



Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

2016 is the second year of Lake County Illinois' five-year consolidated plan, the purpose of which is to encourage and support jurisdictions across the County in the development of viable urban communities, principally for low- and moderate-income persons, consistent with the three principle goals of the U.S. Department of Housing and Urban Development (HUD): promoting decent housing, a suitable living environment, and expanded economic opportunities. This action plan details Lake County's and North Chicago's second year activities and progress towards five year consolidated plan goals.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In this Plan, Lake County and North Chicago remain focused on poverty alleviation, community revitalization and housing affordability. Also, the Behavioral Health Needs Assessment discussed in the five-year consolidated plan has resulted in a Community Action Plan to address the gaps in mental health services, and this 2016 Action Plan contains several activities that support the implementation and realization of the Behavioral Health Community Action Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

As of the 2014 CAPER, many of the 5-Year goals set forth in the 2010-2014 Consolidated Plan had been greatly exceeded, while others remained unmet but were being worked towards. The greatest performance gap was in mental health services and affordable housing, both of which are high priority activities in the current Action Plan. As part of the 2015-2019 Consolidated Plan process, Lake County staff members and their partner municipalities, service providers and stakeholders have completed an extensive review of past performance, existing services, programs and projects. Based on responses from the four focus groups of community stakeholders, held as part of the consultation process for the Consolidated Plan, the highest rated strengths of Lake County Community Development programs over the last five years included housing programs that rehabbed existing owner-occupied properties and public infrastructure programs that improved county roads. The stakeholders pointed out that existing social service programs were strengthened as a result of CDBG funding and that many programs funded by the County responded to citizen needs. They felt that the programs over the last five years made visible noticeable progress in meeting the needs identified in the Consolidated Plan.

The focus groups also provided feedback on the shortcomings of the County's community development programs over the last five years. Much of that feedback had to do with the limited focus on economic development and the ongoing need for business retention and development. The stakeholders agreed that there are challenges to be met in providing effective job training programs that increase and retain jobs and that there have been significant business losses over the years. They felt there was a need for more creative and strategic thinking by the County on the use of and leveraging of funds particularly for housing programs, such as owner-occupied rehab and housing counseling, and economic development programs, such as skill training. The groups also pointed out a lack of family rental housing, a lack of transportation options to jobs and the need to address vacant commercial properties, vacant lots and vacant schools as additional shortcomings in the programs.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Lake County Consortium has developed a Consortium Citizen Participation Plan (CPP), and the cities of Waukegan & North Chicago also maintain their own. The CPP outlines the details of the Consortium's coordination and collaboration efforts. The CPP continues to emphasize the need for the federal funded Consortium entitlement programs to operate in a cooperative manner. However, the CPP recognizes the importance of North Chicago and Waukegan maintaining separate Citizen Participation Plans for their CDBG funded programs.

For this Consolidated Plan, Lake County led a wide community outreach effort to engage citizen participation and consult with stakeholders. These efforts included stakeholder and community member surveys published in English and Spanish, focus groups, one-on-one interviews with key stakeholders, and a series of public presentations, and public meetings. As a result, the County reached over 1,100 community members in its request for feedback on community needs and input into strategies for housing and community development over the next five years.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received other than those garnered through the citizen participation process.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received.

7. Summary

Lake County Community Development, in conjunction with our community partners, has made the most of the limited resources available. The department is proud of its efforts which have resulted in real and meaningful changes for the citizens of the County and we look forward to moving forward with HUD to improve the lives of the County's citizens.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAKE COUNTY	Community Development
HOME Administrator	LAKE COUNTY	Community Development
ESG Administrator	LAKE COUNTY	Community Development

Table 1 – Responsible Agencies

Narrative

Lake County Community Development strives daily to ensure the grants it administers are used in the most effective and efficient way possible, in concert with the consolidated plan, for the benefit of Lake County's citizens.

Consolidated Plan Public Contact Information

Questions relating to the consolidated plan may be directed to:

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

In September 2015, Lake County announced future availability of 2016 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2016 funding:

- Ms. Betsy Lassar, of the Lake County Housing Action Coalition, spoke about the persistent need for affordable housing in Lake County, citing findings from the American Community Survey. She said that the County's recent increase in using Community Development Block Grant (CDBG) funds for housing projects was very important to the community, given the indications of future severe cutbacks to the HOME program. She expressed appreciation for the prioritization of opportunity areas for affordable housing preservation and expansion.
- Mr. Rob Anthony, of Community Partners for Affordable Housing, also spoke on behalf of the Coalition, expressing concern about the HOME program.

Grant applications were made available to all Lake County townships, municipalities and agencies, with application workshops that provided training on grant performance expectations and requirements.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Coordination with Housing Authorities

The Executive Directors of the three housing authorities in the County and the Community Development staff of the three Consortium members coordinate through convened meetings held periodically. The three governmental entities comprising the Lake County Consortium – Lake County, City of North Chicago, and City of Waukegan – are also afforded the opportunity to review and comment on the Housing Authority Agency Plans prior to their submission to HUD. Lake County reviews the housing authorities' Annual and Five-Year Plans, and provides annual Certificates of Consistency with the Consolidated Plan to the housing authorities for submission to HUD in connection with these plans. Periodic joint meetings are scheduled, to the extent feasible, during the course of the program year in order to ensure a continuing dialogue between local government and the housing authorities.

Coordination with Other Assisted Housing Providers

County staff directs and maintains contact with HOME and CDBG project sponsors throughout the application, funding, and administration cycles. Lake County staff also participates in monthly meetings of the Lake County Housing Action Coalition (LCHAC), which are also attended by local assisted housing providers.

Coordination with Private and Governmental Health, Mental Health, and Service Agencies

Many health and social service agencies are members in the Lake County Alliance for Human Services, in which Lake County Community Development staff actively participates as a member of the Board of Directors. Many agencies meet regularly throughout the year as a group, or in smaller groups, with Consortium staff members. Many of the issues discussed at these meetings have application beyond homeless and other social services, and have proved helpful in raising issues related to the development of this Consolidated Plan. Since many of these agencies receive funding from Consortium members, regular contact is maintained throughout the year.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Responsibility for coordinating the overall Continuum of Care (CoC) process and organizing the County's response to HUD's annual Continuum of Care homeless service application resides with the Lake County Coalition for the Homeless. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community stakeholders.

The Lake County Coalition for the Homeless has three work groups designed to address the goals outlined in Lake County's Ten-Year Plan to End Homelessness.

- The Housing Task Force monitors the outcomes of housing programs and works to improve program performance.
- The Coordinated Assessment Task Force develops recommendations for the implementation of Lake County's Coordinated Assessment Team.
- The Homeless Prevention Task Force reviews the progress toward the homeless prevention goals in the plan and works to improve program performance.

There is an ad-hoc Application Review Committee that assists with reviewing and ranking projects for the annual Continuum of Care application to HUD. This committee is made up of representatives not funded through Continuum of Care funds but with relevant expertise.

When the Notice of Funding Availability for Continuum of Care funds (formerly the SuperNOFA) is released, specially scheduled meetings are held in order to specifically work on the annual application.

All meetings are open to the public, and are advertised through a public email list, posted on the Homeless Coalition website (www.lakecountyhomeless.org) and announced at a variety of public meetings and presentations.

The CoC Committee works to carry out the following efforts in determining how to allocate CoC funds, develop performance standards, evaluate outcomes, and develop funding priorities:

- Ongoing needs assessment and analysis;
- Provision of technical assistance;
- Increased stakeholder participation;
- Development of strategies for addressing identified needs;
- Monitoring of progress toward strategic objectives and action steps;
- Coordination of various organizational structures related to homelessness; and
- Coordination of the annual CoC NOFA application.

As Lake County, like much of the nation, has moved toward a goal of ending homelessness rather than just managing it, preventing homelessness altogether has become a key component in accomplishing this goal. The Lake County Continuum of Care has taken advantage of numerous resources in order to ensure that persons do not experience homelessness.

The State of Illinois through its Department of Human Services (IDHS) provides a Homeless Prevention Program. This program provides rental assistance, utility assistance and supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure or homelessness or are currently homeless. It is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families stay in shelters and assist individuals and families with securing affordable housing (IDHS Homeless Prevention Program Description). The Lake County Continuum of Care annually applies for and receives funding through this program. Funds from the IDHS Program are often partnered with funds from the Emergency Food & Shelter Program (EFSP) from the Federal Emergency Management Agency (FEMA).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As a member of the Coalition's Board of Directors, Lake County Community Development staff works with the CoC to develop and approve ESG performance standards. Additionally, the Homeless Management Information System (HMIS) is governed by the Joint ServicePoint Committee which is chaired by staff from the HMIS lead agency, Lake County Community Development. Staff from Lake County Community Development chairs both the Coalition for the Homeless' HMIS Committee and the ad-hoc CoC Application Review Committee, bringing objectivity, a system-level focus, planning expertise, and staffing resources to the process. Lake County recently approved a CoC Coordinator position through which it can staff a new services agreement under development with the CoC. County staff is also responsible for administering Lake County's CDBG, ESG, and HOME Grant funds and developing the 5-Year Consolidated Plan and Annual Action Plan. This link ensures that the CoC is coordinated with the CDBG, ESG, and HOME programs as well as other community development activities and this 5-Year Consolidated Plan.

The Lake County Coalition for the Homeless meets monthly on the first Tuesday at the United Way of Lake County office located in Gurnee. Committee meetings are held as needed at the discretion of the committee. Committee reports are given at each Coalition for the Homeless meeting.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LAKE COUNTY HAVEN
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: This agency has many more requests for shelter and services from women (with children) recovering from substance abuse than it can meet, so consulted with Lake County about its need to expand from one to two shelters in high opportunity areas of Lake County.
2	Agency/Group/Organization	HOUSING OPPORTUNITY DEVELOPMENT CORP.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: This affordable housing developer remains interested in developing affordable housing in high opportunity areas of Lake County. Also, HODC has entered into a partnership with New Foundation Center--- a provider of permanent supportive housing (PSH)---that brings HODC's real estate and property management expertise potentially to create new PSH in Lake County.

3	Agency/Group/Organization	Lake County United
	Agency/Group/Organization Type	Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public participation and collaboration on a variety of projects, Lake County United has articulated to Lake County its three current priorities:
4	Agency/Group/Organization	Moraine Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a member of the Housing Action Coalition, Moraine Township Supervisor Anne Bassi has consistently stressed the importance of locating more affordable housing in high opportunity areas such as Highland Park (located in Moraine Township).
5	Agency/Group/Organization	New Foundation Center
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: This Continuum of Care-funded agency would like to expand its supply of permanent supportive housing in Lake County.
6	Agency/Group/Organization	LAKE COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: The PHA expressed interest in both expanding its supply of affordable housing in Lake County and in identifying a solution for prospective renters who have trouble obtaining a lease in the private rental market due to criminal background and/or credit problems.

7	Agency/Group/Organization	Lake County Residential Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: This affordable housing developer expressed interest in expanding its supply of affordable housing in Lake County and noted the persistent need for affordable housing.
8	Agency/Group/Organization	Black Chamber of Commerce of Lake County
	Agency/Group/Organization Type	Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting: This agency witnesses great unmet need in the employment and small business development sectors, substantial amounts of poverty, and budget difficulties due to the State of IL budget impasse.
9	Agency/Group/Organization	CITY OF WAUKEGAN
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Private consultation/meeting:
11	Agency/Group/Organization	MOST BLESSED TRINITY FOOD PANTRY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the County conducted 4 focusgroups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
12	Agency/Group/Organization	Wauconda Township
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the County conducted 4 focusgroups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
13	Agency/Group/Organization	Village of Mundelein
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the County conducted 4 focusgroups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

All agency types involved in community development programs in Lake County, North Chicago and Waukegan were invited to participate in the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County Coalition of the Homeless	Both plans have in common the goal to end homelessness in Lake County with a Housing First! Approach.
Lake County Strategic Plan	Lake County Board	Both plans have in common the goal to Build Healthy & Resilient Communities.
Behavioral Health Needs Assessment	Lake County Department of Health	Both documents have in common the goal to identify additional residential facilities for people with mental illness.
Homes for a Changing Region	Chicago Metropolitan Agency for Planning (CMAP)	In planning for housing in the Round Lakes region, CMAP and Lake County Community Development staff have collaborated: Both plans share the goal of providing safe, decent housing for residents of those areas

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The County employed a variety of mediums to gather information from individuals involved in every stage of the consolidated plan proces, from citizens who benefit to key stakeholders and decision makers. This allowed the County to make very informed choices when designing the plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Fifty (50) residents of Lake County attended two public hearings on community needs in two different areas of the county	A complete summary of comments received is included as an attachment to the Consolidated Plan.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Five hundred and eighty-seven (587) residents of Lake County/North Chicago and three hundred and six (306) residents of Waukegan accessed the survey. In Lake County/North Chicago, 90% (525) of the respondents completed the survey and in Waukegan, 57% (175) of those responding completing the survey.</p>	<p>A complete summary of comments received is included as an attachment to the Consolidated Plan.</p>	<p>All comments were accepted.</p>	<p>N/A</p>
3	Focus Groups	Stakeholders	<p>50 stakeholders attended four (4) Focus Groups held in Libertyville, Grayslake, North Chicago and Waukegan</p>	<p>A complete summary of all comments received is included as an attachment to this Consolidated Plan.</p>	<p>All comments were accepted</p>	<p>N/A</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Focus Groups	Key Stakeholders	13 key stakeholders were contacted for a telephone interview to discuss the needs, goals and priorities for allocation of CDBG, HOME and ESG funds to provide decent housing, a suitable living environment and economic opportunities to residents of Lake County, North Chicago and Waukegan.	A complete summary of all comments received is included as an attachment to this Consolidated Plan.	All comments were accepted	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The current anticipated 2016 resources are based on the Program Year 2015 allocation amounts for CDBG (Lake County & North Chicago), HOME and ESG. At this time, the County does not anticipate the use of any program income or unused funds from prior years. In addition, Lake County provides \$300,000 of its general funds for affordable housing.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,648,483	0	0	2,648,483	7,916,319	Allocation assumptions based on FY2015 entitlement funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,041,188	0	0	1,041,188	3,123,564	Allocation assumptions based on FY2015 entitlement funds.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	238,000	0	0	238,000	659,751	Allocation assumptions based on FY2015 entitlement funds.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Match requirements are met by developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Lake County owns or is tax trustee for several parcels of land throughout its jurisdiction for which there is currently no process in place to address directly the needs identified in the *Consolidated Plan*. Community Development staff will be working with other stakeholders during the course of this five-year *Consolidated Plan* to seek and evaluate potential opportunities to leverage County-owned land in support of the *Consolidated Plan*.

Discussion

There has not been a year in which Lake County's identified needs have been matched by the available resources. Due to this unfortunate situation, as a best practice and an effort to maximize the impact of the available resources, the County has implemented an intensive grant administration strategy that includes thorough vetting of each grant applicant and a healthy monitoring process that ensures on-going compliance. These efforts are the County's means of not only satisfying HUD regulations in many ways, but more meaningfully, to ensure the resources that are available are used in the most effective way possible.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehab Existing Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	City of Waukegan Lake County Mundelein Employment & Transit Centers North Chicago	Low Cost Housing	CDBG: \$542,242 HOME: \$448,391	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 19 Household Housing Unit Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Zion North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: \$130,009 HOME: \$241,178	Homeowner Housing Added: 5 Household Housing Unit Buildings Demolished: 8 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist People Without a Home	2015	2019	Homeless	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: \$4,912 ESG: \$220,000	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted Homeless Person Overnight Shelter: 2058 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 25 Persons Assisted
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing Homeless	City of Waukegan Employment & Transit Centers North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: \$102,791 HOME: \$247,500	Public service activities other than Low/Moderate Income Housing Benefit: 649 Persons Assisted Direct Financial Assistance to Homebuyers: 38 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 28 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Adequate Low/Mod IncomeArea Infrastructure	2015	2019	Non-Housing Community Development	Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods	CDBG: \$404,750	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22720 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	City of Waukegan Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods Job Creation and Retention	CDBG: \$348,968	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 24365 Persons Assisted Facade treatment/business building rehabilitation: 31 Business
7	Assist People with Disabilities	2015	2019	Affordable Housing Non-Homeless Special Needs	Lake County Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: \$259,711	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14925 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: \$103,069	Public service activities other than Low/Moderate Income Housing Benefit: 977 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 77 Households Assisted
9	Job Creation	2016	2019	Non-Housing Community Development	City of Waukegan Mundelein Round Lakes Waukegan Township Zion Fox Lake	Job Creation and Retention	CDBG: \$118,000	Facade treatment/business building rehabilitation: 19 Business Jobs created/retained: 4 Jobs Businesses assisted: 4 Businesses Assisted
10	Provide Services for Job Stability	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Lake County	Strengthen Neighborhoods Job Creation and Retention	CDBG: \$106,276	Public service activities other than Low/Moderate Income Housing Benefit: 3144 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Grant & Program Administration	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: \$527,755 HOME: \$104,119 ESG: \$18,000	Other: 3 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Rehab Existing Housing: Affordable & Special Needs
	Goal Description	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
2	Goal Name	Develop New Housing: Affordable & Special Needs
	Goal Description	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
3	Goal Name	Assist People Without a Home
	Goal Description	To end homelessness in Lake County.
4	Goal Name	Subsidize Housing for Low/Mod Income Families
	Goal Description	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.

5	Goal Name	Provide Adequate Low/Mod IncomeArea Infrastructure
	Goal Description	To revitalize deteriorating or deteriorated neighborhoods.
6	Goal Name	Revitalize Low/Mod Income Area Business Districts
	Goal Description	To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.
7	Goal Name	Assist People with Disabilities
	Goal Description	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
8	Goal Name	Provide Welcoming Communities
	Goal Description	To foster welcoming, inclusive and neighborly suburban communities.
9	Goal Name	Job Creation
	Goal Description	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.
10	Goal Name	Provide Services for Job Stability
	Goal Description	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
11	Goal Name	Grant & Program Administration
	Goal Description	Administration and Planning for 3 grants

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects are included in this year's Action Plan:

#	Project Name
1	Rehabilitate Existing Housing: Affordable & Special Needs
2	Develop New Housing: Affordable & Special Needs
3	Assist People Without a Home
4	Subsidize Housing for Low/Mod Income Families
5	Provide Adequate Low/Mod Income Area Infrastructure
6	Revitalize Low/Mod Income Area Business Districts
7	Assist People with Disabilities
8	Provide Welcoming Communities
9	Create Jobs for Low/Mod Income Workers
10	Provide Services for Job Stability
11	Grant & Program Administration

Table 3 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities were based on the five-year Consolidated Plan.

AP-38 Project Summary

Project Summary Information

Table 3 – Project Summary

1	Project Name	Rehabilitate Existing Housing: Affordable & Special Needs
	Target Area	City of Waukegan Lake County Mundelein Employment & Transit Centers North Chicago
	Goals Supported	Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: \$542,242 HOME: \$448,391
	Description	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
	Target Date	4/28/2017

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>ACQUIRE & REHAB: 3 RENTAL UNITS for families at or below 80% AMI</p> <p>ACQUIRE & REHAB: 2 HOMES for 12 individuals with intellectual disabilities</p> <p>REHAB: 19 owner-occupied homes for families at or below 80% AMI</p> <p>SCATTERED SITE REHAB: 5 HOMES for families at or below 80% AMI</p> <p>ACQUIRE & REHAB: 10 BEDS of emergency housing for women with substance abuse issues (and their children)</p>
<p>Location Description</p>	<p>ACQUIRE & REHAB: 3 RENTAL UNITS for families at or below 80% AMI in Lake Forest, Highland Park and/or Highwood</p> <p>ACQUIRE & REHAB: 2 HOMES for 12 individuals with intellectual disabilities in Libertyville and Mundelein</p> <p>REHAB: 19 owner-occupied homes for families at or below 80% AMI throughout Lake County with 4 set-aside for North Chicago</p> <p>SCATTERED SITE REHAB: 5 HOMES for families at or below 80% AMI in Waukegan</p> <p>ACQUIRE & REHAB: 10 BEDS of emergency housing for women with substance abuse issues (and their children) in Libertyville or Deerfield</p>

	Planned Activities	<p>Activities planned under the goal to Rehabilitate Existing Housing for Affordability & Special Needs include the following:</p> <ul style="list-style-type: none"> • Affordable Housing Corporation of Lake County (\$257,242) owner-occupied rehabilitation program • Community Partners for Affordable Housing (\$228,000) acquisition & rehab [plus Lake County Affordable Housing Program funds to total 4 units] • Community Partners for Affordable Housing (\$15,000) Community Housing Development Organization (CHDO) Operating • Glenkirk (\$45,094) rehabilitation of 1 unit for 5 individuals with intellectual disabilities [combined with Lake County Affordable Housing Program funds] • Lake County Haven (\$150,000) acquisition and rehabilitation of emergency housing • Little City Foundation (\$60,000) rehabilitation of 1 unit for 7 individuals with intellectual disabilities • City of Waukegan (\$160,297) rehabilitation of 5 units
2	Project Name	Develop New Housing: Affordable & Special Needs
	Target Area	Zion North Chicago
	Goals Supported	Assist People Without a Home Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: \$130,009 HOME: \$241,178

	Description	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
	Target Date	4/28/2017
	Estimate the number and type of families that will benefit from the proposed activities	NEW CONSTRUCTION FOR HOMEBUYER: 5 single-family homes for families at or below 80% AMI DEMOLITION: 8 abandoned and deplorable houses
	Location Description	NEW CONSTRUCTION FOR HOMEBUYER: 5 single-family homes for families at or below 80% AMI in North Chicago DEMOLITION: 8 abandoned and deplorable houses in Zion
	Planned Activities	Activities planned under the goal to Develop New Housing for Affordability & Special Needs include the following: <ul style="list-style-type: none"> • Lake County Residential Development Corporation (\$156,178) new construction of 3 single-family homes utilizing a lease-purchase option • Lake County Residential Development Corporation (\$15,000) CHDO Operating • City of Zion (\$130,009) demolition of 8 abandoned and deplorable houses • Habitat for Humanity (\$60,000) new construction of 2 single-family homes • Habitat for Humanity (\$10,000) CHDO Operating
3	Project Name	Assist People Without a Home
	Target Area	Lake County Waukegan Township Employment & Transit Centers

Goals Supported	Assist People Without a Home Assist People with Disabilities
Needs Addressed	Low Cost Housing Strengthen Neighborhoods
Funding	CDBG: \$4,912 ESG: \$220,000
Description	To end homelessness in Lake County.
Target Date	4/28/2017
Estimate the number and type of families that will benefit from the proposed activities	Over 2,100 homeless individuals from throughout Lake County will be assisted with these funds.
Location Description	<ul style="list-style-type: none"> • COUNTYWIDE • LIBERTYVILLE • WAUKEGAN
Planned Activities	<ul style="list-style-type: none"> • North Chicago CDBG Public Services funding will provide \$4,912 in operating support to PADS Lake County. <p>Lake County Emergency Solutions Grant will provide:</p> <ul style="list-style-type: none"> • \$70,000 in rapid rehousing assistance for the homeless through Catholic Charities. • \$90,000 in shelter through A Safe Place (\$40,000), Lake County Haven (\$25,000) and PADS Lake County (\$25,000). <p>\$36,000 in homelessness prevention services (e.g. security deposits) through Catholic Charities. \$24,000 in homeless management information services (HMIS) administration through Lake County Community Development.</p>

4	Project Name	Subsidize Housing for Low/Mod Income Families
	Target Area	City of Waukegan Lake County Waukegan Township Employment & Transit Centers North Chicago
	Goals Supported	Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Welcoming Communities
	Needs Addressed	Low Cost Housing
	Funding	CDBG: \$102,791 HOME: \$247,500
	Description	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
	Target Date	4/28/2017
	Estimate the number and type of families that will benefit from the proposed activities	#FAMILIES PROVIDED RENTAL ASSISTANCE FOR RAPID REHOUSING: 22 families without a home #FAMILIES PROVIDED RENTAL ASSISTANCE FOR HOMELESSNESS PREVENTION: 22 low-income households at risk of homelessness #FAMILIES PROVIDED DOWNPAYMENT ASSISTANCE IN PURCHASE OF FIRST HOME: 38 families below 80% AMI #NORTH CHICAGO RESIDENTS provided critical subsidized services: 30 #SENIORS to be provided free transportation to allow seniors to age-in-place throughout Lake County: 468 #PERSONS to be provided legal advice and representation related to housing stability issues: 12

	Location Description	<p>Assistance for people without a home or at risk of homelessness is available to anyone in Lake County.</p> <p>Downpayment assistance is available to anyone in Lake County, with 10 of 38 families expected to be in Waukegan.</p> <p>North Chicago residents will benefit directly from representative payee services.</p> <p>Low-income seniors throughout Lake County will benefit from free transportation services to enable the to age-in-place.</p> <p>Legal advice and representation related to housing stability issues will be available to anyone in Lake County.</p>
	Planned Activities	<p>Activities planned under the goal to Subsidize Housing for Low/Moderate Income Families include the following:</p> <ul style="list-style-type: none"> • Downpayment assistance through Affordable Housing Corporation of Lake County both county-wide (\$147,500) and in Waukegan (\$100,000) • Rapid rehousing (\$50,000) through Catholic Charities • Homelessness prevention (\$15,000) through Catholic Charities • Senior transportation services allowing age-in-place (\$20,000) through ElderCARE • Representative payee services for North Chicago residents (\$5,000) through I-PLUS • Legal advice and representation related to housing stability issues (\$12,791) through Prairie State Legal Services
5	Project Name	Provide Adequate Low/Mod Income Area Infrastructure
	Target Area	<p>Round Lakes</p> <p>Zion</p> <p>Fox Lake</p> <p>North Chicago</p>

Goals Supported	Rehab Existing Housing: Affordable & Special Needs Provide Adequate Low/Mod Income Area Infrastructure Revitalize Low/Mod Income Area Business Districts Provide Welcoming Communities
Needs Addressed	Strengthen Neighborhoods
Funding	CDBG: \$404,750
Description	To revitalize deteriorating or deteriorated neighborhoods.
Target Date	4/28/2017
Estimate the number and type of families that will benefit from the proposed activities	Public infrastructure activities are expected to serve at 22,720 low/moderate income individuals living in eligible census block groups.
Location Description	<ul style="list-style-type: none"> • FOX LAKENORTH CHICAGO ROUND LAKE BEACH ZION

	Planned Activities	<p>In support of public infrastructure improvements in low/moderate income areas, the following activities are planned:</p> <ul style="list-style-type: none"> • FOX LAKE (\$88,250): Lakewood Ave water main extension (1,600 ft of 8 inch water main) to serve 12 homes currently using wells and 2 commercially zoned vacant lots to encourage development. New water hydrants will provide for additional safety. • NORTH CHICAGO (\$148,250): Public infrastructure (\$50,000) and sidewalk (\$10,000) improvements, especially rehabilitation (\$88,250) of existing sanitary sewers (constructed 1920-1950) that serve 56 homes and businesses on Elizabeth, Greenfield and Victoria Street; adjacent to a strategic revitalization plan area. The sanitary sewers in this area are aged, have a history of failures, overflows and sanitary backups---a public health hazard. • ROUND LAKE BEACH (\$88,250): Reconstruction of Maple Drive (900 ft) including new storm sewer, curb/gutter, sidewalk & road. Currently, 75% of culverts are collapsed (causing unsafe narrow roadway) and stormwater flow is toward the homes. Maple Drive ends in a pedestrian path to Round Lake High School, so safer walking conditions are critically needed. • ZION (\$80,000): Replacement of 13,000 ft of public sidewalk and 40 ADA ramps. Several locations include direct routes to area schools, to which many students walk due to lack of school bus service in this area. Public safety is currently at risk because sidewalk is heaved and deteriorated. ADA ramps will be installed at several intersections.
6	Project Name	Revitalize Low/Mod Income Area Business Districts
	Target Area	Zion Beach Park North Chicago
	Goals Supported	Provide Adequate Low/Mod Income Area Infrastructure Revitalize Low/Mod Income Area Business Districts Provide Welcoming Communities Job Creation

Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
Funding	CDBG: \$348,968
Description	Revitalize Low/Mod Income Area Business Districts.
Target Date	4/28/2017
Estimate the number and type of families that will benefit from the proposed activities	Lake County and North Chicago expect to benefit 24,937 families in areas where at least 55% of households are low/moderate income.
Location Description	<ul style="list-style-type: none"> • BEACH PARK • LAKE VILLA • NORTH CHICAGO • ZION

	Planned Activities	<p>In support of revitalizing business districts that service and employ low/moderate income households in Lake County, the following activities are planned:</p> <ul style="list-style-type: none"> • BEACH PARK (\$95,000): Sewer main extension along the east side of Sheridan Rd to replace the failing septic systems in a blighted section of the business district. New pedestrian sidewalk (1,000 ft) will connect trail systems and reduce pedestrian fatalities along this section of Sheridan Rd. • LAKE VILLA (\$97,000): Phase 2 of a project to revitalize the Village’s 50-yr old Cedar Ave business district plagued by deterioration and vacancies. This phase includes replacement of unsafe sidewalks with handicapped accessible sidewalks, general streetscaping, that will include way finding signs, trees, pedestrian lighting, benches and seating areas. • NORTH CHICAGO (\$11,954): Provide new street furniture, planter boxes, banners and/or lighting improvements along commercial corridors to create stronger business districts. • ROUND LAKE HEIGHTS (\$48,014): A Master Development Plan for 20 vacant acres bounded by Rollins Road, Fairfield Road and W. Lake Shore Drive. In a collaborative public process, a consultant will develop a concept plan for a mixed-use retail and low/moderate-income housing development. The plan will encourage a pedestrian-friendly community to stimulate local business. • ZION (\$97,000): Start new Zion Business District Façade Improvement Program to improve facades, signs and physical features of blighted business district. Improve accessibility for persons with disabilities to businesses on Lewis Ave, Sheridan Rd and Route 173.
7	Project Name	Assist People with Disabilities
	Target Area	Lake County Waukegan Township Zion Employment & Transit Centers North Chicago

Goals Supported	Assist People Without a Home Assist People with Disabilities Provide Welcoming Communities
Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
Funding	CDBG: \$259,711
Description	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
Target Date	4/28/2017
Estimate the number and type of families that will benefit from the proposed activities	Goal #7 proposed activities will benefit 14,925 individuals through public facilities improvements in low/moderate income areas, 5,500 individuals with disabilities through provision of public services and 180 homeless women & children fleeing domestic violence.
Location Description	<ul style="list-style-type: none"> • COUNTYWIDE • NORTH CHICAGO • ROUND LAKE BEACH • WAUKEGAN TOWNSHIP • ZION

	Planned Activities	<p>In 2016 assistance for people with disabilities under Goal #7, the following activities are planned in several locations throughout Lake County:</p> <ul style="list-style-type: none"> • Capital improvements to residential home for youth with disabilities by Allendale Center (\$54,943). • Enhanced representative payee services for people with disabilities at the James Lovell Federal Health Care Center in North Chicago by I-PLUS (\$25,000). • County-wide substance abuse treatment services from Nicasa based in Round Lake Beach (\$29,768). • Repair of broken chairlift to help clients with disabilities up the stairs of A Safe Place's emergency shelter for victims of domestic violence (\$50,000). • ADA accessible playground, sidewalks and picnic shelter in Hermon Park (17 acre park & community center) and to replace entry door mechanical assist openers of adjacent Recreation Center in Zion (\$100,000).
8	Project Name	Provide Welcoming Communities
	Target Area	Lake County Round Lakes Employment & Transit Centers
	Goals Supported	Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: \$103,069
	Description	To foster welcoming, inclusive and neighborly suburban communities.
	Target Date	4/28/2017

	Estimate the number and type of families that will benefit from the proposed activities	These activities will assist 1,054 low/moderate income individuals.
	Location Description	<ul style="list-style-type: none"> • COUNTYWIDE • ROUND LAKE AREAS
	Planned Activities	<p>The County and North Chicago expect to provide fair housing legal services for 77 households, to support 520 children in need of court-appointed special advocates and to provide parental support services for an estimated 275 families:</p> <ul style="list-style-type: none"> • Prairie State Legal Services (\$86,000) • Court Appointed Special Advocates (CASA) Lake County (\$7,500) Mano a Mano (\$23,069)
9	Project Name	Create Jobs for Low/Mod Income Workers
	Target Area	Lake County Mundelein Fox Lake
	Goals Supported	Revitalize Low/Mod Income Area Business Districts Job Creation
	Needs Addressed	Job Creation and Retention
	Funding	CDBG: \$118,000
	Description	To create or retain jobs for low- and moderate-income persons by providing assistance to business (e.g. small business incubators, small businesses and/or microenterprises).
	Target Date	4/28/2017

	Estimate the number and type of families that will benefit from the proposed activities	At least 23 families will benefit from a new small business development loan fund and facade rehabilitation programs and the jobs they create.
	Location Description	<ul style="list-style-type: none"> • COUNTYWIDE • FOX LAKE • MUNDELEIN
	Planned Activities	In 2016, Goal #9 to create low/moderate income jobs will be met by investing CDBG funds in two existing facade rehabilitation programs (\$30,000 in Fox Lake and \$44,000 in Mundelein) in target low/moderate income areas and in a new countywide small business development loan fund to be managed by the Black Chamber of Commerce.
10	Project Name	Provide Services for Job Stability
	Target Area	Lake County Waukegan Township Employment & Transit Centers
	Goals Supported	Subsidize Housing for Low/Mod Income Families Job Creation Provide Services for Job Stability
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: \$106,276
	Description	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
	Target Date	4/28/2017

	Estimate the number and type of families that will benefit from the proposed activities	At least 65 unemployed individuals will benefit from job training programs, 5 low-income families will have access to affordable daycare in Highland Park ---a high opportunity area--- and 2,864 individuals will have access to mental health services in a primary care setting, which provides easy access for busy working families.
	Location Description	<ul style="list-style-type: none"> • COUNTYWIDE • HIGHLAND PARK • NORTH CHICAGO • ROUND LAKE AREA
	Planned Activities	<p>In 2016, activities in support of Goal #10 Provide Services for Job Stability are as follows:</p> <ul style="list-style-type: none"> • Black Chamber of Commerce (\$25,000): Small Business Contractors Academy for construction trades training, small business development/entrepreneurial training and loan fund administration. • Erie Family Health Clinic (\$27,500): Phase 2 funding for behavioral health specialist located in family health clinic, allowing working families to access mental health diagnoses more easily. <p>Nicasa (\$23,776): Mental health services in support of working individuals and families suffering from substance abuse and/or mental health issues that threaten job stability.</p> <p>Highland Park Community Nursery (\$30,000): Provides scholarships for low/moderate income working families who cannot afford child care.</p> <p>YBLC (dba YouthBuild Lake County) (\$10,500): Offers an 8-10 month career training opportunity serving 17-24 year old at-risk youth with a focus on GED/HSD attainment, case management services, life skills instruction, stipend-paid training and construction skills training.</p>
11	Project Name	Grant & Program Administration
	Target Area	Lake County North Chicago

Goals Supported	Rehab Existing Housing: Affordable & Special Needs Develop New Housing: Affordable & Special Needs Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Adequate Low/Mod Income Area Infrastructure Revitalize Low/Mod Income Area Business Districts Assist People with Disabilities Provide Welcoming Communities Job Creation Provide Services for Job Stability Grant & Program Administration
Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
Funding	CDBG: \$527,755 HOME: \$104,119 ESG: \$18,000
Description	This includes North Chicago CDBG Admin.
Target Date	4/28/2017
Estimate the number and type of families that will benefit from the proposed activities	All the families benefitting in this Action Plan will indirectly benefit from this grant administration
Location Description	COUNTYWIDE
Planned Activities	Grant & Program administration & planning

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The County developed its geographic priorities based on a two-pronged approach:

- 1. Revitalize areas of greatest need.** In addition to the entitlement communities of North Chicago and Waukegan, several areas of Lake County are home to a concentrated number of low/moderate income households whose neighborhoods would benefit from community development, including commercial revitalization, housing and infrastructure rehabilitation plus more adequate amenities. Indicated in HUD data as census tracts where over 55% of households are at or below 50% of area median income (AMI) and located in Beach Park, Fox Lake, Mundelein, Park City, the Round Lake area, Warren Township, Wauconda Township and Zion, these target areas are identified in green in the map below. In further articulating each area’s specific needs/barriers, place-based strategies and opportunities, Lake County will work with local governments. A recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 140) is to “Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there.**Assist in expanding the supply of housing near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing.** Another recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 146) is “The County could prioritize the allocation of CDBG and HOME funds to (housing) projects near public transportation and employment centers.” To this end, the County is articulating areas “near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing” as a geographic priority for affordable and special needs housing. Areas proximate to employment, retail and medical facilities –or easily accessible by public transportation – often lack affordable housing, so those areas are a priority for affordable housing in this *Action Plan*.

Geographic Distribution

Target Area	Percentage of Funds
Mundelein	3

Target Area	Percentage of Funds
Round Lakes	7
Wauconda Township	0
Waukegan Township	19
Zion	13
Beach Park	3
Employment & Transit Centers	16
Fox Lake	4
Gurnee	0
Park City	0
Warren Township	0
North Chicago	17

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic allocation was driven by a combination of the County's geographic priorities discussed above and the 2016 project proposals from the local communities. Also, the joint agreement between the City of North Chicago and Lake County reserves the amount of the City of North Chicago's entitlement for North Chicago although its CDBG allocation is administered by Lake County.

Discussion

City of Waukegan's Action Plan is contained on separate pages.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Lake County experienced a population growth of approximately 9% between 2000 and 2011 (2011 ACS, 5-Year Estimates) - with the population climbing from 644,356 to 700,424. Over the same time period the Area Median Income increased 19% to \$79,666. While the rise in population and income are strong signs of positive growth patterns, the community also experienced a simultaneous sharp increase in poverty. Between the years 2000 and 2011 the number of individuals living below the poverty line in Lake County rose from 5.7% to 8.2%. That represents a 44% increase in the poverty rate. Furthermore, the number of homeowners (with a mortgage) who are cost burdened increased by 42% and the number of cost burdened renters increased by 47%. The data paint a picture of both growth and struggle for the community. Rising prices (in terms of wages and housing) are positive indicators of economic growth, but expensive housing puts continued pressure on low-to-moderate income households - pushing many of them into unsustainable housing situations.

The County has established multiple goals directed at increasing access to affordable housing that it expects to result in the outcomes below.

One Year Goals for the Number of Households to be Supported	
Homeless	75
Non-Homeless	65
Special-Needs	2
Total	142

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	5
Rehab of Existing Units	24
Acquisition of Existing Units	38
Total	142

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

For purposes of this section, both rapid rehousing and homelessness prevention programs are considered to help the homeless, although some households assisted with homelessness prevention funds may not meet the HUD definition of homeless. Non-homeless households will be supported by owner-occupied rehab, downpayment assistance and acquisition/rehab/resale. It is assumed that some acquisition and rehab projects will assist the homeless and special needs populations, as this has been true in the recent past. New construction is likely to assist special needs households.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally-subsidized affordable housing that is owned and operated by the public housing authorities. Lake County is served by the Lake County Housing Authority, North Chicago Housing Authority, and Waukegan Housing Authority.

The Lake County Housing Authority's mission "is to serve the Lake County community with housing opportunities and options." LCHA lists seven guiding principles that it adheres to in carrying out this mission:

- * "Serves all segments of the population by considering the needs of clients and the community.
- * Provides safe, decent, and sanitary housing.
- * Considers the needs of its clients in program development and operation.
- * Encourages clients toward independence and self-sufficiency.
- * Develops programs that are fiscally responsible.
- * Provides opportunities for staff development.
- * Collaborates with other stakeholders in matters relating to housing."

The LCHA manages approximately 619 Public Housing units and 2,723 Housing Vouchers.

The Low Rent Public Housing Program of the Lake County Housing Authority maintains 332 units of housing developed for senior residents located in seven buildings, a 125-unit town home development and 163 single family housing units scattered throughout Lake County. Senior housing includes studio, one- and two-bedroom apartments and accessible one-bedroom units. A single-bedroom unit contains approximately 550 square feet of living space. Families are housed in accordance with the Authority's occupancy standards in two-, three-, four-, or five-bedroom homes.

Actions planned during the next year to address the needs to public housing

The most immediate needs of residents of public housing and Housing Choice Voucher holders are as follows: emergency housing assistance, financial assistance, legal help, counseling, emergency shelter, medical treatment and other support services. Many of the County's goals address these issues, including subsidized housing, the addition of shelter beds, and job creation/retention.

Waukegan Housing Authority currently plans to perform several renovation over the coming year, including the renovation of ten vacant units each at Barwell Manor and at Armory Terrace Homes and of nine units each at Ravine Terrace and at Harry Poe Manor.

North Chicago Housing Authority plans over the coming year to perform site modifications to its two buildings, including concrete repair, landscaping, tuck-pointing and some roof/gutter work. Interior modifications will including floors, plumbing, electrical, cabinetry, doors, painting, fixtures, windows, appliances and system upgrades including furnace and water heaters.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The housing authorities provide homeownership classes and referrals to the downpayment assistance program provided by the Affordable Housing Corporation of Lake County.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

The County recognizes that effectively addressing housing needs is fundamental to alleviating the negative effects of poverty such as health concerns, food insecurity and joblessness. Having a steady, safe and secure “home base” has been identified by numerous researchers as a key means to living a healthy and productive life. To that end, housing has been prioritized by Lake County Community Development in its grant administration process ensuring that a significant portion of all available funds to go support the housing needs of Lake County residents.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The County intends to support homeless and other special needs activities in the following ways:

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

To be defined when results of 2016 Point in Time count are known.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lake County will address the emergency shelter and transitional housing needs of homeless persons primarily under *Goal 3: Assist People Without a Home*. Under this goal, Lake County will support services and operations for emergency shelter programs, including domestic violence shelters. The transitional housing in Lake County is funded through the Continuum of Care.

Lake County has adopted a Housing First philosophy in its homeless services system which strives to keep shelter stays short. The purpose of shelter is to keep people experiencing homelessness safe as their needs are assessed for appropriate placement in, preferably permanent, housing. With the migration to coordinated assessment, Lake County will be adopting a diversion assessment. This best practice recommended by the National Alliance to End Homelessness will assure that those entering shelter do not have a more appropriate housing option. Managing those who become homeless through entry to shelter is an important strategy to ending homelessness in Lake County.

The County intends to add 10 new Overnight/Emergency Shelter/Transitional Housing beds by funding Lake County Haven's second emergency shelter for women with substance abuse issues.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

As Lake County strives to end homelessness in Lake County, homeless services programs will be reporting on key performance measures that indicate success in reducing the length of homelessness and successfully transitioning people to permanent housing. The following performance measures were

developed in collaboration with the Continuum of Care and will be included in the evaluation of projects for funding:

- Average length of stay
- Percentage of households with exits to permanent destinations
- Percentage of adult participants who maintain or increase their income
- Percentage of households who remain in permanent housing six months after their exit from the program (for rapid rehousing and homeless prevention programs, except legal services)

These performance measures will assist Lake County in allocating funds under the goal to *Assist People without a Home* to assure that resources are being investing in programs effective at accomplishing the specific goals of transitioning people to permanent housing destinations where they will be successful. The continued implementation of the coordinated assessment system will assist shelter programs in placing people in appropriate housing. The most vulnerable, high-need people will be placed in service-rich housing while those with fewer housing barriers will be directed toward affordable housing options with no services. The Consolidated Plan goals which increase the availability of affordable housing, including permanent supportive housing, will also assist the homeless and those at-risk of homelessness in obtaining appropriate affordable housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In Lake County the majority of homeless prevention funds are disbursed through a Homeless Prevention Consortium led by Catholic Charities. The consortium handles homeless prevention funds from numerous sources, including the State of Illinois, EFSP and ESG. Other organizations, including Salvation Army, Maristella and Community Action Partnership joined the consortium, and all can be a point of entry for persons seeking prevention assistance. The consortium then regularly meets to ensure funds are distributed with consistency across agencies without duplication of service. Lake County will invest ESG and CDBG funds in homeless prevention as informed by community need and evidence-based practice.

The Lake County Continuum of Care works with health, mental health, corrections and foster care institutions to assure that people are not discharged into homelessness. Lake County supports and coordinates with these efforts. The Lake County Health Department maintains policies and procedures to ensure discharges do not result in homelessness or into programs that are HUD McKinney-Vento funded. Overall, the Health Department's discharge policies commit to ensuring that clients will not be discharged into homelessness and that discharges will only be made to appropriate housing or

treatment programs unless the client leaves the program and refuses assistance. The Lake County Sheriff's Office - Corrections Division has informally implemented a protocol for the discharge of homeless inmates. The Jail has a reentry specialist team that works with all inmates, but specifically assists homeless inmates to find housing/shelter upon discharge. Clothing, transportation, and other information is provided to inmates who indicate the need.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

In the high cost housing climate of Lake County, lack of housing choice that includes affordable housing options presents the issue of fair housing. As indicated in Lake County's Analysis of Impediments to Fair Housing, no one demographic group can afford 100% of the housing units sold in Lake County based on sale prices and the estimated median household income. Also, minority households may have a more difficult time procuring average or lower mortgage interest rates and terms, which push lower the price of housing affordable to them.

Fair housing has long been an important issue in American urban policy a problem born in discrimination and fueled by growing civil unrest that resulted in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) affirmatively further fair housing through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

Lake County's Analysis of Impediments to Fair Housing Choice, published in September 2014, outlined 20 impediments, three of which directly involve the lack of affordable housing supply in Lake County, a lack that disproportionately affects the protected classes that tend to have lower-than-average incomes, such as racial and ethnic minorities and people with disabilities. These impediments are:

- **Impediment 14.** The cost of both purchasing and renting housing in the county is relatively unaffordable for racial and ethnic minorities.
- **Impediment 16.** Housing designated for moderate- and low-income families is concentrated in certain communities, not spread throughout the county.
- **Impediment 20.** Throughout the county, there is a strong housing-jobs-transit mismatch.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In Exhibit IX-1 of the Lake County Analysis of Impediments to Fair Housing Choice. the planned Phase 1 activities include updating the County fair housing website, developing benchmarks for fair housing outreach and training and hosting regional housing discussions.

Discussion

The Analysis of Impediments to Fair Housing has been a crucial guiding document to addressing the housing needs of Lake County's citizenry.

It can be found here:

<http://www.lakecountyl.gov/Planning/CommunityDevelopment/Pages/FairHousingNULL.aspx>

The document is frequently referenced in policy level documentation due to the thorough manner in which it addresses the needs of Lake County's residents.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Lake County has entered the second year of its five year plan. In addition to the multi-year efforts outlined in that plan, there have been new and exciting additions to the County's efforts including multi-discipline collaboratives and the addition of additional funding sources.

Actions planned to address obstacles to meeting underserved needs

Activities contained in this Action Plan are planned in alignment with the 2015-19 Consolidated Plan and many of them address underserved needs. In addition to these plans, the County has provided technical assistance to agencies looking to expand their operations both in the numbers of individuals served and the types of services being offered. In the upcoming years, it is expected that these conversations will result in expanded services to Lake County residents now underserved by Lake County's current network of support. Complimenting efforts by a collaborative focusing on the treatment courts in the County are also underway. As the project progresses, more and more participating agencies are learning to work better together for the benefit of their shared beneficiaries. Lastly, the advent of video gambling in the County has resulted in a new revenue source intended for the benefit of social service agencies, particularly those addressing problem gambling. Over the next several months, it is expected that the County will implement a plan for the distribution of these funds that will benefit Lake County's social service agencies and allow for a greater provision of services.

Actions planned to foster and maintain affordable housing

The Consolidated Plan highlights and emphasizes the importance of affordable housing. As such a number of projects have been initiated that will result in a greater stock of available affordable housing as time goes on. Greater amounts of resources have also been dedicated to rapid re-housing and the County has hired an employee, working with the health Department, as part of the aforementioned treatment court grant, to assist those in need with obtaining housing.

Actions planned to reduce lead-based paint hazards

The County's inspection team and Community Development team have recently collaborated on an inspection checklist that not only addresses lead based paint but all other necessary inspection items required for HUD supported efforts. We have reviewed our processes, revised where necessary, and are confident that the needs of the community will be met efficiently in this regard.

Actions planned to reduce the number of poverty-level families

The renewed emphasis on housing is intended to have the long term effect of alleviating poverty. By providing individuals with a decent, stable and well located, 'base of operations', individuals will be

given some of the essential tools they need to succeed. As noted in the plan, several jobs initiatives are also planned including facade improvements and job training programs. Both of these efforts are intended to improve the employment outlook for individuals in need.

Actions planned to develop institutional structure

The Lake County Continuum of Care will be voting soon to reorganize its governance model with a focus on increasing the involvement of member agencies. The County is an active part of these conversations and anticipates a stronger, more effective group once the new structure is finalized and implemented over the next several months. Additionally, among the action steps of the behavioral health treatment court mentioned previously, is wider use of referral and case management software among the area non-profits. A pilot program with this aim is underway and, if successful, may lead to greater and more efficient collaboration among service providers.

Actions planned to enhance coordination between public and private housing and social service agencies

As noted above, the Lake County Continuum of Care will be revising its governance structure which should lead to greater cooperation among the area housing providers. As well, a pilot program aiming at increasing the use of a web-based referral tool is underway. Lastly, the County worked with the United Way this last year to update the "Find Help Lake County" website. This up-to-date directory is a resource to all area housing and social service agencies. In addition to these efforts the County continues to stay involved with collaboration efforts such as The Alliance for Human Services which serves to bring these providers together in the same room to advocate for the benefit of Lake County residents.

Discussion

Lake County continues to adapt to the changing circumstances in the County and as such has a healthy system in place that allows for course corrections that are made with forethought and transparency.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The CDBG, HOME and ESG programs are vital to the well-being of Lake County's citizens. With smart management of these grants, the low-income individuals who benefit from the services funded with these dollars, are given opportunities to improve their situations. The County takes this role seriously and has worked hard to manage the funds effectively and efficiently for the benefit of those in need.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

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as follows:

The forms of subsidy to be used to assist homebuyers and/or developers include down payment assistance, interest subsidy, development cost subsidy, direct loan, project grant, or some combination of these methods.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Lake County shall determine, based upon the type of subsidy, form of ownership, and type of market in which the property is located, whether the period of affordability shall be enforced by either Resale or Recapture provisions.

The Lake County Consortium uses detailed Resale and Recapture guidelines when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property subsequent to the initial HOME-assisted purchase. These policies are attached, as instructed in the eCon Planning Suite Desk Guide, in the Grantee Unique Appendices attachment feature on the Administration page.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Lake County Consortium uses detailed Resale and Recapture guidelines when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property subsequent to the initial HOME-assisted purchase. These policies are attached, as instructed in the eCon Planning Suite Desk Guide, in the Grantee Unique Appendices attachment feature on the Administration page.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Lake County Consortium does not have plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. The refinancing guidelines required under 24 CFR 92.206(b) are as follows:

In many cases, property owners will seek to refinance other loans for their property outside of the Lake County Community Development funds. In those cases, the County must execute a

subordination of its lien in order to allow the refinancing to occur. The Housing & Community Development Commission has adopted a policy for situations in which that subordination is permissible. There are three programs for which this policy shall apply: Homeowner Rehab, Homeownership, and Rental Housing.

1. Subordination of County liens under the Housing Rehabilitation Program will be permitted in cases involving refinancing of a homeowner's first mortgage only when the following conditions are met:

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an adjustable rate mortgage (ARM).

2. Subordination of County liens under the Home Investment Partnerships (HOME) and Community Development Block Grant (CDBG) Homeownership Programs will be permitted in cases involving refinancing of a homeowner's first mortgage only when the following conditions are met:

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an adjustable rate mortgage (ARM).

3. Subordination of County liens under Rental Housing Programs will be permitted in cases involving refinancing of a borrower's first mortgage only when the following conditions are met:

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an

adjustable rate mortgage (ARM).

- Proper background documentation is submitted to the County: Letter of request from party requesting subordination; Payoff letter from current 1st mortgagee; Mortgage loan commitment from new lender; Good Faith Estimate; Appraisal report (except in cases of streamlined refinancing by a superior lender); Statement showing existing monthly payment and interest rate; Name and address of title company handling the closing on the refinancing.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Any household that may otherwise be eligible for prevention assistance under ESG must also meet the “but for” rule – that is, “Would this individual or family be homeless but for this assistance?”

The “but for” rule can be documented with the following:

- Certification by the individual or head of household that no subsequent residence has been identified; and
- Self-certification or other written documentation, that the individual or family lacks the financial resources and support networks to obtain other permanent housing.

Furthermore, any household that qualifies for prevention assistance and meets the “but for” rule must also have the following qualifications:

- Have no more than three months of arrears; and
- Demonstrate an ability to sustain housing; and
- Demonstrate an ability to earn income; and
- Would remain in housing that is decent, safe, sanitary, and affordable.

If the household cannot meet the above qualifications, it is reasonable to infer that the household is in greater need than prevention assistance can provide for, and the household will be referred to a more appropriate program.

Programs funded to do rapid rehousing in Lake County must use an assessment that identifies barriers to obtaining and maintaining housing. Programs will select participants based on this assessment by prioritizing the population where a rapid rehousing intervention will be most effective. This population will have barriers to housing but not significant barriers. Programs will continue to assess the match between intervention and target population as data is available.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All ESG-funded programs must participate in the Lake County Homeless Management Information System (HMIS), commonly known as ServicePoint. Only programs that are specifically forbidden by

other statutes or regulations (e.g., domestic violence victim service providers) may not participate. All HMIS-participating agencies must collect and maintain common data fields as determined by the HMIS Administrator and HMIS Committee, considering all relevant regulations. These common practices will be to ensure services are coordinated among organizations – one client, one record.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Lake County's typical annual process for making ESG sub-awards is as follows: Lake County Community Development releases a Notice of Funding Availability (NOFA). The NOFA shall contain information about the programs, applications, workshops, and other pertinent information. The NOFA shall be published in the Lake County News-Sun, posted on the Lake County website, distributed via a mail list, and distributed through any other forms that may be appropriate.

All applications shall have a deadline for submission. Upon submission, applications will be reviewed by staff. Staff will make recommendations for ratings in specific criteria to be determined each year in the application review committees, and shall summarize projects in a format for the relevant Application Review Committee.

The Housing & Community Development Commission has four standing Advisory & Recommendation Committees (ARC). ESG applications are reviewed by the Homeless Assistance ARC which in a public meeting will review applications and make recommendations for funding to the HCDC Executive Committee. The HCDC by-laws give the Executive Committee the responsibility of "Review[ing] recommendations from Advisory & Recommendation Committees to ensure compliance with regulations and consistency with funding availability, and make[ing] recommendations to the full Commission regarding such matters." The HCDC Executive Committee shall meet to review the recommendations of the ARCs. The Executive Committee shall then direct staff to: 1) develop the recommended projects into the Annual Action Plan for the full Housing & Community Development Commission; 2) notify applicants of the recommendations; and 3) prepare for the public comment period and public hearing.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

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

Discussion

While the needs still exceed the resources available through CDBG, ESG, and HOME, the sub-recipients in the County have done an admirable job managing the social services needs of those requiring help in the Community.

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The purpose of the the 2016 Annual Action Plan is to serve as a strategic backbone for Waukegan to continue to accomplish the goals outlined in the 2015-2019 Consolidated Plan in the development of a viable community, principally for the low and moderate income persons, consistent with the the principle goals of the U. S. Department of Housing and Urban Development by promoting decent housing , a suitable living environment and expanded economic opportunities.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

During the 2016 Program Year the City has identified and will implement activities that will continue to accomplish the goals outlined in the 2015-2019 Consolidated Plan. The goals are as follows:

1. Provide Code Enforcement
2. Expand Public Services
3. Improve and Expand public facilities/ infrastructure
4. Housing Rehab/Rehab Admin
5. Administration

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In determining the goals and projects to undertake for the 2016 program year the City identified needs obtained from a needs hearing, review of applications by the Stakeholder Participation Panel and the outcomes of the activities funded in 2015 Program Year.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City held a needs hearing on October 8, 2015 as part of the outreach efforts to obtain citizen participation in the 2016 Annual Action Plan planning process. The information obtained from this hearing was presented to the City's Stakeholder Participation Panel and after review of all information presented a determination of what activities to fund was made by the Stakeholder Participation Panel.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were no public comments made.

6. Summary of comments or views not accepted and the reasons for not accepting them

In the event that comments are presented, the City makes every effort to address the needs in accordance with the 2015 -2019 Consolidated Plan.

7. Summary

The City, in conjunction community partners, has provided its residents with needed services with the limited resources available. During the 2016 Program Year, the City will continue its efforts to meet the identified needs of its residents and improve the quality of life our community.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	WAUKEGAN	
CDBG Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Ezell Robins

City of Waukegan

Community Development Block Grant

100 North Martin Luther King Jr. Avenue

Waukegan, IL 60085

Phone: 847-599-2532

Fax: 847-360-9028

Email: ezell.robins@waukeganil.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City held a public hearing in October 2015 to receive citizen input to identify the needs of the community for the 2016 Program Period in accordance with the 2015-2019 Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Executive Directors of the three housing authorities in the County and the Community Development staff of the three Consortium members coordinate through convened meetings held periodically. The three governmental entities comprising the Lake County Consortium – Lake County, City of North Chicago, and City of Waukegan – are also afforded the opportunity to review and comment on the Housing Authority Agency Plans prior to their submission to HUD. Lake County reviews the housing authorities' Annual and Five-Year Plans, and provides annual Certificates of Consistency with the Consolidated Plan to the housing authorities for submission to HUD in connection with these plans. Periodic joint meetings are scheduled, to the extent feasible, during the course of the program year in order to ensure a continuing dialogue between local government and the housing authorities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Responsibility for coordinating the overall Continuum of Care (CoC) process and organizing the County's response to HUD's annual Continuum of Care homeless service application resides with the Lake County Coalition for the Homeless. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community stakeholders.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

City staff participates as members of the Lake County Homeless Coalition which determines the allocation of the ESG.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The City held a public hearing in October 2015 to receive citizen input to identify the needs of the community for the 2016 program period in accordance with the 2015-2019 Consolidated Plan. The goals for the 2016 program period were determined based on the results of the meeting, applications received and review of application by the City's Stakeholder Participation Panel comprised of residents.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	There were five residents in attendance.	Three of the five residents thanked the staff for the services provided by the programs.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.420(b), 91.220(c) (1, 2)

Introduction

The current anticipated resources are based on the 2014 allocation amounts for the CDBG grant program. At this time, the city does not anticipate the use of any program income or unused funds from prior years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	803,805	0	0	803,805	3,215,220	The annual allocation is an assumption based on 2015 funding levels.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Match requirements are met by developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City currently owns approximately 90% of the Waukegan lake front area. The property could be used for the development of high rise condos and single family housing units thereby addressing housing and the creation of businesses produce jobs thereby fostering economic development.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Public Service Offerings	2015	2019	Non-Housing Community Development	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Public Services	CDBG: \$120,571	Public service activities other than Low/Moderate Income Housing Benefit: 13291 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1329 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Code Enforcement	2015	2019	Affordable Housing Public Housing Non-Housing Community Development	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Code Enforcement	CDBG: \$50,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide for Owner Occupied Housing Rehabilitation	2015	2019	Affordable Housing	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Owner Occupied Housing Preservation	CDBG: \$361,263	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	Program Administration	2015	2016				CDBG: \$160,761	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure Improvements	2015	2019	Non-Housing Community Development	Williamsburg- Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Public Improvements	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50952 Persons Assisted

Table 6 - Goals Summary

Goal Descriptions

1	Goal Name	Expand Public Service Offerings
	Goal Description	The City will provide for (directly and indirectly) a variety of public services for residents of the community.

2	Goal Name	Code Enforcement
	Goal Description	The City of Waukegan Code Compliance Division will enforce housing, zoning and health codes as they relate to dwellings, dwelling units, rooming units and al other properties with the CDBG designated low moderate income area.
3	Goal Name	Provide for Owner Occupied Housing Rehabilitation
	Goal Description	Rehabilitation of the existing housing stock for income eligible owner occupied housing units to provide decent, safe and sanitary housing and a suitable living environment for Waukegan residents.
4	Goal Name	Program Administration
	Goal Description	General oversight and management of CDBG funds and activities.
5	Goal Name	Infrastructure Improvements
	Goal Description	Provide sidewalk improvements in low moderate income Census Tracts.

Table 7 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

1. CDBG - Public Services
2. CDBG - Code Enforcement
3. CDBG - Program Administration
4. Housing Rehabilitation Program
5. Infrastructure Improvement

#	Project Name
1	CDBG - Public Services
2	CDBG - Code Enforcement
3	Program Administration
4	Housing Rehabilitation Program
5	Infrastructure Improvement

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The recent decrease in funding for entitlement communities has required the City to focus on core priorities to maximize the use of the community resources.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG - Public Services
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Expand Public Service Offerings
	Needs Addressed	Public Services
	Funding	CDBG: \$120,571
	Description	The City will continue to utilize CDBG funding to provide for direct and indirect public services for the residents of Waukegan.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	<p>Planned Activities</p>	<p>During the 2016 Program Year the following agencies will provide public services to residents:</p> <p>A Safe Place (Residential Children's Services) - \$8000</p> <p>Black Chamber of Commerce of Lake County - \$5,000</p> <p>CASA Lake County - \$7,500</p> <p>Catholic Charities - \$8,250</p> <p>Christ Church (ElderCare) \$5,000</p> <p>COOL Food Pantry - \$8,250</p> <p>I-Plus - \$6,000</p> <p>Maristella - \$5,50</p> <p>Nicasa - \$6000</p> <p>PADS Lake County - \$8000</p> <p>Prairie State Legal Service (Fair Housing) - \$10,000</p> <p>Prairie State Legal Service \$5,000</p> <p>Urban Muslim Minority Alliance - \$5,000</p> <p>Waukegan Township - \$11,071</p> <p>Waukegan to College - \$5,000</p> <p>YouthBuild Lake County - \$8,500</p> <p>Zacharias Center - \$5,000</p>
2	<p>Project Name</p>	<p>CDBG - Code Enforcement</p>

	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$50,000
	Description	The City of Waukegan will again utilize a portion of the CDBG funding each year to support the efforts of the City's Code Enforcement Division.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	This program will provide for the demolition of one deteriorating structure and code enforcement of 25 structures.
3	Project Name	Program Administration

Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
Goals Supported	Program Administration
Needs Addressed	Planning & Administration
Funding	CDBG: \$160,761
Description	General oversight and management of CDBG funds and activities. CDBG funds are designated for salary, benefits and payroll taxes.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	

	Planned Activities	<p>The following costs will cover the following items:</p> <ol style="list-style-type: none"> 1. Salary and fringe benefits 2. Office supplies 3. Travel and training 4. Postage 5. Other professional services 6. Telephone service 7. Legal services
4	Project Name	Housing Rehabilitation Program
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Code Enforcement
	Needs Addressed	Owner Occupied Housing Preservation
	Funding	CDBG: \$472,473
	Description	The City will continue to sponsor owner occupied housing rehabilitation activities to ensure safe, decent and affordable housing options for homeowners within the City.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	<p>The City's Housing Rehabilitation Program will provide the following:</p> <ul style="list-style-type: none"> • Up to \$40,000 per property for substantial rehabilitation • Project costs for emergency rehabilitation • Rehabilitation for one to four unit properties owned by income eligible households • Exterior violations cited by Code Compliance.
5	Project Name	Infrastructure Improvement
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Infrastructure Improvement
	Needs Addressed	Improve and Expand Infrastructure
	Funding	CDBG: \$150,000
	Description	The City will continue to replace deteriorated infrastructure throughout the City's low income Census Tracts.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	<p>In partnership with the City's Public Works Department CDBG funds will be used to:</p> <ul style="list-style-type: none"> • Procure and pay a licensed qualified roadway contractor to replace deteriorated sections of sidewalk in low income Census Tracts. •

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The target areas for the providing services are 38 Census Tract where 51% or more of its residents reside.

Geographic Distribution

Target Area	Percentage of Funds
Williamsburg-Westmoreland Neighborhood	
Massena-Poplar Neighborhood	
Washington Park Neighborhood	
Roosevelt Park Neighborhood	
Eighth Street Neighborhood	
Melrose and Fulton Neighborhood	
1st ward	
City of Waukegan	100

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale is based on information collected during public hearings, through City wide surveys and from citizens and staff.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Lack of funding is the primary obstacle to addressing underserved needs when it comes to public services and the 15% CAP compulsory by HUD. Waukegan's CDBG office typically receives requests for up to four times the amount of funding that is available in a given year. Many qualified agencies are already in existence throughout Lake County, and we receive numerous telephone calls each year from people who are interested in starting various types of social service agencies. These individuals are added to our distribution list for notification of the training put on by the Consortium. This provides information to them of the process Waukegan adheres to and allowing them the opportunity to apply for grants in the future. There are various existing agencies that help serve underserved needs; although, they do not receive funding from CDBG.

It is difficult for landlords to find financial resources to address all existing needs when it comes to decent affordable housing. However, the City continues to embark upon financial institutions for financial resources as a primary means to overcome this obstacle to meet this underserved need. It has been suggested that banks provide low interest rate loans to enable absentee landlords to obtain affordable loans for the rehabilitation of their properties. This would help to provide quality affordable housing to the underserved population of Waukegan. Although to date, no such agreement has been made. The City continues to pursue this avenue. Waukegan's CDBG does not allocate any of grant funds toward rental rehab.

Actions planned to foster and maintain affordable housing

Waukegan CDBG has helped to foster and maintain affordable housing through various efforts. These efforts included, participation in the federally funded Neighborhood Stabilization Program (NSP), supporting the Affordable Housing Corporation of Lake County (AHC), and through the operation of an owner occupied Housing Rehabilitation Programs.

Financial institutions are teaming up with Affordable Housing Corporation and offering match programs for First Time Home Buyers Program (FTHB) that they finance, i.e. for every \$5,000 from Affordable Housing the financial institution will offer another \$5,000. Other funding for the program was provided by private mortgage lenders and HOME match met through reduced loan rates and fee reductions from these lending institutions. All aimed to foster and maintain affordable housing in Waukegan. However, due to the housing market, recession, and job lay off, more families were unable to take advantage of this program.

Waukegan runs an owner occupied housing rehabilitation program.

These efforts are geared toward increasing the affordable owner-occupied housing supply for low-income households. However, the current barrier is not limited to Waukegan. With the present state of the economy, being able to find an affordable home is not the issue, but rather qualifying (being credit worthy based on current lender requirements, having some savings, etc.) or just being afraid to make such a large purchase.

Actions planned to reduce lead-based paint hazards

The City will continue to implement the HUD regulations on lead-based paint hazards, find additional qualified lead contractors, provide additional financial assistance for lead-based paint treatment in addition to that normally permitted for rehab loans, paint testing and risk assessment by certified inspectors, abatement, and clearance testing. Educate homeowners through the distribution of the handout booklet "Protect Your Family from Lead in Your Home" to every participating household. CDBG has created a sign-off sheet for the file as proof of delivery of the booklet.

Actions planned to reduce the number of poverty-level families

In an effort to reduce the number of families living below the poverty level, the City of Waukegan funds several public service agencies aimed to help households remain or become self-sufficient. By funding various community services, which play a valuable role in providing a broad array of opportunities and collaborating with affordable housing programs, the City continues its efforts to reduce the number of families in poverty.

Actions planned to develop institutional structure

The Lake County Consortium, with its participating jurisdictions of Lake County and the Cities of North Chicago and Waukegan, has been collaborating extensively for a number of years with a broad range of for-profit or not-for-profit agencies, governmental bodies, and local citizens.

Three jurisdictions in Lake County receive Community Development Block Grant (CDBG) funds under the entitlement allocation: Lake County, as an urban county, and the Cities of North Chicago and Waukegan, each as independent entitlements. These three CDBG jurisdictions regularly coordinate with one another and collaborate on planning and implementation of CDBG-funded community development activities. These three units of local government have also formed a HOME Consortium for the purposes of carrying out housing activities funded under the HOME Investment Partnerships Program.

Lake County serves as the coordinating unit and Lead Agency for the administration of the Lake County Consortium. The Lake County Community Development Division administers the HOME Program. The Affordable Housing Commission, an entity created by the Lake County Board to stimulate affordable housing, also serves as an advisory commission on housing matters to the County Board.

The Consortium also formally governs the administration of the Emergency Shelter Grant Program and the Continuum of Care grants. The Cities of North Chicago and Waukegan collaborate with Lake County on countywide homeless planning and grant administration activities.

Actions planned to enhance coordination between public and private housing and social service agencies

There are numerous agencies applying for Waukegan CDBG funding whose application are reviewed by Stakeholder Participation Panel. The application requires the agencies to coordinate with other health, mental health, and service agencies on a regular basis.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

