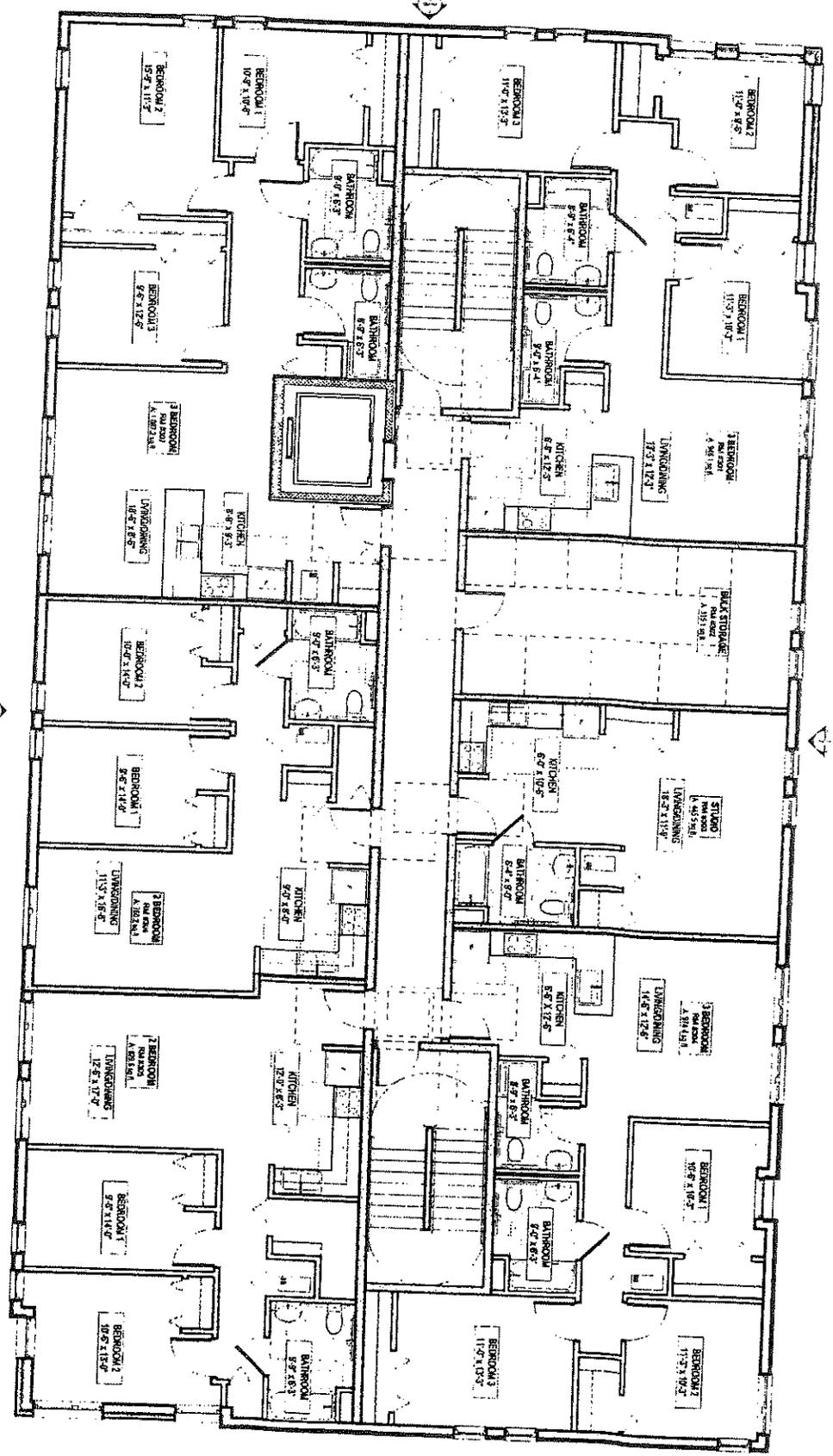
SCALE: 1/16" = 1'-0"



7/9/2013 9:50 AM

1 THIRD FLOOR PLAN

SCALE: 1/8" = 1'-0"



LANDON BONE BAKER ARCHITECTS
 734 N Milwaukee Avenue Chicago IL 60642
 p 312-988-9100 f 312-825-3302
 www.landonbonebaker.com

WEST HUMBOLDT PLACE

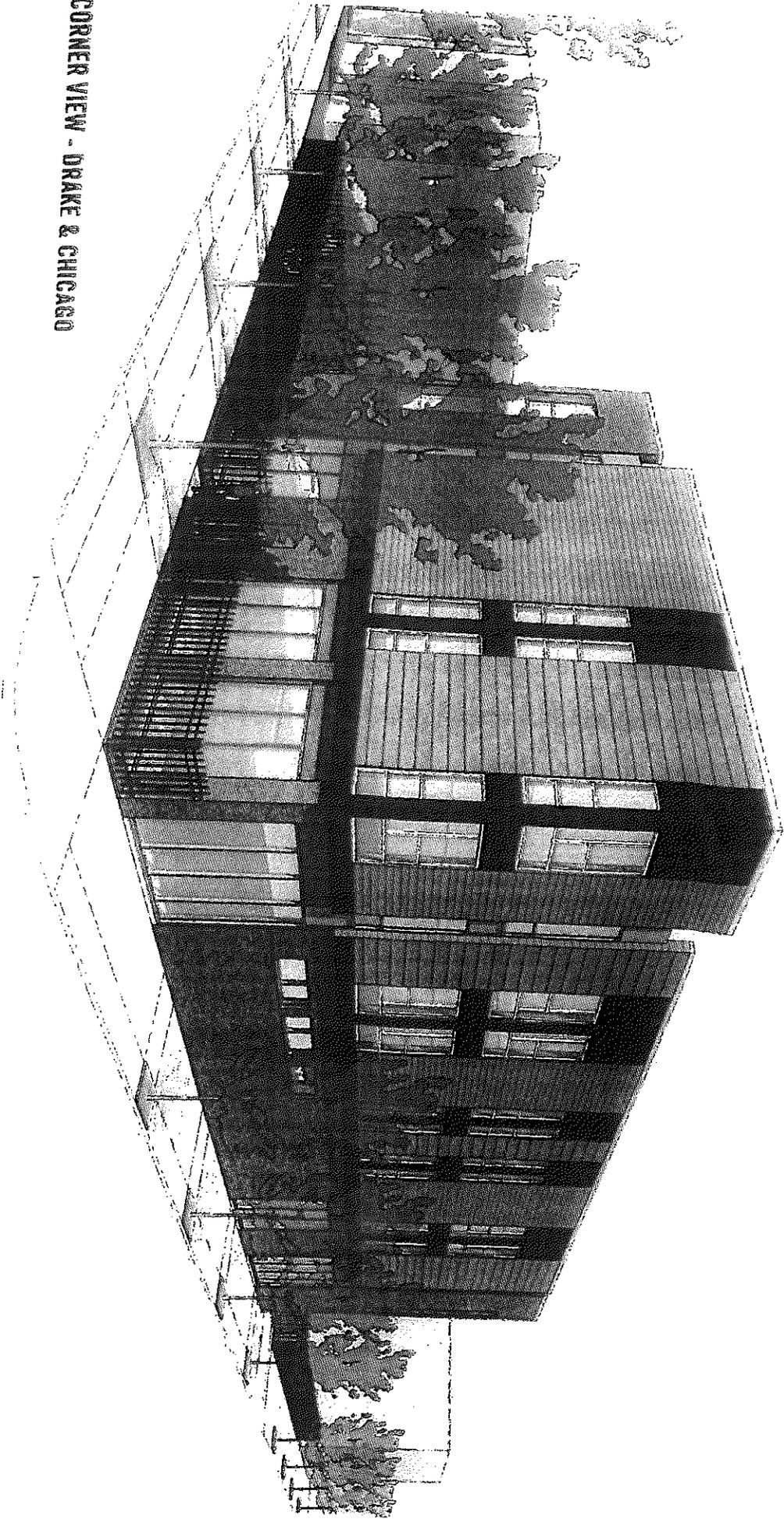
Issued for: **THIRD FLOOR PLAN**
 Reference: DHED PRESENTATION

1123

Date: 7/9/2013

Building Type:

CORNER VIEW - DRAKE & CHICAGO



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The Children's Place
ASSOCIATION

1176 West Randolph Street, Fifth Floor
Chicago, Illinois 60607
childrens-place.org

August 29th, 2013

Mr. Omar Shareef
President
African American Contractors Association
3901 S State Street
Chicago, IL 60653

BY CERTIFIED MAIL

Dr. Mr. Shareef:

The Children's Place Association is pleased to announce the development of West Humboldt Place, an affordable thirteen unit new construction family building of 19,400 square feet, to be located at 3533 W. Chicago Avenue in Chicago, IL.

Children's Place Association is currently choosing its general contractor for this project; the work for which is valued at approximately \$3.2 million including trades such as masonry, carpentry, landscaping, electrical, HVAC and interiors. The project calls for minority business enterprise (MBE) participation of 25 percent and women business enterprise (WBE) participation of 5 percent. Construction documents are available now and will be bid by general contractors until Sept. 6th. The project anticipates a construction start date of March 1, 2014.

At your request the project architect or selected general contractor will meet with representatives of your organization to go over project details. Also at your request, we will provide your organization with either one copy of the project bid documents or electronic access to them.

The Children's Place Association is requesting that you make your member companies aware of this exciting project so that they may submit bids for appropriate subcontracting opportunities. If you have any questions, please do not hesitate to call me at 312-660-3024 or e mail me at cshubert@childrens-place.org.

Sincerely,

Curt Schubert
Chief Financial Officer
The Children's Place Association



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 Dean of Workforce Development
 Triton College
 Small Business Development Center
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 City, State: Chicago, IL 60649

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Sent To: Mr. Mitch Schneider
 Executive Director
 Asian American Alliance
 Street, Apt. or PO Box: 222 W Cermak Road, Suite 303
 City, State: Chicago, IL 60616

7013 1710 0000 2993 2276

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Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.86	

Sent To: Ms. Florence Cox
 Executive Director
 Black Contractors united
 Street, Apt. or PO Box: 400 W. 76th Street
 City, State: Chicago, IL 60620

7013 1710 0000 2993 2191

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Sent To: Ms. Diane Jones
President
Successful Independent Network Association
2100 W. Washington
Chicago, IL 60612

7013 1710 0000 2993 2207

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Sent To: Mr. Larry Bullock
President
Suburban Black Contractors
848 Dodge Avenue, Suite 347
Evanston, IL 60202

7013 1710 0000 2993 2177

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Restricted Delivery Fee (Endorsement Required)		
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Sent To: Ms. Clair Gregoire
President
National Association of Women Business Owners Chicago Chapter
330 S. Wells Street, Suite 1110
Chicago, IL 60606

7013 1710 0000 2993 2184

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Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.86	

Sent To: Ms. Donna Gaines
Deputy Director, Trade Bureau
Rainbow/Push Coalition
930 E. 50th Street
Chicago, IL 60615

7013 1710 0000 2993 2337

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Restricted Delivery Fee (Endorsement Required)		
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Sent To: Mr. Perry Nakachi
President
Association of Asian Construction Enterprises
333 N. Ogden Avenue
Chicago, IL 60607

7013 1710 0000 2993 2160

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Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.86	

Sent To: Mr. Curt Roeschley
Director, Small Business Development
Uptown Center Hull House
4520 N. Beacon Street
Chicago, IL 60640

7009 0620 0000 0495 5746

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Total Postage & Fees	\$ 5.86

Postmark
8/30/12

Sent To **Mr. Anthony Guillen**
 Director
 Latin American Chamber of Commerce
 3512 W. Fullerton Avenue
 Chicago, IL 60647

7009 0620 0000 0495 6194

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Postmark
8/30/12

Sent To **Mr. Juan Ochoa**
 President & CEO
 Illinois Hispanic Chamber of Commerce
 33 N. LaSalle Street, Suite 1720
 Chicago, IL 60602



**Illinois
Department of Commerce
& Economic Opportunity**

Pat Quinn, Governor

September 20, 2012

Mr. Curt Schubert
Chief Financial Officer
Children's Place Housing Corporation
1436 W. Randolph St. FL 5
Chicago, Illinois 60607-1419

Re: West Humbolt Place

Dear Mr. Schubert;

This letter is to confirm receipt of your application for a grant through the DCEO's Energy Efficient Affordable Housing Construction Program. Your request for funding for the new construction of 13 units of new affordable housing at 3533 West Chicago, Chicago, IL., is under review at this time.

The grant will be available as a source of funding for the project only after the final review of the construction documents, submission of an updated application and attachments, and meeting of all energy efficiency standards identified in the grant agreement. The grant amount for your project has been estimated to be \$42,000.00. This grant may be processed as a FY13 grant which began on July 1, 2012 or a FY 14 grant which will begin on July 1, 2013. If funding is approved, the funds will be made available at or near the start of construction.

Please let me know if you need any further clarification regarding our grant process.

Sincerely,

A handwritten signature in black ink that reads "Donald M. Falls".

Donald M. Falls
Illinois Energy Office
Energy Efficient Affordable Housing Program

www.ildceo.net

500 East Monroe
Springfield, Illinois 62701-1643
217/782-7500 • TDD: 800/785-6055

100 West Randolph Street, Suite 3-400
Chicago, Illinois 60601-3219
312/814-7179 • TDD: 800/785-6055

2309 West Main, Suite 118
Marion, Illinois 62959-1180
618/997-4394 • TDD: 800/785-6055

June 24, 2013

Children's Place Community Living LLC
1436 West Randolph Street, Floor 5
Chicago, Illinois 60607
Attention: Cathy Krieger



**ILLINOIS
HOUSING
DEVELOPMENT
AUTHORITY**

401 N. Michigan Ave.
Chicago, IL 60611

312-836-5200 Main
312-836-5222 TOD

www.ihda.org

**Re: Conditional Commitment Letter (this "Letter" or "Commitment")
West Humboldt Place
(FAF Loan & BIBP Grant #10863)**

Dear Ms. Krieger:

The Illinois Housing Development Authority (the "Authority") is a body politic and corporate of the State of Illinois, created by and existing pursuant to the Illinois Housing Development Act, 20 ILCS 3805/1 *et seq.* (the "Act"). The Authority entered into a Financing Adjustment Factor Refunding Agreement (the "FAF Agreement") with the United States Department of Housing and Urban Development ("HUD") on April 6, 1990. Under the terms of the FAF Agreement, the Authority is entitled to receive fifty percent (50%) of the proceeds recaptured (the "FAF Proceeds") through the refunding of bonds originally issued by the Authority to provide financing for certain multi-family residential housing developments, provided that the Authority uses the FAF Proceeds to provide decent, safe and sanitary housing to individuals and families whose household income is less than or equal to fifty percent (50%) of the area median income, adjusted for family size as such adjusted income and median income for the area are determined from time to time by HUD for purposes of Section 8 of the United States Housing Act of 1937 ("Very Low Income Households"). The FAF Proceeds have been deposited in the Authority's Administrative Fund (the "Administrative Fund").

Pursuant to Article 6, Sections 5 and 10 of Public Act 096-0039, enacted July 13, 2009, as amended by Article 112, Sections 5 and 10 of Public Act 096-0956, proceeds of the Build Illinois Bond Funds (the "BIBP Program") were allocated to the Illinois Department of Revenue (the "DOR") for use of the Authority to make grants and loans for the development of affordable housing for low income families, individuals, senior citizens, persons with disabilities and at risk veterans (the "BIBP Funds").

Children's Place Community Living, LLC, an Illinois limited liability company ("Owner"), of which The Children's Place Housing Corporation, Inc., an Illinois not-for-profit corporation, is the sole member (the "Member"), will be the owner of the fee estate in the real estate (the "Real Estate"), commonly known as West Humboldt Place and located at 3533-3545 West Chicago Avenue, Chicago, Illinois (the "Real Estate"). The term "Development", as used

in this Letter, shall mean the Real Estate and the improvements to be constructed on it.

Owner has applied to the Authority for, and the Authority agrees to make to the Owner the following: (i) a loan from the FAF Proceeds in the maximum amount of Three Hundred Thirteen Thousand One Hundred Sixty-Two and No/100 Dollars (\$313,162.000) ("Loan") and (ii) a grant from the BIBP Funds in the maximum amount of Three Million Two Hundred Ten Thousand One Hundred Sixty-Two and No/100 Dollars (\$3,210,162.00) (the "BIBP Grant", together with the Loan, the "Financing"), to help finance the acquisition, construction and permanent financing of the Development, which when completed will contain an aggregate of thirteen (13) units (the "Units") with the income restrictions as stated in Paragraph G herein (the "Project").

A. AVAILABILITY OF FUNDS:

1. Availability of Appropriations, Cancellation or Recall, and Funding Disapproval. The Authority's obligations hereunder shall cease immediately, without penalty, if funds appropriated to the Authority are de-appropriated, recalled or not allocated or funded. The Authority shall give the Owner notice of insufficient funding or recall of funding as soon as practicable. In addition, the Authority shall have no liability or responsibility to Owner or any party if DOR rejects, refuses or delays for any reason to approve disbursements of proceeds of the Financing or does not authorize the Authority to utilize the funds from the Financing.

2. Other Contingencies. The Authority's performance of its obligations under this Letter, is also contingent upon evidence satisfactory to the Authority, in its sole and absolute discretion, of the following:

a. Receipt of a grant for the Project from the City of Chicago ("City Grantor") in the amount of One Million and No/100 Dollars (\$1,000,000.00) (the "City Grant") in connection with tax increment financing; and

b. Receipt of a grant for the Project from Illinois Department of Commerce & Economic Opportunity ("DCEO Grantor") in the amount of Forty-Two Thousand and No/100 Dollars (\$42,000.00) (the "DCEO Grant"). The City Grantor and the DCEO Grantor shall collectively be referred to herein as the "Additional Grantors". The City Grant and the DCEO Grant shall collectively be referred to herein as the "Additional Grants"; and

c. That Owner has at least Fifty Thousand and No/100 Dollars (\$50,000.00), or such other amount as the Authority may determine necessary to complete the Project, committed to the Project in the form of equity and capital contributions (the "Equity"). The amount of the Equity as listed herein may change prior to the Closing Date (as defined in Paragraph C.2 herein) and such changed amount, if applicable, is subject to approval of the Authority and will not require an amendment to this Letter, but will be reflected in the Financing Documents (as defined in Paragraph C.3 herein). All of the Equity shall be

deposited with the Authority on or prior to the Closing Date at the option of the Authority in the Construction Escrow (as defined in Paragraph C.3 herein).

B. GENERAL CONDITIONS: This Letter and the Financing shall be subject to the terms and conditions of the Act, the BIBP Program, the FAF Agreement and the rules, regulations, and procedures now or hereafter adopted pursuant to the preceding, all as amended and supplemented from time to time (collectively "Program Requirements"). The Authority reserves the right to add new, change, or modify terms and conditions to this Letter if necessary to comply with the Program Requirements. The Owner shall at all times comply with the Program Requirements. The Authority's performance of its obligations under this Letter is further contingent upon (i) the Authority's determination, in its sole discretion, that the proceeds of the Financing, the Additional Grants and the Equity will be sufficient to complete the Project; (ii) Owner's completion, to the Authority's full and complete satisfaction, of all of the terms and conditions of this Letter; and (iii) Owner, its constituent or related entities, or its members, stockholders, partners or other related individuals or entities, is not in default, or has not been in default, beyond any applicable cure periods under the terms of any other loan, grant or issuance of tax credits made by the Authority under any Authority program, or have been in default beyond any applicable cure periods under the terms of any other loan, grant or issuance of tax credits made by the Authority under any Authority program and have cured such default to the satisfaction of the Authority.

C. TERMS AND CONDITIONS OF THE FINANCING: The Financing shall be subject to the following terms and conditions:

1a. Loan Amount, Interest and Term. The Loan shall be in the amount of Three Hundred Thirteen Thousand One Hundred Sixty-Two and No/100 Dollars (\$313,162.00) (the "Loan Amount"), shall not bear interest and shall have a term of twenty (20) years after the Final Disbursement (as defined in the Financing Agreement). Commencing on the first (1st) day of the second (2nd) calendar month after the Final Closing Date (the "Payment Date"), Owner shall pay monthly installments of principal such that the Loan shall fully amortize over the twenty year term, as provided in the Note (as defined in Paragraph C.2 herein). The Loan shall not be prepayable in full or in part.

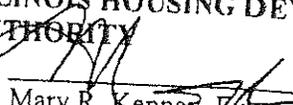
Notwithstanding anything to the contrary in this Paragraph C.1, the Authority reserves the right to reduce the amount of the Loan by the amount of any additional funds received by Owner for the Project.

1b. BIBP Grant Amount. The BIBP Grant shall be in the maximum amount of Three Million Two Hundred Ten Thousand One Hundred Sixty-Two and No/100 Dollars (\$3,210,162.00). The Owner may be obligated to repay to the Authority all or a portion of the BIBP Grant pursuant to the Financing Agreement (as defined in Paragraph C.3 herein).

Notwithstanding anything to the contrary in this Paragraph C.1b, the Authority reserves the right to reduce the amount of the BIBP Grant by the amount of any additional funds received by Owner for the Project. In addition, the Total Development

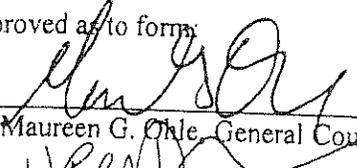
Very truly yours,

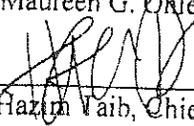
**ILLINOIS HOUSING DEVELOPMENT
AUTHORITY**

By: 
Mary R. Kenney, Executive Director

Dated: 24 day of June, 2013

Approved as to form:

By: 
Maureen G. Ohle, General Counsel

By: 
Hazim Vaib, Chief Financial Officer

Accepted by Owner this
_____ day of June, 2013

CHILDREN'S PLACE COMMUNITY LIVING LLC,
an Illinois limited liability company

By: The Children's Place Housing Corporation, Inc.,
an Illinois not-for-profit corporation
Its: Sole member

By: _____
Its: _____



September 24, 2012

Cathy Krieger
Executive Director
The Children's Place Association
1436 W. Randolph St., Floor 5
Chicago, IL 60607-1419

**RE: Letter of Interest to Purchase Illinois Affordable Housing Tax Credits (IAHTCs)
West Humboldt Place Project**

Dear Ms. Krieger:

Thank you for sharing the information about the proposed 13-unit new construction of an affordable supportive housing project in Chicago, Illinois.

Clocktower Tax Credits has an interest in facilitating the sale of any award of Illinois Affordable Housing Tax Credits (IAHTCs) to an Illinois taxpayer. The purchase price of such sale would be based on a price-per-credit rate of \$0.825 per dollar of available tax credit. Based on an anticipated donation amount of \$300,000 and an IAHTC award of \$150,000, of which \$60,000 is available for sale, the purchase price would total approximately \$50,000 for these credits. Such purchase price would also include any donation required of transferees under the statute. Such purchase would also be subject to all appropriate due diligence on the project, the credits, and the transfer, and the execution of a purchase agreement documenting all the terms of the transfer.

Please know that I have completed over a dozen other Illinois state tax credit transactions, and have the experience and capacity to complete the sale for the West Humboldt Place Project.

Respectfully,

A handwritten signature in black ink, appearing to read "Jeff Jacobson", written in a cursive style.

Jeff Jacobson

cc: Larry Pusateri, Lighten-Gale Group

2 Clock Tower Place • Suite 295 • Maynard, MA 01754
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A CATALYST FOR FAMILY AND COMMUNITY DEVELOPMENT—SINCE 1992

August 26, 2013

Mr. Andrew J. Mooney
Commissioner, Housing and Economic Development
City of Chicago
121 N. LaSalle Street
Chicago, IL 60602

RE: Support of Children's Place Association's request for \$1 million in TIF assistance for a 13-unit permanent affordable supportive housing project, to be located at 3533-45 W. Chicago Avenue in Chicago's Humboldt Park community

Dear Commissioner Mooney:

I am writing to express the support of West Humboldt Park Development Council for The Children's Place Association's application for TIF assistance to develop 13 units of supportive housing in the West Humboldt Park neighborhood for households whose head of household has a disability and may have a history of homelessness.

The Children's Place Association has been committed to improving the lives of Humboldt Park residents for more than two decades. This not-for-profit organization has invested resources and established numerous services which benefit the community. An experienced developer and provider of housing programs, The Children's Place Association has a strong record of accomplishment with their other housing efforts for special-needs populations.

The West Humboldt Park Development Council has worked closely with The Children's Place Association as it has planned this proposed development at 3533-45 West Chicago Avenue. We support the project and urge the City of Chicago to grant \$1 million in TIF assistance.

Sincerely,

Chet Jackson
Executive Director

West Humboldt Park Development Council



CITY COUNCIL
CITY OF CHICAGO
COUNCIL CHAMBER

CITY HALL, ROOM 300
121 NORTH LASALLE STREET
CHICAGO, ILLINOIS 60602
TELEPHONE: 312-744-6124
FAX: 312-742-8489

WALTER BURNETT, JR.

ALDERMAN, 27TH WARD
1463 W. CHICAGO AVENUE
CHICAGO, ILLINOIS 60622
TELEPHONE: 312-432-1995
FAX: 312-432-1049
E-MAIL: wburnett@cityofchicago.org
August 22, 2013

COMMITTEE MEMBERSHIPS
SPECIAL EVENTS, CULTURAL AFFAIRS
AND RECREATION
(CHAIRMAN)
BUDGET AND GOVERNMENT OPERATIONS
COMMITTEES, RULES AND ETHICS
FINANCE
HEALTH AND ENVIRONMENTAL PROTECTION
PUBLIC SAFETY

Commissioner Andrew Mooney
City of Chicago
Department of Housing and Economic Development
121 N. LaSalle, 10th Floor
Chicago, IL 60602

RE: TIF Application for West Humboldt Place
3533 W Chicago Avenue - New construction of 13 units

Dear Commissioner Mooney,

I am writing to express my support for West Humboldt Place located at 3533 West Chicago Avenue, the proposed permanent affordable housing project to be developed by The Children's Place Association, a nonprofit organization. The proposed new construction 13-unit building would serve low-income families in which at least one member has a disability. There remains a significant unmet need for such projects in this community, and I encourage your consideration of allocating TIF funds to support the approximately \$1M gap needed to finance this project.

The Children's Place Association has a strong record of accomplishment with its existing housing efforts for special-needs populations and appears well qualified to undertake this project. The Children's Place Association has developed two buildings in the community: a 10-bed residence at 3059 West Augusta Boulevard, which provides housing and nursing care for medically complex children, and a multi-use facility at 1800 North Humboldt Boulevard that includes an early learning center and three residential units for families affected by HIV. The organization also manages six additional scattered site sublet apartment units in the Humboldt Park area for families affected by HIV. These programs demonstrate The Children's Place Association's commitment and capacity to develop and manage this proposed development.

Thank you for your consideration of The Children's Place request. I strongly endorse awarding the project with approximately \$1M in TIF funds.

If I can be of any further assistance, please feel free to contact me at 312-432-1995.

Sincerely,


Walter Burnett, Jr.
Alderman, 27th Ward



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Brenda B. Asare, Vice Chair
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** Indicates past Board Chair*