



June 10, 2014 First Amendment

2014 Housing & Community Development Consolidated Annual Action Plan

Lake County Consortium

Lake County, Illinois
North Chicago, Illinois
Waukegan, Illinois

2014 Lake County Consortium HOME Program Funding Recommendations

The PY2014 HOME Program funding recommendations are made in compliance with the revised HOME Program Rule, 24 CFR Part 92, effective August 23, 2013, and as required per HOME Program implementation requirements from HUD. Funding allocations support the execution of owner occupied rehabilitation programming, homebuyer assistance programming, tenant-based rental assistance programming, acquisition, rehabilitation, and new construction homebuyer and rental activities. For PY2014, the County received a HOME program grant of \$1,114,833.00. These funds were combined with other HOME funds made available as the result of a cancelled HOME project and HOME program income as reflected in the total allocation outlined below. Of specific note, Consortium partners including the City of Waukegan and City of North Chicago are allocated, by means of the Consortium agreement to a specific percentage of the grant funds available. Their use of the funds is reviewed by the Consortium for eligibility and as applicable, underwriting and subsidy layering per HOME requirements. A portion of the North Chicago allocation was subsequently allocated to a specific development project funded with PY2013 and PY2014 HOME funds; this development project includes rental housing, with the potential for homebuyer units through lease-purchase programming. Units are reflected as “rental” for planning purposes, and upon conversion to “homebuyer” as applicable, will be converted as such under the 2014 CAPER and in federal reporting. A portion of the Waukegan allocation was made to fund homebuyer downpayment assistance for Waukegan residents. Additionally, contingency allocations were made to specific HOME projects should additional funds become available during the PY2014 cycle. These Contingency allocations are outlined in the Table 3C documents as applicable. Community Housing Development Organization (CHDO) Operating allocations are in compliance with HOME Program cap requirements. All eligible CHDO Reservation projects will be funded under the CHDO Reserve, thereby exceeding the cumulative minimum CHDO Reservation requirements of the HOME Program.

Please Reference Table 3C documents for specific program and project activity details.

Entity	Project Type	Recommended Amount
Affordable Housing Corporation of Lake County	Tenant-Based Rental Assistance	\$145,920
Affordable Housing Corporation of Lake County	Homebuyer Assistance	\$80,000
Community Partners for Affordable Housing	CHDO Operating	\$15,000
*Community Partners for Affordable Housing	Rental-New Construction	\$233,000
Habitat for Humanity Lake County	CHDO Operating	\$19,429
*Habitat for Humanity Lake County	Homebuyer – Rehabilitation/New Construction	\$125,000
*Lake County Residential Development Corporation	Rental/Homebuyer- Rehabilitation and New	\$200,000

	Construction	
*Lake County Residential Development Corporation	Rental-Rehabilitation	\$150,000
Lake County Residential Development Corporation	CHDO Operating	\$19,430
City of North Chicago	Owner Occupied- Rehabilitation	\$66,608
City of Waukegan	Owner Occupied- Rehabilitation	\$114,346
Lake County	Administration	\$114,483
	TOTAL	\$1,283,216¹

*Note new construction and rehabilitation reflect the culmination of traditional HOME Program categories of homebuyer activities and rental housing activities. Homebuyer assistance generally includes assistance directly to a homebuyer in the form of downpayment assistance, closing costs, or a discount to sales price and subsidies to development entities in the form of grants and loans. Tenant-based rental assistance is inclusive of security deposit and direct rental assistance. The Consortium Partner activities of owner-occupied rehabilitation are outlined above, as are allocated portions to specific programs and projects as determined by the partners. All applications were reviewed and underwritten in accordance with HOME Program rules. Activities above may also receive funding from the Lake County Affordable Housing Program

NOTES REGARDING THE HOME PROGRAM FUNDING RECOMMENDATION CHART

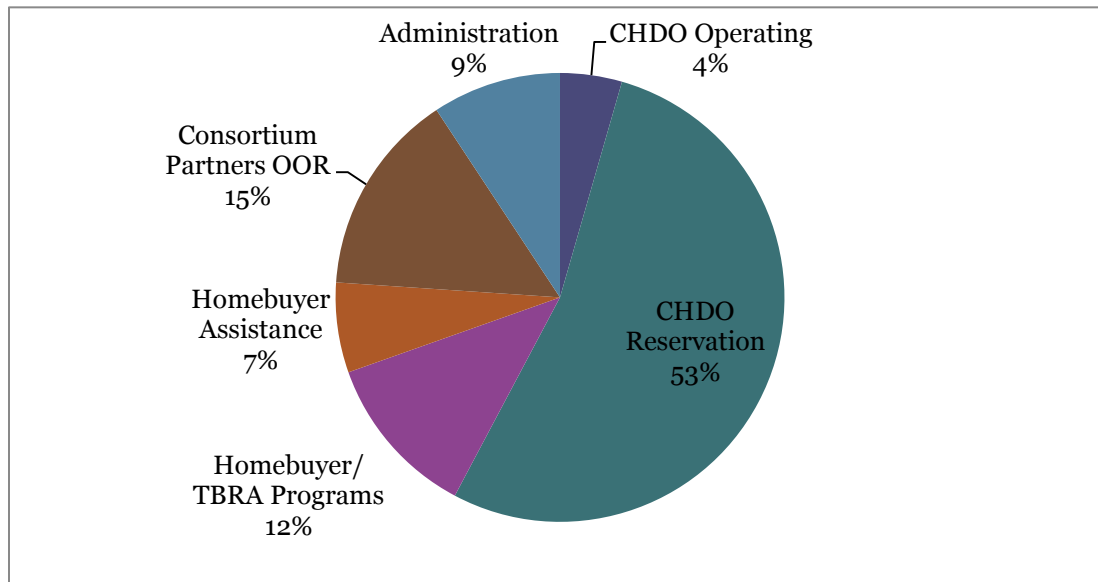
NOTE: HOME CHDO Reservation Set-aside was calculated as $\$1,114,833 \times 15\% = \$167,225.00$, the minimum to be allocated for a CHDO Reservation Set-aside project

NOTE: HOME CHDO Operating formula calculated as $\$1,114,833 \times 5\% = \$55,741.00$, the maximum allowable for CHDO Operating allocations

NOTE: HOME administration formula calculated as $\$1,114,833 \times 10\% = \$114,483.00$, the maximum allowable for Administration funding.

¹ Includes 2014 HOME and other unallocated HOME funds

*2014 Lake County Consortium
HOME Program Funding Recommendations*



Citizen Participation and Annual Action Plan Approval Process

Annual Action Plan Approval Process

According to HUD Community Planning & Development Notice #CPD-13-010 issued December 13, 2013, “Any grantee with an FY 2014 program year start date during the period starting October 1, 2013, and ending August 16, 2014 or 60 days after HUD announcement of FY 2014 allocation amounts (whichever comes first), is advised not to submit its consolidated plan/action plan until the FY 2014 formula allocations have been announced.”

As the Lake County Consortium’s FY 2014 program year starts May 1, 2014, the Consortium is a HUD grantee affected by this revised procedure. The Notice continues, “An affected grantee may delay submission of its action plan to HUD until 60 days after the date allocations are announced, or until August 16, 2014 (whichever comes first).” Allocations were announced by HUD on March 19, 2014, so this Action Plan will be submitted within 60 days by May 19, 2014.

Individually, the Consortium Members prepared for the FY 2014 action plan approval process by starting the public approval process separately:

- The City of Waukegan approved allocations of its CDBG funding as presented in the *2014 Annual Action Plan* on December 2, 2013. At this meeting, there was opportunity for public input but none was provided.
- The North Chicago City Council presented the North Chicago CDBG component of the *2014 Annual Action Plan* and the North Chicago allocation of HOME funds on January 21, 2014. The North Chicago City Council approved allocations of its funding as presented in the *2014 Annual Action Plan* at its City Council Meeting on February 3, 2014. At this meeting, there was opportunity for public input but none was provided.
- The Lake County Community Development Commission (CDC) approved allocations of its Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) funding as

presented in the *2014 Annual Action Plan* at its public meeting on January 15, 2014. (Appendix A contains public input.) Previously, initial public meetings were held by the CDC's application review committees on the following dates:

- CDBG Public Infrastructure: December 2, 2013
- ESG Homeless Assistance: December 2, 2013
- CDBG Public Services: December 3, 2013

The initial public meeting at which detailed funding recommendations for affordable housing were discussed is the CDC Affordable Housing application review committee on May 7, 2014 with a full public hearing at the CDC meeting on May 14, 2014. Detailed HOME funding levels are included in this first amendment to the 2014 Action Plan.

Collectively, the Consortium Members held a final Public Hearing on the 2014 Annual Action Plan at the Community Development Commission meeting on April 9, 2014. This hearing was publicized through newspaper advertisements and mailed notices to various interested parties. Copies of the proposed *2014 Annual Action Plan* are made available at five libraries in different areas of the county, on the county's website, and were distributed to groups and individuals on request. They were also made available at the April 9th public hearing. The proposed *2014 Annual Action Plan* was available for a 30-day public comment period prior to submission of the *2014 Annual Action Plan* to HUD.

All applicants for funding were informed of the proposed allocations prior to the first Public Hearing. If there were any adjustments to the actual amount of funding received, specific project adjustments, as approved by the Community Development Commission's Executive Committee, were made, and affected applicants were directly notified by staff regarding both their original recommendation amounts and their final recommendation amounts.

The *2014 Annual Action Plan*, including Lake County's funding strategies, will be considered for approval by:

- the Lake County Community Development Commission on April 9, 2014;
- the Lake County Board's Health and Community Services Committee on May 6, 2014;
- the Lake County Board's Financial & Administrative Committee on May 7, 2014; and
- the Lake County Board on May 13, 2014.

The First Amendment to the PY2014 Action Plan contains specific allocations for HOME Program activities. A public hearing is to be held May 14, 2014; the public comment period runs from May 9, 2014 through June 10, 2014.

This first amendment to the *2014 Annual Action Plan*, including Lake County's funding strategies, will be considered for approval by:

- the Lake County Community Development Commission on May 14, 2014;
- the Lake County Board's Health and Community Services Committee on May 27, 2014;
- the Lake County Board's Financial & Administrative Committee on May 28, 2014; and
- the Lake County Board on June 10, 2014.

Written Standards for Provision of ESG Assistance

Performance Measures

Lake County developed the following performance measures, in consultation with the Continuum of Care, to help accomplish the following goals:

- Measure program performance
- Align program evaluation between ESG and the CoC
- Measure the County's progress toward homeless services goals as outlined in the Consolidated Plan, Annual Action plan and reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER)

Participation in the Homeless Management Information System (HMIS) is required by ESG regulation for all projects receiving ESG funding. Therefore, all performance measures must be tracked in and run out of HMIS , locally known as ServicePoint.

The required ESG performance measures are as follows:

For all programs:

- Average length of stay
- Percentage of households with exits to permanent destinations
- Percentage of adult participants who maintain or increase their income

For Homeless Prevention Programs (except legal services) and Rapid Rehousing Programs:

- Percentage of households who remain in permanent housing six months after their exit from the program

Proposed 2014 Consortium Activities

Annual Affordable Housing Goals

Lake County continues to be committed to providing for safe, decent, and affordable housing in utilizing HOME, CDBG, ESG, and local Lake County Affordable Housing Program funds (LCAHP). Specifically, HOME and LCAHP funds are used to finance specific affordable housing programs and activities, while CDBG funds are currently used to support the administration of housing activities and some owner-occupied rehabilitation conducted by the Consortium partners, and ESG is used to support homeless activities including shelter, prevention, and coordination. Currently, while the local market is trending towards increased rental activity, there is an estimate of higher activity under the category of owner housing goals as that is inclusive of owner occupied rehabilitation and regular acquisition, rehab, resale activities, and also the end result of lease-purchase activities. It should be noted that 2014 funding is paired with PY2013 funding for a large-acquisition, rehabilitation/new construction rental and homebuyer project activity – these units are not included below so as to not duplicate units as they were reported in the PY2013 Plan. Please note the ownership acquisition total reflects units that may be acquired, rehabilitated and resold so as to not duplicate total units. Lake County program funds historically leverage larger funding investments, thus a large capacity in total units of affordable housing. The annual goals reflect specific HOME and CDBG unit targets based on the designation of “County” units from subsidy layering review and underwriting.

Annual Housing Completion Goals (Table 3B)

TABLE 3B ANNUAL HOUSING COMPLETION GOALS					
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	16	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Rental Goals	22	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total Sec. 215 Owner Goals	14	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless	233	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Homeless	63	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Affordable Housing	301	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	22	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	14	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.</p>					

1.0 Consortium Housing Activities

HOME Funds

The Consortium is currently completing the 2014 Housing Application Round for HOME and CDBG housing funds, in addition to local Lake County Affordable Housing Program funds. Upon completion of the application round, the Action Plan will be substantially amended to include the Consortium recommended funding allocations. The estimates provided for specific types of activities in the Table 3C documents of this submission reflect estimated totals based on previous programming and are not a mandate for the final funding allocations. Final allocations will be made based on the outcomes of the application process. All categories in which the County allocates HOME funds have demonstrated need.

1.1 - Fair Housing

- Prairie State Legal Services

Important Note

Lake County is committed to furthering fair housing. We are currently awaiting completion of an analysis of impediments to fair housing by a consultant. Upon its completion, action will be taken to overcome the impediments, which may result in amendments to this Annual Action Plan.

1 - Community Housing Development Organization (CHDO) Operating

- Community Partners for Affordable Housing

- Habitat for Humanity Lake County
- Lake County Residential Development Corporation

1.2 - Rehabilitation

- City of North Chicago
- City of Waukegan
- Lake County Residential Development Corporation – Rental: CILA Group Home Rehabilitation

1.3 - New Construction

- Community Partners for Affordable Housing – Rental: New Construction

1.2 and 1.3 - Rehabilitation and New Construction

- Lake County Residential Development Corporation – Rental and Homebuyer: Scattered Site Development
- Habitat for Humanity Lake County – Homebuyer Scattered Site Development

1.4 - Homebuyer Assistance

- Affordable Housing Corporation of Lake County – Homebuyer Assistance

1.5 - Tenant-Based Rental Assistance

- Affordable Housing Corporation of Lake County – Tenant Based Rental Assistance

Note: Certain Activities above are combined with PY2013 activities as noted in the Table 3C documents that follow.

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: CHDO Operating

Activity: Community Partners for Affordable Housing (CPAH) – CHDO Operating

Description: CHDO funds will be provided to support a portion of staff salaries related to the development of decent, safe and sanitary affordable housing in connection with HOME-assisted development projects funded or to be funded by the Lake County Consortium as conducted by LCRDC. Included is one CHDO-Reservation project funded under the 2014 Annual Action Plan for rental new construction development and the evaluation and development of future affordable housing developments.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
400 Central Avenue, Highland Park, Illinois 60035

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date August 2014	Completion Date August 2016
Performance Indicator N/A	Anticipated Units N/A
Local ID TBD	Actual Units N/A

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$15,000.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$15,000.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: CHDO Operating

Activity: Habitat for Humanity Lake County – CHDO Operating

Description: CHDO funds will be provided to support a portion of staff salaries related to the development of decent, safe and sanitary affordable housing in connection with HOME-assisted development projects funded or to be funded by the Lake County Consortium as conducted by Habitat for Humanity. Included is one CHDO-Reservation project funded under the 2014 Annual Action Plan for scattered-site development and the evaluation and development of future affordable housing developments.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 315 North Martin Luther King Jr. Avenue, Waukegan, Illinois 60064

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date August 2014	Completion Date August 2014
Performance Indicator N/A	Anticipated Units N/A
Local ID TBD	Actual Units N/A

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$19,429.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$19,429.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: CHDO Operating

Activity: Lake County Residential Development Corporation (LCRDC)

Description: CHDO funds will be provided to support a portion of staff salaries related to the development of decent, safe and sanitary affordable housing in connection with HOME-assisted development projects funded or to be funded by the Lake County Consortium as conducted by LCRDC. Included are two CHDO-Reservation project funded under the 2013-2014 Annual Action Plans for scattered-site development and rental rehabilitation of group homes, and the evaluation and development of future affordable housing developments.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 1280 Blackburn Street, Gurnee, IL 60031

Objective Number DH1	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit	National Objective LMH
Start Date August 2014	Completion Date August 2016
Performance Indicator N/A	Anticipated Units N/A
Local ID TBD	Actual Units N/A

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$19,430.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$19,430.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction Name: Lake County

Priority Need: High

Project: Rehabilitation

Activity: City of North Chicago – Owner Occupied Rehabilitation

Description: Administered by the Department of Community Development and Planning and the Building and Health Department, the North Chicago program will use HOME funds to rehabilitate owner-occupied homes to ensure decent, safe, sanitary and code compliant housing, and said assistance is structured as a loan. All homes in the program will be occupied by low and very-low income households.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Scattered sites throughout the City of North Chicago

Objective Number DH1	Project ID TBD
HUD Matrix Code 14H	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Government	National Objective LMH
Start Date August 2014	Completion Date August 2016
Performance Indicator Housing Units	Anticipated Units 1-2
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$66,608		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$66,608.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C Consolidated Plan Listing of Projects

Jurisdiction Name:	Lake County
Priority Need:	High
Project:	Rehabilitation
Activity:	City of Waukegan – Owner Occupied Rehabilitation

Description: City of Waukegan will provide assistance for the rehabilitation for owner-occupied one to four family homes to ensure the provision of decent, safe, and sanitary affordable ownership housing units for at two three eligible low-income Waukegan homeowners earning less than 80% of area median income. This assistance may come in the form of a deferred payment partially forgivable loan or a ten-year amortized loan dependent upon the borrower’s specific rehabilitation needs and ability to pay. This is a grant-funded project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 Scattered sites throughout the City of Waukegan

Objective Number	Project ID
DH1	TBD
HUD Matrix Code	CDBG Citation
14H	24 CFR 570.208(a)(3)
Type of Recipient	National Objective
Government	LMH
Start Date	Completion Date
August 2014	August 2016
Performance Indicator	Anticipated Units
Housing Units	2-3
Local ID	Actual Units
TBD	TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$114,346.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$114,346.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction	Lake County
Priority Need:	High
Project:	Rehabilitation
Activity:	Lake County Residential Development Corporation (LCRDC) - Riverside Partnership Group Home Rehabilitation
Description:	Acquisition, rehabilitation and rental of two housing units to support Community Integrated Living Arrangement (CILA) group homes in a partnership between Lake County Residential Development Corporation (LCRDC) and Riverside Foundation. LCRDC will serve as the project developer and owner of the units. Each CILA group home will serve four residents with disabilities earning incomes of 50% of area median income or less. This is a CHDO Reservation project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Location to be determined pending acquisition; targeted areas include may include Lincolnshire and Vernon Hills, Illinois, or other unincorporated areas in the vicinity, within Lake County, Illinois.

Objective Number	Project ID	Funding Sources:	Awarded	Expended	Balance
DH1	TBD	<i>CDBG</i>			
HUD Matrix Code	CDBG Citation	<i>ESG</i>			
N/A	24 CFR 570.208(a)(3)	<i>HOME</i>	\$150,000.00		
Type of Recipient	National Objective	<i>Prior Year Funds</i>	\$191,000.00		
Nonprofit	LMH	<i>Other CPD Funds</i>			
Start Date	Completion Date	Total	\$341,000.00*		
August 2014	August 2016	Financial Narrative:			
Performance Indicator	Anticipated Units	<i>*This allocation will be paired with a PY2013 allocation of \$191,000 (as per 2013 amendment to secure LCAHP funds as HOME)– the total project will encompass four units: 2 PY2013 and 2 PY2014 units</i>			
Housing Units	2				
Local ID	Actual Units				
TBD	TBD				

The primary purpose of the project is to help:

the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C Consolidated Plan Listing of Projects

Jurisdiction Name:	Lake County
Priority Need:	High and Medium
Project:	Rehabilitation and New Construction
Activity:	North Chicago Strategic Revitalization Plan

Description: Lake County Residential Development Corporation (LCRDC) in partnership with the City of North Chicago will complete a scattered-site development project consisting of acquisition, rehabilitation, and new construction of 15-20 housing units targeted at households earning 80% of area median income or less. Four of the proposed units will be targeted as supportive housing units for disabled veterans. Units will be designated as rental units; however LCRDC will utilize a lease-purchase strategy for units as applicable. Such lease-purchase units as completed will be reported as homebuyer units. LCRDC will serve as the project developer and owner of units. Lease-purchase programming will be utilized as applicable.

This is a CHDO Reservation project, for which the PY2014 HOME allocation may increase in the event this is also a contingency project; this is a second priority contingency project.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 Pending acquisition; sites within North Chicago, Illinois

Objective Number	Project ID
DH1	TBD
HUD Matrix Code	CDBG Citation
N/A	24 CFR 570.208(a)(3)
Type of Recipient	National Objective
Nonprofit	LMH
Start Date	Completion Date
Est. December 2013	December 2015
Performance Indicator	Anticipated Units
Housing Units	15-20
Local ID	Actual Units
TBD	TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$200,000.00		
<i>Prior Year Funds</i>	\$370,000.00		
<i>Other CPD Funds</i>	\$50,000.00*		
Total	\$570,000.00		

Financial Narrative:
\$100,000 of the total HOME award is from the North Chicago Consortium partner allocation
**\$50,000 is noted as a contingency allocation should additional HOME funds become available under PY2014, not included in total*
Units reported under PY2013 AP

The primary purpose of the project is to help:

- the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction	Lake County
Priority Need:	High and Medium
Project:	Rehabilitation and New Construction
Activity:	Habitat for Humanity Lake County – Building Communities 2014
Description:	<p>Habitat for Humanity Lake County proposes to acquire land or existing structures to rehabilitate and newly construct homes to be sold to low-income households. The Habitat model incorporates enhanced households targeting procedures to generate a supply of eligible beneficiary households that participate in the construction process. Target sites are in neighborhoods where blight removal is a critical strategy.</p> <p>This is a CHDO Reservation project, for which the PY2014 HOME allocation may increase in the event this is also a contingency project; this is a first priority contingency project.</p>

- Objective Category:** Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 Pending acquisition; sites within North Chicago, Illinois

Objective Number	Project ID	Funding Sources:	Awarded	Expended	Balance
DH1	TBD	<i>CDBG</i>			
HUD Matrix Code	CDBG Citation	<i>ESG</i>			
N/A	24 CFR 570.208(a)(3)	<i>HOME</i>	\$125,000.00		
Type of Recipient	National Objective	<i>Prior Year Funds</i>			
Nonprofit	LMH	<i>Other CPD Funds</i>	\$125,000.00*		
Start Date	Completion Date	Total	\$125,000.00		
August 2014	August 2016	Financial Narrative:			
Performance Indicator	Anticipated Units	\$125,000 is noted as a contingency allocation should additional HOME funds become available under PY2014			
Housing Units	3-5				
Local ID	Actual Units				
TBD	TBD				

- The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C

Consolidated Plan Listing of Projects

Jurisdiction Name:	Lake County
Priority Need:	Medium
Project:	Rental – New Construction
Activity:	CPAH Walker Avenue Rental Project

Description: Utilizing the Community Land trust (CLT) acquisition model, Community Partners for Affordable Housing (CPAH) will develop an affordable housing planned unit development (PUD) in Highland Park to encompass homebuyer and rental housing. The new construction rental development will contain four units to serve larger families (3 bedroom+ units) and target residents at 60% of AMI or less.

This is a CHDO Reservation project, for which the PY2014 HOME allocation may increase in the event this is also a contingency project; this is a third priority contingency project.

Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location/Target Area:

House number – to be determined.
 Location – Walker Avenue
 Highland Park, Illinois 60035

Objective Number	Project ID
DH1	TBD
HUD Matrix Code	CDBG Citation
N/A	24 CFR 570.208(a)(3)
Type of Recipient	National Objective
Nonprofit	LMH
Start Date	Completion Date
August 2014	April 2016
Performance Indicator	Anticipated Units
Housing Units	4
Local ID	Actual Units
TBD	TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$233,000.00*		
<i>Prior Year Funds</i>	\$65,000.00		
<i>Other CPD Funds</i>	\$2,000.00**		
	\$65,000.00***		
Total	\$300,000.00		

Financial Narrative:
\$65,000 in HOME funds is from previous PY2013 allocation. PY2014 AP will govern the project and total funding. **\$2,000 from LCAHP funding is also allocated to the project. *\$65,000 is contingency allocation should PY2014 funds become available*

The primary purpose of the project is to help:

- the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction	Lake County
Priority Need:	Medium
Project:	Homebuyer Assistance
Activity:	Affordable Housing Corporation of lake County Homebuyer assistance-Waukegan
Description:	Provision of homebuyer assistance funds related to the purchase of decent, safe and sanitary affordable ownership housing units by HOME-eligible homebuyers in Waukegan earning less than 80% of area median income for homebuyer assistance for downpayment, closing cost, and sales price discount assistance direct to homebuyers in the City of Waukegan.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 To be determined pending allocations – throughout Waukegan, Illinois

Objective Number DH2	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit/For-profit/Government	National Objective LMH
Start Date 7/1/2014	Completion Date 4/30/2016
Performance Indicator Housing Units	Anticipated Units TBD
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$80,000.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$80,000.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction	Lake County
Priority Need:	Medium
Project:	Tenant-Based Rental Assistance
Activity:	Affordable Housing Corporation of Lake County (AHC) – Home Step Rental Assistance Program
Description:	Provision of security deposits and rental assistance subsidy to eligible tenants, a majority of which are at 60% of AMI or less. The Home Step Program will provide support for up to 12 months to households that recently completed a transitional housing or shelter program. AHC will work with referral agency partners that provide ongoing case management to eligible beneficiaries.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
 To be determined – throughout Lake County, Illinois

Objective Number DH2	Project ID TBD
HUD Matrix Code N/A	CDBG Citation 24 CFR 570.208(a)(3)
Type of Recipient Nonprofit/For-profit/Government	National Objective LMH
Start Date August 2014	Completion Date August 2017
Performance Indicator Households	Anticipated Units 18
Local ID TBD	Actual Units TBD

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>			
<i>ESG</i>			
<i>HOME</i>	\$145,920.00		
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$145,920.00		

Financial Narrative:

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

U.S. Department of Housing
2506-0117
and Urban Development
4/30/2011)

OMB Approval No.

(Exp.

*Table 3C
Consolidated Plan Listing of Projects*

Jurisdiction Name:	Lake County
Priority Need:	High
Project:	Rehabilitation
Activity:	Affordable Housing Corporation of Lake County – Owner-Occupied Rehabilitation
Description:	The program will provide for deferred, forgivable loans to owner-occupied single family households to make necessary repairs and improvements related to code compliance, health and safety, life systems, and home modifications to allow for accessibility. These funds add to the existing pool of owner-occupied rehab revolving loan funds and would fund both additional loans and the costs of operating the program.

Objective Category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome Category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Scattered sites throughout Lake County;

Objective Number	Project ID
DH1	TBD
HUD Matrix Code	CDBG Citation
14H	24 CFR 570.208(a)
Type of Recipient	National Objective
Non-profit	LMH
Start Date	Completion Date
5/1/2014	
Performance Indicator	Anticipated Units
Housing Units	16
Local ID	Actual Units
TBD	

Funding Sources:	Awarded	Expended	Balance
<i>CDBG</i>	\$164,795		
<i>ESG</i>			
<i>HOME</i>			
<i>Prior Year Funds</i>			
<i>Other CPD Funds</i>			
Total	\$164,795		

Financial Narrative:
Expected balance of CDBG Revolving Loan Fund - \$161,400

The primary purpose of the project is to help:
 the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Appendix A: Summary of Public Comments on the Proposed Annual Action Plan

Public hearings were held on the following dates to comply with HUD citizen participation requirements:

- A. January 15, 2014
- B. April 9, 2014
- C. May 14, 2014

LAKE COUNTY CONSORTIUM / LAKE COUNTY

PUBLIC COMMENTS

The following public comments were received:

January 15, 2014 - Lake County Administration Building, Waukegan, IL

- Ms. Sarah Pinger, of Catholic Charities, thanked the CDC for its initial funding recommendation for the agency's Homeless Prevention program. She said that the funds are very important to help clients maintain housing stability within the community. Ms. Pinger added that Catholic Charities looks forward to strengthening its relationship with the County.
- Ms. Donna Drinka, of Catholic Charities, offered her thanks for the agency's funding recommendation for its Rapid Re-housing program, which she said is an important housing option to assist the County's homeless citizens. The agency looks forward to working diligently to place clients in permanent housing.
- Ms. Katie Pinter, of Prairie State Legal Services, expressed appreciation for her agency's Fair Housing program funding recommendation, which will allow Prairie State to undertake more high-impact fair housing litigation to affect change within the County. The agency will continue to work toward creating better housing situations and prevent homelessness within the County.
- Ms. Frances Forsys, of Maristella, asked for reconsideration for the agency's program, which did not receive an initial funding recommendation. She felt that the program should have scored higher and went over the categories, providing her reasons for increasing those scores. Ms. Forsys hoped that the CDC would reconsider and award her agency at least \$10,000.
- Ms. Gingiss said the CDC valued Maristella as a partner and respected the agency's work for the community and she thanked Ms. Forsys for her comments.
- Mr. Joel Williams, of PADS, thanked the CDC for his agency's initial funding recommendation for PADS Emergency Shelter program, which provides the first point of entry and assistance for those experiencing homelessness. He looks forward to being a good steward of the funds and assisting the agency's clients.

April 9, 2014 - Lake County Administration Building, Waukegan, IL

Lake County Community Development Commission, Final Joint Public Hearing with the Cities of North Chicago and Waukegan presenting the *2014 Annual Action Plan* for final review, comment, and approval.