

**2005-2009
HOUSING AND
COMMUNITY
DEVELOPMENT
CONSOLIDATED PLAN**

LAKE COUNTY CONSORTIUM

**LAKE COUNTY, ILLINOIS
NORTH CHICAGO, ILLINOIS
WAUKEGAN, ILLINOIS**

March 8, 2005
(Revised)

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EXECUTIVE SUMMARY

The *2005 – 2009 Housing and Community Development Consolidated Plan (Consolidated Plan)* is a countywide plan identifying housing and community development needs, goals, and strategies for the Consortium of entitlement jurisdictions within Lake County, Illinois (Lake County and the Cities of North Chicago and Waukegan) from May 1, 2005 to April 30, 2010.

Prioritized goals within the *2005 – 2009 Consolidated Plan* identify available funding activities, given an annual distribution of U.S. Housing and Urban Development (HUD) funds through the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), American Dream Downpayment Initiative (ADDI), and Emergency Shelter Grant (ESG) Programs. Funding these activities supports the three principle goals of the Department of Housing and Urban Development (HUD) promoting: decent housing, a suitable living environment, and expanded economic opportunities.

Acknowledging the interdependence and increased collaboration between Lake County and the Cities of North Chicago and Waukegan, a description of the collaborative efforts to develop this *Consolidated Plan* is included in the Introduction chapter.

The existing housing and community development conditions in Lake County are described in the Collaboration with Community or Regional Planning Documents section of Chapter I and the Community Profile of Chapter II. These sections provide a broad needs assessment, upon which the Strategic Plan is grounded.

The Strategic Plan appears in Chapter IV: Needs, Goals, and Strategies, where Priority Needs and the corresponding Outcomes, Five-Year Goals and Strategies are delineated for all three entitlement jurisdictions. Housing and Homeless Goals and Strategies are presented countywide, with narrative explanations of jurisdictional priorities. Other Community Development Five-Year Goals and Strategies specific to each entitlement jurisdiction are presented independently, allowing each entitlement jurisdiction to set quantifiable goals for the use of its independent CDBG funds.

The achievements of the *2000 – 2004 Consolidated Plan* are described in Appendix C: 2000 – 2004 Awards and Funding History.

Each year, as funding decisions are made, the Consolidated Annual Action Plan is prepared, detailing funding allocations, short-term goals and how the proposed programs will relate to each jurisdiction's Five-Year Goals and Strategies. The Consortium's program year runs from May 1 to April 30. After each program year, the Consortium measures the achievements of the subrecipients' programs in relation to the Five-Year Goals, and summarizes them in the Consolidated Annual Performance Evaluation Report.

CHAPTER I: INTRODUCTION

Purpose and Intent of the Plan

The purpose of the *2005 – 2009 Housing and Community Development Consolidated Plan* is to encourage and support jurisdictions 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.

The intent of the this countywide *Consolidated Plan* is to identify housing and community development needs, goals, outcomes and strategies for Lake County, Illinois. It is also the intent of this document to implement as many of the goals and findings from the Lake County Board “Strategic Plan,” Lake County’s draft *Regional Framework Plan*, State Housing Plan, and the United Way of Lake County’s *Community Assessment: A Study of Needs in Lake County* as possible, given limited program eligibility and funding availability from the U.S. Department of Housing and Urban Development (HUD).

This document serves as a major component toward the official application to the U.S. Department of Housing and Urban Development (HUD) for funding from three current HUD grant programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Shelter Grant (ESG) Programs for fiscal years 2005 -2009. This document also serves as a secondary component of the official application for two other HUD grant programs: Supportive Housing Program (SHP) and the newly established American Dream Downpayment Initiative (ADDI) Program.

This document will provide guidance to Lake County and the Cities of North Chicago and Waukegan for the allocations of these funds, and will also serve to identify priorities for the investment of resources for housing and community development purposes.

Institutional Structure and Coordination of Resources

The Lake County Consortium, with its participating jurisdictions of Lake County and the Cities of North Chicago and Waukegan, has been collaborating extensively with a broad range of for-profit or not-for-profit agencies, governmental bodies, and local citizens. To demonstrate the Consortium’s collaborative efforts within its network of housing and community development providers, we present the following bubble chart (Figure 1-1), which illustrates how extensively involved our partners were in the development of this *2005 –2009 Housing and Community Development Consolidated Plan*.

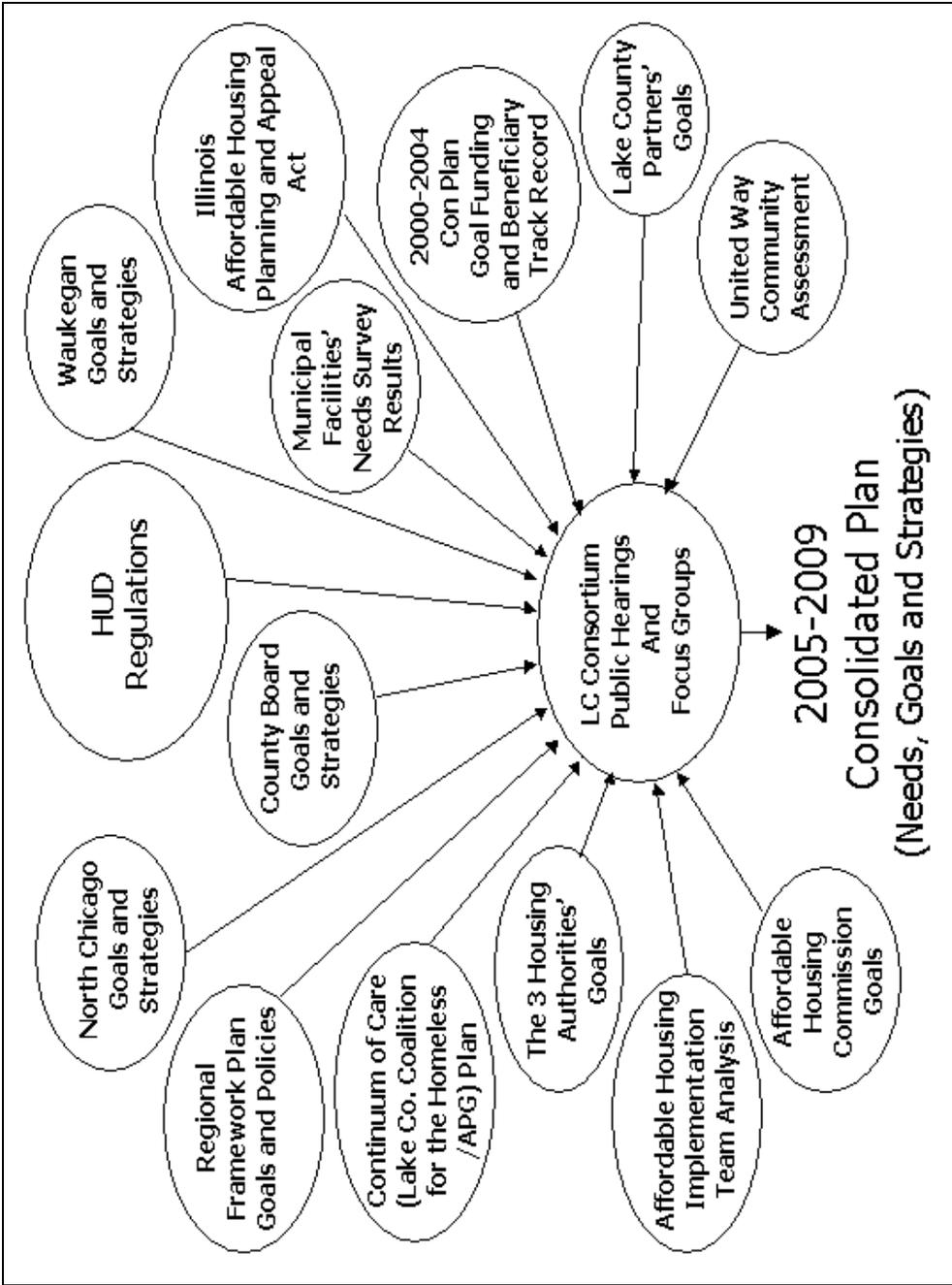


Figure 1-1

Lake County Consortium

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 Partnership 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.

Lake County

The Lake County Board, under the auspices of its Community & Economic Development (C&ED) Committee, implements and governs the Lake County portions of the *Consolidated Plan*. The Board relies heavily on planning guidance and funding recommendations from the county Community Development staff and numerous advisory groups, as described below.

The Lake County Board receives annual entitlement grants from the Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) Programs. The Lake County Board also executes contracts with HUD for the annual HOME entitlement grant on behalf of the HOME Consortium. Lake County staff facilitates countywide homeless services planning, and applies annually for Continuum of Care homeless funding, on behalf of Lake County and the Cities of North Chicago and Waukegan.

For the CDBG program, the Lake County Urban County jurisdiction includes all portions of the County, except for the Cities of North Chicago and Waukegan. North Chicago and Waukegan are both entitlement communities and, therefore, they each allocate their own CDBG funds.

Under the previous five year *Consolidated Plan*, only the City of Zion opted out of the urban county jurisdiction for the 3-year period of the 2000 – 2003 program years, in favor of applying directly to the State of Illinois for funds. However, the

City of Zion began to re-submit CDBG funding requests during the 2001 program year.

Under both the previous and the current five-year Consolidated Plans, Volo was the only Village that opted out of the urban county jurisdiction for the 2003 – 2005 program years, without explanation.

Lake County Board

The Lake County Board consists of 23 elected members, who are elected every four years on a staggered basis by district. The terms for Board members are 2 – 4 – 4, 4 – 2 – 4, or 4 – 4 – 2 years and are commensurate with Census redistricting each decade. Board members serve as individual representatives for their Lake County Districts. Board Agendas, Committee Agendas, and Committee Schedules are posted in the Board Office and are available on the County's webpage at www.co.lake.il.us/board. The Board meets regularly on the second Tuesday of each month in the Lake County Administration Building, 10th Floor. They also approve the *Consolidated Plan* and each *Annual Action Plan* prior to submission to HUD.

County Board Committees

The County Board has 9 standing Committees that meet on a regular scheduled basis. The Board also meets as a "Committee of the Whole" on the Friday prior to the Board Meeting. HUD-funded and County-funded community development programs report to two Committees prior to any Board action: the Community and Economic Development (C&ED) Committee and the Financial and Administrative (F&A) Committee.

The C&ED Committee is comprised of 7 members of the Lake County Board. This Committee was formed in December 1998 specifically to address County Board policies and projects involving community development, housing, tourism, and economic development activities. The Committee has expressed interest in homelessness and human service planning, particularly in relation to the County's land use, economic development and transportation infrastructure planning. The C&ED Committee meets the first and last Wednesday of the month.

The F&A Committee is comprised of 7 members of the Lake County Board. This long-standing Committee addresses financial and administrative issues involving budgeting appropriations, contracts, litigation, employee relations, capital improvements, and general operating expenses. It is in the realm of contract approvals and budgetary adjustments that HUD funded or County funded community development projects are brought before this Committee. The F&A Committee meets the first and last Wednesday of each month.

In the forthcoming countywide comprehensive land use plan, the *Regional Framework Plan* (as described elsewhere in this Chapter), will be presented to another County Board Committee, the Planning, Building

and Zoning Committee (PB&Z). The PB&Z Committee has made a commitment to incorporate social and economic planning issues in the updated comprehensive plan, including affordable housing and economic development strategies. Significant portions of the *Regional Framework Plan* narrative statements, research, goals, and policies have been used to develop this *Consolidated Plan*. The PB&Z Committee meets the first and last Monday of the month.

County Board Commission Structure

Given the extensive demands on the County Board at the Committee level, the Board often looks to its Commission structure to conduct its non-governmental matters. Of particular importance for this *Consolidated Plan*, are the Community Development Commission and the Affordable Housing Commission, which advise the Board on community development and housing matters. Both commissions report frequently to the Community and Economic Development Committee. A third commission for economic development issues disbanded in December 1998 and formed a public-private partnership, called the Lake County Partnership for Economic Development (Lake County Partners), which is still in existence today. The Lake County Partners also reports frequently on its activities to the Community and Economic Development Committee.

Community Development Commission

According to its by-laws, The Community Development Commission (CDC) acts as a representative body of elected officials and citizens in ascertaining facts, preparing plans and programs, coordinating activities, setting priorities for funding, and undertaking such other activities, as are necessary or appropriate, under the US Housing and Community Development Act of 1974, as amended. The CDC cooperates with Lake County and other units of local government to undertake, or assist in undertaking, essential community development and housing activities, including urban rehabilitation and renewal, and publicly assisted housing for persons of low- and moderate-income, including the elderly and handicapped (Source: Community Development Commission By-Laws).

The CDC is composed of 15 members (5 County Board members, 5 Mayors or Village Presidents, and 5 citizen representatives). The Commission has primary responsibility for developing and carrying out the County's community development policies, contained within the *Consolidated Plan*. Each year, the Commission is responsible for guiding the development of the Annual Action Plan and advising the Community and Economic Development Committee and the Lake County Board regarding its formal acceptance. The Commission seeks public involvement, whenever possible, to better inform themselves on housing and community development needs. The full CDC meets monthly, depending on its needs, to discuss housing and community development issues, annual grant allocations, on-going grant oversight, and other related issues.

Homeless Advisory Planning Group

The Advisory Planning Group (APG) was originally convened in January 1998 to oversee the county's Continuum of Care process under the auspices of the Community Development Commission and the Lake County Board. The group is comprised of representatives from over 30 area organizations including: homeless service providers, housing developers, local governments, banks, homeless and formerly homeless individuals, and other non-profit and community organizations. The Homeless Advisory Planning Group functions as an advisory arm of the Community Development Commission, keeping the Commission informed of its ongoing activities, and bringing pivotal decisions back to the Commission for input and approval. The Homeless Advisory Planning Group envisions its charge broadly as working on multiple levels to strengthen Lake County's Continuum of Care through:

- 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 HUD SuperNOFA application.

Affordable Housing Commission

The Affordable Housing Commission is the advisory board to the Community Development Commission and the Lake County Consortium regarding housing issues and the HOME program. The Affordable Housing Commission is comprised of representatives from the County Board, housing authorities, the real estate industry (including homebuilders, for-profit and non-profit developers, lenders, and Realtors), and the general public. The work of the Affordable Housing Commission involves policymaking, legislative, and educational activities. The Executive Committee of the Commission meets the first Tuesday of every month and the full Commission meets the third Tuesday of every other month. The Lake County Board created the Affordable Housing Commission on November 12, 1991. The term of the Affordable Housing Commission has been extended three times, in five-year increments since its inception, to December 11, 2006.

The Affordable Housing Commission's mission statement is:

The Affordable Housing Commission is the advocate of the Lake County Board to the public for more affordable housing and collaborates with county government in setting public policy and priorities for affordable housing in Lake County.

The Commission's vision statement is:

The Affordable Housing Commission will be the leading agency in Lake County government in advocating and assisting county, township and municipal governments for more affordable housing.

In December 1992, the Commission created, and currently maintains, a 501 (c)(3) nonprofit corporation, the Affordable Housing Corporation of Lake County. The work of the Corporation involves housing development and program implementation activities.

The Affordable Housing Corporation's mission statement is:

The Affordable Housing Corporation initiates, implements and administers programs to make available more affordable housing in Lake County.

The Corporation's vision statement is:

The Affordable Housing Corporation will be a resource for those in need of affordable housing and those seeking to develop affordable housing in Lake County.

Lake County Housing Authority

The Lake County Housing Authority is organized pursuant to State of Illinois Law. The Lake County Board Chairman, with the approval of the Lake County Board, appoints housing Authority Board Members. The Housing Authority administers the Section 8 voucher program for Lake County, excluding the Cities of North Chicago and Waukegan.

City of North Chicago

The City of North Chicago, through its Community Development and Planning Department, directly administers the North Chicago entitlement Community Development Block Grant. The City uses Citizen's Advisory Committee recommendations and City Council actions to govern the allocation and use of CDBG funds.

North Chicago City Council

North Chicago follows a Mayor-Council form of government with seven political wards. Day to day administration is the responsibility of the City Administrator. The City Council meets the first and third Monday of the month. First discussed in Community Development Committee Meetings where aldermen have the opportunity to ask staff questions, the City Council is the final governmental body to review recommendations as submitted by the Citizen's Advisory Committee (CAC). They also approve the *Consolidated Plan* and each *Annual Action* plan prior to its submission to HUD.

Citizen's Advisory Committee (CAC)

The Citizens Advisory Committee (CAC) is composed of five (5) local residents and three (3) representatives from the business/ industrial community. These members are responsible for reviewing all submitted applications and deciding on the CDBG funding levels for each activity in all five (5) program areas of the Community Development Block Grant (CDBG). These five areas include: Housing (housing administration and monitoring, regular rehabilitation, emergency rehabilitation, housing education and training), Economic Development, Public Improvements (streets and alleys, sidewalk improvements, streetscape improvements, public facilities), Public Services (social service agencies), and General Administration.

The intent of the Citizens Advisory Committee (CAC) is to find a cross section of the community so that the needs of North Chicago residents are better met. The CAC meets approximately 4-5 times per program year.

North Chicago Housing Authority

The organizational relationship between the City of North Chicago and the North Chicago Housing Authority (NCHA) is one where the Mayor of the City of North Chicago actually appoints the commissioners of the NCHA Board of Directors. However, the North Chicago Housing Authority has its own Executive Director who oversees the daily operations of the Housing Authority. The North Chicago Housing Authority administers the Section 8 voucher program for the City of North Chicago. Future Housing Authority re-development plans and property modernization efforts are available for review and comment by local citizens and the City of North Chicago.

City of Waukegan

The City of Waukegan directly administers the Waukegan entitlement Community Development Block Grant through its Community Development Department. The Stakeholder Participation Panel acts in an advisory capacity regarding HUD funding, as the City Council is responsible for the oversight of these funds.

Waukegan City Council

The City of Waukegan is structured as a Mayor-Council form of government. The Mayor's position is a full-time position, elected at-large for a four year term. The City Council is comprised of nine aldermen, elected from within their own separate wards as a part-time, four-year position. The Mayor's office is located within City Hall, and the City Council meets the first and third Monday evening of each month.

The Mayor and City Council have final approval of all decisions regarding the allocation of CDBG funds. They also approve the *Consolidated Plan*

and each Annual Action plan prior to submission to HUD.

Stakeholder Participation Panel

The City of Waukegan CDBG Office also maintains a Stakeholder Participation Panel. This panel is comprised of interested citizens who help conduct public meetings and hearings, review applications for funding, conduct interviews with representatives of applicant agencies and make recommendations for funding to the Mayor and City Council. The size of the SPP varies, but averages about 17.

Waukegan Housing Authority

The Mayor, with the approval of the City Council, appoints the Waukegan Housing Authority commissioners. There is also a memorandum of agreement between the City and the Housing Authority, which provides for the utilization of City police in the protection of Housing Authority properties. The Waukegan Housing Authority administers the Section 8 voucher program for the City of Waukegan.

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 held a number of joint meetings during the course of the preparation of this *2005 – 2009 Consolidated Plan*.

The three governmental entities comprising the Lake County Consortium 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.

In addition, the Executive Director of the Lake County Housing Authority has been a member of the Lake County Affordable Housing Commission throughout the 2000 to 2004 Action Plans. The Chairman of the Waukegan Housing Authority was previously a Commission member, as stated in the 2000 and 2001 Action Plans. The Chairman of the North Chicago Housing Authority was also a commission member as stated in the 2002 and 2003 Action Plans. Neither Chairman is currently on the Affordable Housing Commission Board of Directors.

Coordination with Other Assisted Housing Providers

Representatives of the housing development industry, including assisted housing developers, sit on the Affordable Housing Commission. Prior to the *2005 – 2009 Consolidated Plan*, the Executive Director of AHC has met with developers to

discuss potential housing projects, joined on numerous occasions by local government staff. However, due to federal funding reductions, County staff will now direct and maintain contact with HOME and CDBG project owners and developers throughout the application, funding, and administration cycles. The Executive Director of the AHC and local government staff will join the County in these meetings.

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

Many health and social service agencies are participants in the Continuum of Care planning process and in the United Way/Lake County Consolidated Application process. Many 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 with them throughout the year.

Periodic meetings are also held between staff from Consortium members and the United Way of Lake County. The Consortium and the United Way of Lake County have developed a joint funding application form and hold various workshops with agencies in conjunction with that funding application process.

The numerous agencies applying for Consortium funding are interviewed by each of the Consortium members' citizen advisory bodies regarding their program activities. This process ensures that agencies coordinate with other health, mental health, and service agencies on an ongoing regular basis.

Lake County Child & Adolescent Local Area Network (LAN)

The State of Illinois established the formation of Local Area Networks (LAN's) to better coordinate services for children and adolescents. The LAN's originally involved bringing together the Department of Children and Family Services, Illinois State Board of Education, Department of Mental Health, and Department of Alcohol and Substance Abuse. Currently LAN members and participants include schools, community members, social service agencies, state agencies and parents.

The LAN's are voluntary, inclusive and community-based bodies with the expressed purpose of improving the welfare of children. They were created to increase collaboration and communication between mental health, child protection and education providers, making services to children and adolescents more efficient and effective.

LAN's create their own community-based systems of care for children and adolescents, who are experiencing severe emotional and behavioral difficulties. These children are at risk of being removed from their family, home, school and community. LAN's incorporate community services with natural supports within

that individual's family and community to achieve a positive set of outcomes. By providing more comprehensive and collaborative services, LAN's have been successful in helping maintain at-risk children and adolescents in their homes and communities and avoiding unnecessary and costly residential placements.

The Lake County Local Area Network (LAN 35) meets monthly for service providers to share resources and collaborate services for the entire Lake County. Individual cases are coordinated within three separate more local councils.

Lake County Community Development staff have presented the *Consolidated Plan* process to LAN 35 and invited LAN members to participate in the process of needs assessment and goal development. Many of LAN 35 members were not previously familiar with the *Consolidated Plan*. LAN members have been helpful in contributing their networking experiences in the needs assessment and goal development process.

Development of the 2005 – 2009 Consolidated Plan

Key elements of this *Consolidated Plan* Process are:

- Emphasis on public participation and the collaborative nature through which Consortium members determine their housing and community development needs,
- Development of goals that can address those needs, and
- Planning among Consortium members to undertake specific strategies to reach those goals.

In addition to the information sought by Lake County and the Cities of North Chicago and Waukegan for informed decision-making, HUD requires additional information for the *Consolidated Plan*. All of this data has been reported in the Chapter II The Community Profile and Chapter III Needs Goals and Strategies as Prioritized by Consortium members. Specific requirements are referenced in the HUD Requirement Checklist in Appendix B.

This document represents the second time that Lake County and the Cities of North Chicago and Waukegan have submitted an integrated Consolidated Plan. Lake County is acting as the lead agency in the development of the *Consolidated Plan*, and therefore, coordinated a wide variety of public participation and data collection strategies to collect countywide information. In accordance with Federal requirements regarding Housing Consortia, the housing components of the *Consolidated Plan* will include information relating specifically to the jurisdictions of Waukegan and North Chicago and the rest of Lake County.

As can be expected, certain issues affect each of our specific jurisdictions differently. Therefore, the Community Development Commission conducted Joint Public Hearings with Lake County and the Cities of North Chicago and Waukegan for housing, public services, and homeless activities. Lake County also conducted several local meetings regarding the needs and goals for public services, public facilities, and economic opportunities that only collected information regarding the non-entitlement portions of the County (outside the

Cities of North Chicago and Waukegan).

The Cities of North Chicago and Waukegan also conducted several local meetings regarding their own specific needs and goals for public services, public facilities, and economic opportunities. Accordingly, numerous local meetings were scheduled during the development of this *Consolidated Plan*. Lake County, North Chicago, Waukegan, Affordable Housing Commission, United Way of Lake County, and *Regional Framework Plan* Forum meetings held as part of the public participation process are identified in Appendix A. These efforts are described in the relevant sections below.

Lake County Consortium Strategies

To develop the foundation of the Community Profile and the Needs Analysis sections, Lake County Planning, Building and Development staff compiled data, primarily from available and current secondary data sources. Major components of this data are from one or more of the following sources:

- Lake County Board's "Strategic Plan."
- *Lake County Regional Framework Plan*.
- United Way of Lake County *Community Assessment*.
- Continuum of Care/Homeless Coalition Goals.
- Affordable Housing Commission Housing Priorities.
- State of Illinois Affordable Housing and Appeals Act.
- Lake County Partners - Economic Development Goals.
- Waukegan Comprehensive Plan Goals.
- Waukegan Waterfront Redevelopment Plan.
- North Chicago Comprehensive Plan Goals.
- Northeastern Illinois Planning Commission.
- Metropolitan Planning Council.
- Locally based program needs, comments, and survey responses.

Data and copies of existing plans and community related assessments were requested from all housing and social service providers, local governments and others within the County to identify needs from a broad-range of perspectives, and to reduce duplication in the assessment process. The 2000 Census data and the 2000 Comprehensive Housing Assistance Strategy (CHAS) Data Book remain primary sources for much of the reported information.

To supplement then existing housing information, a countywide Housing Study was conducted back in December 1999 to examine the current and projected housing supply and demand by tenure for the *2000 – 2004 Consolidated Plan*. However, more reliance is now being given to 2000 Census data and the *Regional Framework Plan* than to this outdated Housing Study. In addition, several meetings were held with the three public housing authorities to consult on

subsidized housing supply, demand, and the coordination of plans.

All homeless information incorporated within the *2005 – 2009 Consolidated Plan* was derived from the Continuum of Care planning process, the Advisory Planning Group meetings on homeless issues, and the Point-In-Time Homelessness Survey conducted on the night of February 19, 2004. These are on-going processes, as described in the annual Continuum of Care application.

Lake County Strategies

To initiate the *Consolidated Plan* process, Community Development staff from Lake County and the cities of North Chicago and Waukegan assessed the *2000 – 2004 Consolidated Plan* and suggested ways to improve the *Plan* for this next five-year period.

Prior to developing federal funding priorities and *Consolidated Plan* goals, Lake County staff reviewed existing community needs assessments, looking at the County Board's "Strategic Plan," the draft *Regional Framework Plan* and the United Way of Lake County's *Community Assessment*. The *Regional Framework Plan* and this *Consolidated Plan* each involved the compilation of supplemental data on land use, housing, and community development issues from municipal and provider surveys, public hearings and various locally based provider focus groups. Municipal surveys for public facility projects were particularly useful in assessing infrastructure needs for communities with concentrations of low-income residents. The Cities of North Chicago and Waukegan also held their own locally based focus groups and were participants in the Consortium's eight joint Public Hearings.

Ultimately, using available data on countywide needs based upon extensive public input to guide their decisions, the AHC and the CDC recommended target priorities for Lake County specific goals for this *2005 – 2009 Consolidated Plan*.

City of North Chicago Strategies

The City of North Chicago held three public hearings in order to determine priorities for the coming program year and the funding for those priorities. These meetings were held in the City of North Chicago Council Chambers, located at 1850 Lewis Avenue, during the evenings of March 9th, April 28th, and May 29th, 2004. These meetings were attended by an average of 10 - 12 people and were hosted by the North Chicago Citizens Advisory Committee (CAC).

A component for the development of the *2005 – 2009 Consolidated Plan* involved local research efforts by Community Development staff from the City of North Chicago to identify related goal statements from the Lake County draft *Regional Framework Plan* and an analysis of relevant local North Chicago Comprehensive Plans. Where appropriate for the purposes of this *Consolidated Plan*, any relationships between recently developed countywide plans and previously developed Municipal plans were identified and presented to North Chicago focus groups, Public Hearings, and Citizen Advisory Committee meetings.

The City of North Chicago also continues to work with the City of Waukegan, the

County of Lake, and United Way of Lake County regarding their consolidated applications that will annually be distributed to agencies seeking funding. The City of North Chicago also met with local agencies on an individual basis in order to address any additional questions. Approximately six local agencies sought secondary advice from North Chicago staff.

Ultimately, using available data on North Chicago needs based upon extensive public input to guide their decisions, the City of North Chicago recommended target priorities for North Chicago specific goals for this *2005 – 2009 Consolidated Plan*.

City of Waukegan Strategies

The City of Waukegan held six Public Hearings in order to solicit input from citizens regarding Waukegan's assets and needs, and to determine what local funding priorities should be. These meetings were held at the 2nd Floor Conference Room of Waukegan's City Hall (3 meetings), Whittier Early Childhood Center (1 meeting), Lyon Magnet Elementary School (1 meeting) and the Waukegan Public Library/Bradbury Room (1 meeting) during the evenings in March through May 2004. Approximately 45 people attended the meetings, hosted by the Waukegan Stakeholder Participation Panel and Waukegan CDBG Staff. These meetings were advertised four times in the local daily newspaper, the City's web page, and were posted in strategic places throughout the City of Waukegan and on various floors in the Lake County Administrative Building.

These meetings were held to update citizens on the progress and accomplishments of the last five years, to introduce and reiterate the consolidated planning process, and to solicit input on assets and needs for Waukegan residents. Based on the information and input gathered at these six meetings, as well as the information from the Consortium held focus groups which were hosted by County Staff and North Chicago and Waukegan CDBG Staff, needs and assets for the Waukegan CDBG Program were determined.

A component for the development of the *2005 - 2009 Consolidated Plan* involved local research efforts by Community Development staff from the City of Waukegan to identify related goal statements from the Lake County draft *Regional Framework Plan* and an analysis of relevant local Waukegan Comprehensive Plans, Downtown Redevelopment Plans, or Harbor Redevelopment Plans. Where appropriate for the purposes of this *Consolidated Plan*, any relationships between recently developed countywide plans and previously/currently developed Municipal plans were identified and presented to Waukegan focus groups, Public Hearings, and Stakeholder Participation Panel meetings.

The City of Waukegan also continues to work with the City of North Chicago, the County of Lake, and United Way of Lake County regarding their consolidated applications that will annually be distributed to agencies seeking funding.

Ultimately, using available data on Waukegan needs and extensive public input to guide their decisions, the City of Waukegan recommended target priorities for Waukegan specific goals for this *2005 – 2009 Consolidated Plan*.

Collaboration with Community or Regional Planning Documents

Extensive use was made of the following community or regional planning documents or agencies in the development of needs, goals, and strategies for the 2005–2009 Consolidated Plan:

Lake County Board 2003 “Strategic Plan”

Purpose of the County Board’s “Strategic Plan” (and its relationship to the Consolidated Plan)

The County Board’s “Strategic Plan” guides the development of Lake County through the actions of its County Board members and County staff to improve the quality of life for all area residents, including those who are low- and moderate-income residents. The County Board’s “Strategic Plan” identifies strategies for the county government that help it to achieve its identified goals and objectives. Accordingly, the “Strategic Plan” focuses primarily on countywide needs. (www.co.lake.il.us/board/stratplan.asp)

HUD requires that its community planning and development programs “develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons”. One of the many goals of the County Board’s “Strategic Plan” is to improve the general welfare of all Lake County residents by addressing issues such as adequate housing, living environments, and economic opportunities. In concert with the County Board’s “Strategic Plan”, the 2005 – 2009 Housing and Community Development Consolidated Plan and subsequent Annual Action Plans, specifically identify projects, programs, needs, goals, and strategies to address these areas principally for low and moderate income Lake County residents.

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The County Board’s “Strategic Plan” Meetings

The Lake County Board, in accordance with its own rules, meets to develop goals every two years as the board reorganizes following elections. Previous Board members adopted a series of goals and targets in June 2001.

“The Lake County Board and staff conducted a series of meetings from February 2003 through May 2003 to develop an updated “Strategic Plan” for the County. Board members assessed the needs of Lake County and its residents.” The Lake County Board adopted the “Strategic Plan” at its June 10, 2003 regularly scheduled Board meeting. (www.co.lake.il.us/board/stratplan.asp)

The County Board’s “Strategic Plan” Goals

The members of the County Board developed 11 strategic goals through its planning process. Review of these goals by Lake County, North Chicago, and Waukegan community development staff indicates that many strategic goals relate to, or can be financially supported by, HUD sponsored community development activities.

Of particular and *direct* importance to HUD-sponsored community development programs are six strategic goals dealing with Collaboration and Cooperation, Economic Development, Affordable Housing, Correctional Systems, Homeland Security, and Health and Wellness. Of particular and *indirect* importance to HUD sponsored community development programs are two strategic goals dealing with Natural Resource Protection and Customer Service, which are secondary and indirect benefits of the HUD-funded programs.

It should be noted that Homelessness activities and other non-health related Public Service activities are not directly identified in the County Board's "Strategic Plan." Other community-wide assessments and public better the needs of these two HUD-sponsored community development activities. The following statements are the 11 Strategic Goals, as adopted by the Lake County Board:

Transportation

To enhance the development and expansion of an efficient and effective transportation system by identifying new and increased revenues; expansion will include the current road network, additional roads, transit and other alternative transportation choices.

Financial Stability

To maintain financial stability by developing a comprehensive financial plan which balances services with revenues and expenses.

Collaboration & Cooperation

To increase the collaboration and communication with other public entities by identifying and pursuing mutual goals and benefits.

Economic Development

To promote economic development opportunities throughout Lake County by facilitating non-residential development, redevelopment and business retention.

Affordable Housing

Foster and promote the coordination of public and private organizations to increase the availability of affordable housing in Lake County.

Correctional Systems

To maintain a safe and secure community by expanding correctional facilities and alternative correctional programs.

Homeland Security

To enhance homeland security by seeking adequate funding for emergency preparedness.

Natural Resource Protection

To protect natural resources by maintaining and enhancing natural resource protection programs.

Customer Service

To improve customer service by adopting a citizen-first approach to delivering county services.

Health and Wellness

To improve health and wellness within Lake County and assure access to a continuum of care for all residents, especially the underinsured and uninsured.

Farmland Preservation

To develop the Lake County Farmland Preservation Program.

www.co.lake.il.us/board/stratplan.asp

The County Board's "Strategic Plan" Process

The development and implementation of the "Strategic Plan" involves the collaborative efforts of the members of the County Board, the County Administrator's Office, and County staff.

"In addition to the development of these 11 goals, the County Board also discussed the strategies needed to achieve these goals. Implementation teams will review these goals and strategies and recommend specific action plans. The implementation teams will be composed of County officials, but may also include representation from appropriate community organizations." The full text of the "Strategic Plan" is posted on Lake County's website at www.co.lake.il.us/board/stratplan.asp.

Accordingly, "Lake County's elected officials, department heads, and employees will work collectively to achieve the County Board's goals and to provide benefits and services to the residents of Lake County." www.co.lake.il.us/board/.

Current Status

Various implementation teams are meeting periodically to further develop strategies and County sponsored projects (e.g. activities, legislation, funding, support, programs and services, etc.) that achieve "Strategic Plan" goals. Reports are provided to standing Committees to identify the County's progress in meeting its goals.

Lake County Regional Framework Plan***Regional Framework Plan (and its relationship to the Consolidated Plan)***

The *Framework Plan* can be viewed as a tool to guide the development of Lake County as a viable urban community, including plans for decent housing, suitable living environments and expanded economic opportunities for all area residents. Accordingly, the *Framework Plan* focuses primarily on countywide needs related to the physical growth, the type of development, and its land use for expanding communities.

HUD requires that its community planning and development programs "develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities principally for low- and moderate-income persons". While the *Framework Plan* does not extend a mandate to provide for adequate housing, living environments, or economic opportunities specifically for lower income residents, it does include all income residents within its general goals for the entire county.

*Consolidated Plan readers are **strongly** urged to read and/or obtain a copy of, the Lake County Regional Framework Plan due to the importance of the collaborative efforts and extensive needs assessment taken by the County, its 52 municipalities, and its 18 townships.*

Purpose of the Regional Framework Plan

The Lake County Regional Framework Plan is the comprehensive plan that governs overall development in the County. The purpose of the plan is to promote and coordinate, between governmental jurisdictions, the needs and effects of development upon the economic, manmade, and natural environments within the county and the region by providing guidance for the location, type and intensity of development. As mandated by the Lake County Unified Development Ordinance, the framework plan must be updated every five years.”

*“Illinois State Law requires that the Regional Planning Commission serve as the lead agency for creating and updating the plan and is supported by the Lake County Department of Planning, Building and Development. The Lake County Board is responsible for the final approval and adoption of the *Regional Framework Plan*.”*

*“The Lake County Regional Planning Commission with the assistance of the Lake County Department of Planning, Building, and Development Planning and Support staff have held thirteen quarterly meetings with municipal and township representatives starting in February 2001 and scheduled to end in September 2004. During these meetings staff worked with municipal and township representatives to obtain input on each of the *Regional Framework Plan* chapters/subchapters.” (“The Lake County Regional Framework Plan” pamphlet, 6/14/04 and 7/04 Press Releases)*

Regional Framework Plan Process

Originally adopted in 1994, the county’s comprehensive plan needed to be revised in response to not only development pressures that have taken place in the last ten years, but to address population and employment growth forecasts for the County through the year 2020. It also is being developed with the cooperation and coordination of County input from residents, businesses, governmental agencies, and non-governmental organizations. “By encouraging municipal and township participation in the update process, Lake County hopes that municipalities and townships will endorse the plan and use it as a framework for updating their own comprehensive plans.

<http://www.co.lake.il.us/planning/framework/default.asp>

The Framework Plan was developed in response to three major task forces analyzing: “Where are we now?” “Where do we want to go?” and “How do we want to get there?” It was also developed following a ten-point planning process involving: the review of the prior implementation/framework plan, identification of community problems and opportunities, information collection, information analysis, goal formation, policy development, creation of policy maps, development of implementation strategies, plan adoption, and implementation of Framework Plan goals, strategies, programs and projects. (Regional Framework Planning Process Chart)

The Lake County Department of Planning, Building, and Development's Planning and Support Services division is providing staff support and research. The Lake County Regional Planning Commission, consisting of 15 members appointed by the County Board, provides geographical, professional, and civic input to "address, promote, and coordinate between governmental jurisdictions the needs and effects of development upon the economic, manmade, and natural environments within the County and the region." (Source: Regional Planning Commission "Mission Statement," rev.)

Staff's development of the individual draft chapters and corresponding data analysis were presented at regularly scheduled Regional Forum Group meetings, which were subsequently followed by presentation, discussion, and approval by the Regional Planning Commission. Due to the interconnectedness of the draft *Regional Framework Plan* chapters and their ultimate use in future land use decisions, all draft chapters were then presented to Standing Board Committees (based on individual topical interests) and the Planning Building and Zoning Committee. When a sufficient number of items become available, draft chapters will be presented to the full County Board for discussion and acceptance. Upon acceptance by the County Board, the draft chapters will be presented on the County's webpage for additional local comment. When the County Board has reviewed all draft chapters, the full *Lake County Regional Framework Plan* will then be re-presented at the final stages of the Regional Forum Group/Cooperative Planning Area process and at Public Review/Hearings. It will be at the conclusion of the Public Review/Hearing process that the final version will be re-presented to the Lake County Board for acceptance and approval.

"The Regional Planning Commission also received presentations and information from representatives of numerous local, state, and federal agencies, ranging from the Countryside Fire Protection District, to the Solid Waste Agency of Lake County (SWALCO), to the Illinois State Water Survey. The Regional Planning Commission also received presentations and information from numerous other experts and advocates on topics ranging from electrical energy transmission to farmland preservation to affordable housing. Throughout the planning process, members of the Regional Planning Commission and staff also made presentations at the meetings of numerous civic, service, and neighborhood organizations." (6/10/04 Press Release)

All Lake County Regional Forums, Public Forums, Regional Planning Commission, Standing Board Committee meetings, Planning Building and Zoning Committee meetings, County Board meetings, and Civic Group/Public Hearings were announced in advance and were open to the public.

Forum Group/Cooperative Planning Area Meetings

A total of 130 *Regional Framework Plan* Forum Group meetings were held in various locations throughout Lake County over the course of 3 ½ years from January 2001 to July 2004. These meetings were held on a quarterly basis, ten forum group/cooperative planning areas per quarter, thirteen quarterly meetings in all with representatives of the County's 52 municipalities and 18 townships. Participants included County Board members, Regional Planning Commission members, County staff, Township Supervisors, Township representatives,

Mayors and Village Presidents, local planning officials, community development representatives, the general public.

Lake County Regional Forum Group/Cooperative Planning Area Designations and Map

The ten Forum Groups were originally established to divide Lake County into approximately similar geographic and socio-economic regions. These forum groups were initially labeled as Forum Groups “A” through “J”. Toward the end of the *Regional Framework Plan* process, the accompanying forum groupings of townships and municipalities were renamed in order to strengthen the local identity of the Forum Groups. These groups are listed below. It is believed that these working groups would continue to meet on a periodic basis to monitor implementation of the *Framework Plan*. Map 1-1 provides a visual representation of these *Regional Framework Plan* Cooperative Planning Areas.

Forum Group/Cooperative Planning Areas in Lake County

Forum Group A: Lakes Region

- Antioch Township, Grant Township, and Lake Villa Township
- Village of Antioch, Village of Fox Lake, Village of Lake Villa, and the Village of Lindenhurst

Forum Group B: North Central

- Newport Township and Warren Township
- Village of Gurnee, Village of Old Mill Creek, and the Village of Wadsworth

Forum Group C: Northeast

- Benton Township, Shields Township (northern portion), Waukegan Township, and Zion Township
- Village of Beach Park, City of North Chicago, City of Park City, City of Waukegan, Village of Winthrop Harbor, and the City of Zion

Forum Group D: West Central

- Fremont Township and Wauconda Township
- Village of Fox River Valley Gardens, Village of Island Lake, Village of Lakemoor, Village of Volo, and the Village of Wauconda

Forum Group E: Greater Avon

- Avon Township
- Village of Grayslake, Village of Hainesville, Village of Round Lake, Village of Round Lake Beach, Village of Round Lake Heights, Village of Round Lake Park, and the Village of Third Lake

Forum Group F: Central Lake County

- Libertyville Township
- Village of Green Oaks, Village of Indian Creek, Village of Libertyville, Village of Mettawa, Village of Mundelein, and the Village of Vernon Hills

Forum Group G: Southeast

- Moraine Township, Shields Township (southern portion), and West Deerfield Township
- Village of Bannockburn, Village of Deerfield, City of Highland Park, City of Highwood, Village of Lake Bluff, and the City of Lake Forest

Forum Group H: Greater Barrington

- Cuba Township
- Village of Barrington, Village of Barrington Hills, Village of Fox River Grove, Village of Lake Barrington, Village of North Barrington, and the Village of Tower Lakes

Forum Group I: Southern Route 12

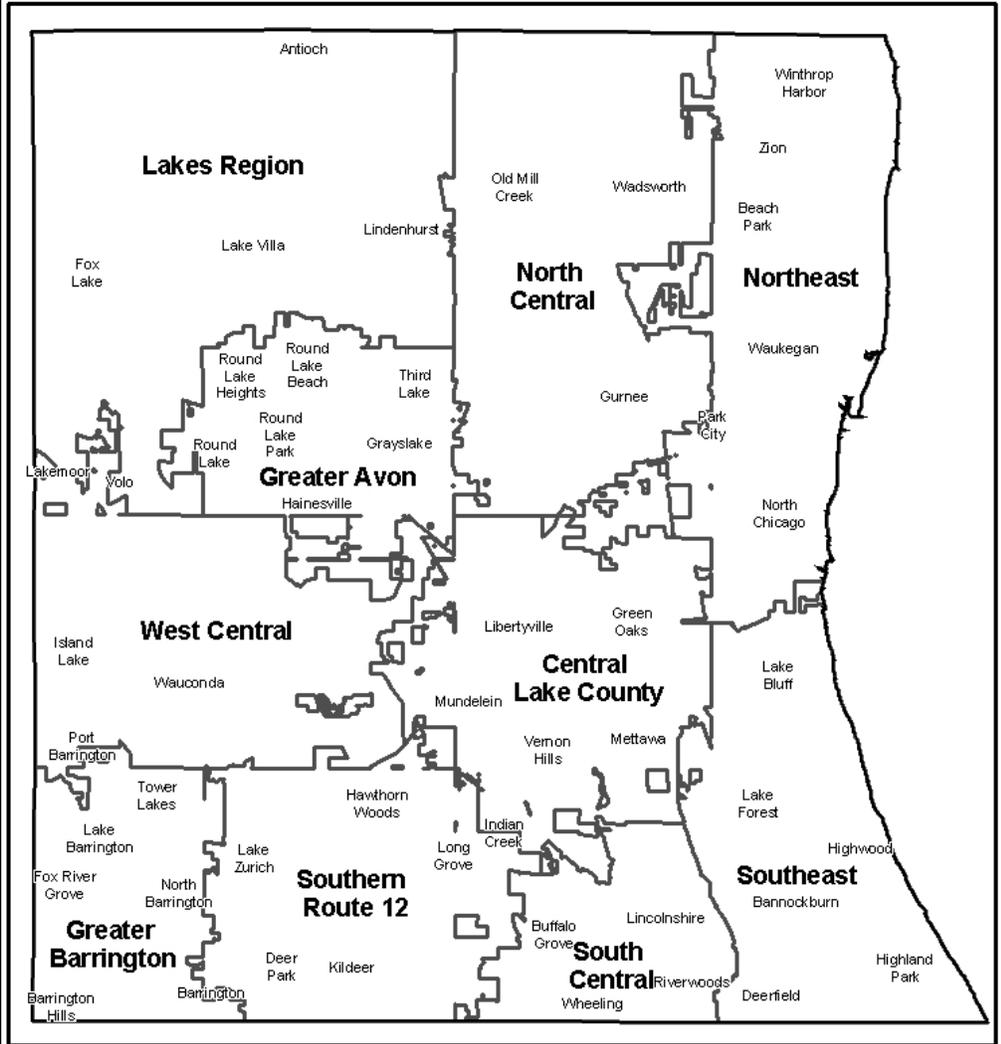
- Ela Township
- Village of Deer Park, Village of Hawthorn Woods, Village of Kildeer, Village of Lake Zurich, and the Village of Long Grove

Forum Group J: South Central

- Vernon Township
- Village of Arlington Heights, Village of Buffalo Grove, Village of Lincolnshire, the Village of Riverwoods

<http://lakegov.dev.lakeco.org/planning/framework/PlanningProcess.asp#Public%20Review%20Meetings>

Map 1-1 Regional Framework Plan Cooperative Planning Areas

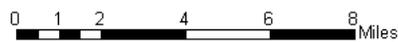


Forum Map Legend

- County Boundary
- Planning Area Boundaries



Prepared by the Department of Planning, Building and Development



Public Hearings/Non-Forum Group meetings

The first set of Forum Group meetings (mid-February to early-March 2001) each included the following discussions to initiate the *Regional Framework Plan* public input process:

- Overview of Planning Process
- Role of the Lake Regional Forums and Ground Rules
- *1994 Framework Plan* Policies and Goals
- Municipal Policies and Goals

Occasionally, other regional topics were presented. The following topics were presented to each set of Forum Groups:

- Intergovernmental Agreements (at the fifth set of Forum Group meetings).
- Commercial/Industrial Site Inventory and Analysis (at the sixth set of Forum Group meetings).
- Name the Forum (at the twelfth set of Forum Group meetings).

Beginning with the second Forum Group meeting and continuing on through the twelfth Forum Group meeting (mid-to-late October 2003), previous meeting notes/minutes were reviewed and approved as presented or amended.

Beginning with the fifth Forum Group meeting and continuing on through the seventh Forum Group meeting and then again with the tenth Forum Group meeting and continuing on through the twelfth Forum Group meeting, Progress Reports/Status Reports were provided on the progress of RPC approval, County Board approval, and the activities of the other Forum Groups.

At the conclusion of each and every Forum Group meeting an opportunity was provided for “Public Comments to RPC members and County staff” along with the identification and acceptance of the next proposed meeting date, time, and location. (Regional Framework Forum Group Agendas)

A total of five Public Review Meeting/Open House meetings were held on five different occasions in different locations of the County to solicit comments from the general public on the contents and maps of the *Regional Framework Plan*.

Regional Framework Plan Chapters, Goals, and Policies

A total of 87 goals and 318 policies were developed through the collaborative efforts of County, Municipal, and Township in and public forum discussions. The goals and policies of the *Regional Framework Plan* address many of the community needs, in great depth, that can relate to and can be financially supported by HUD-sponsored community development activities.

Of particular importance to HUD-sponsored community development programs are the chapters, goals, and policies dealing with Economy and Employment, Infrastructure and Services, Community Revitalization, Housing, Community Character, and Intergovernmental Coordination and Implementation.

It should also be noted that Homelessness activities and Public Service activities are not included, by nature or design, in the *Framework Plan*. Other community-wide assessments and public input better address the needs for these two HUD sponsored community development activities.

The following summarizes the contents of each *Framework Plan* chapter and the number of accompanying goals and policies:

Chapter 1:	Introduction
Chapter 2:	Population
Chapter 3:	Economy and Employment (5 goals, 18 policies)
Chapter 4:	Environmental Resources, Open Space, and Farmland (11 goals, 31 policies)
Chapter 5:	Infrastructure and Services
	Water Supply (4 goals, 18 policies)
	Sewage Treatment Systems (6 goals, 25 policies)
	Stormwater Management (3 goals, 10 policies)
	Solid Waste (3 goals, 14 policies)
	Energy, Electricity, and Natural Gas (4 goals, 9 policies)
	Telecommunications (3 goals, 7 policies)
	Public Schools (4 goals, 17 policies)
	Fire Protection Districts and Fire Department (2 goals, 9 policies)
	Law Enforcement (3 goals, 6 policies)
	Public Health Systems and Regional Hospitals (3 goals, 11 policies)
	Parks and Recreation (5 goals, 14 policies)
Chapter 6:	Community Revitalization (7 goals, 27 policies)
Chapter 7:	Transportation (9 goals, 43 policies)
Chapter 8:	Housing (6 goals, 23 policies)
Chapter 9:	Future Land Use (4 goals, 12 policies)
Chapter 10:	Community Character (5 goals, 24 policies)
Chapter 11:	Intergovernmental Coordination and Implementation (1 goal, 4 policies)

Many of the goals and policies contained in the *Regional Framework Plan* can be utilized to identify particular housing and community development needs in support of the development of goals contained within this *Consolidated Plan*. Of special importance are those in the areas of housing, infrastructure, and economic development:

6 *Framework Plan* goals and 22 policies support **Housing** efforts to:

- Revitalize and stabilize deteriorating residential areas.
- Preserve, maintain and expand affordable housing.

- Encourage diversity of housing units available to residents of different demographic groups and economic levels.
- Supply housing near employment and transportation centers.

15 *Framework Plan* goals and 18 policies support **Public Facilities** efforts to:

- Provide wastewater treatment systems in a manner that best protects the public health, promotes the efficient utilization of public infrastructure investments, promotes desirable land uses, protects the natural environment and maintains community character.
- Protect water quality in groundwater aquifers, lakes, streams, rivers and wetlands.
- Enhance stormwater management systems to reduce flood damage.
- Improve infrastructure, transportation, and services in revitalization areas.
- Ensure that excellent fire protection, emergency and disaster response, and emergency medical services will be available throughout Lake County.
- Provide adequate parks and recreation facilities and maintain their amenities for County residents.

8 *Framework Plan* goals and 26 policies support **Economic Development** efforts to:

- Maintain and improve the local economy and business climate in Lake County.
- Provide superior academic, vocational, and technical training for County residents to gain skills needed in the workplace.
- Revitalize and redevelop disinvested commercial and industrial areas in the County.
- Redevelop brownfield sites into economically viable areas.

2 *Framework Plan* goals and 3 policies support **Public Service** efforts to:

- Support primary and behavioral healthcare clinics.
- Measure and improve the health status of Lake County residents.
- Work with municipal organizations and social service agencies to identify ways to coordinate and improve paratransit services.

An additional 24 *Framework Plan* goals and 35 policies should indirectly support and guide housing, public facilities and economic development projects supported by this *Consolidated Plan* in order to:

- Provide a balance in the mix of residential and commercial development.
- Protect open space needs and water resources.
- Protect historic, architectural and archeological resources.
- Expand recycling programs and encourage renewable energy sources.
- Ensure adequate funding for emergency management, fire protection and schools.

Current Status

A final draft of the *Lake County Regional Framework Plan* will be developed based on accepted draft chapters, which will be further revised based on data

and comments from web-based surveys, open house meetings, and other written comments. These early chapters will also be updated “to contain newly available statistical data such as US Census data and Northeastern Illinois Planning Commission population and employment forecasts.” (“Regional Framework Plan Newsletter,” Final Adoption Process, 2/18/04, Pg. 1)

Once a complete draft is assembled, the *Regional Framework Plan* will be available on the Internet and will be distributed to all County Board Members, Regional Planning Commissioners, municipalities and townships, and library districts in Lake County. Copies will also be available for public review and comment at Public Review Hearings to be held throughout Lake County, as scheduled.

The Affordable Housing Planning and Appeal Act

Background

There have been at least 47 House or Senate bills regarding housing and affordable housing initiatives by the State of Illinois in recent years. There has been a growing consensus regarding the need for affordable housing throughout the State. Until this bill was passed, there has been a lack of coordinated legislation and financial assistance to create a comprehensive statewide housing policy. (Bill Pluta, IHDA, 10/10/03, presentation to Affordable Housing Commission)

By June 2003, Governor Blagojevich’s appointment of a Governor’s Transition Team - Housing Committee and related hearings held across the State of Illinois by the (House) Chair of the Housing and Urban Development Committee had begun to achieve inroads to improved housing choices for Illinois residents. Key recommendations from the Transition Team Committee identified the need for a state housing policy for historically underserved populations, encouraged support for municipal leaders to address housing priorities, and the creation of an improved housing finance delivery system. The Local Planning Technical Assistance Act of 2002 would have provided a foundation for a state housing policy, but it has not been funded nor implemented. The Illinois Housing Initiative Act of 2003 would have created a Housing Plan Task Force to develop policy statements that would prioritize the housing needs of underserved populations (seniors, low-income workers, homeless persons, and those at risk of becoming homeless). These two legislative acts would “give municipal leaders the support they need to address the housing needs of people who live and work in their communities... and do so in a manner that promotes sensible growth.” (“State Housing Policy Growing Legs to Stand On.” Robin Snyderman, Metropolitan Planning Council, 6/16/2003)

Although passed by both the Illinois House and Senate, Governor Blagojevich vetoed the Illinois Housing Initiative Act (HB2345) and instead established Executive Order #2003 –18 on September 16, 2003 to implement “nearly all of the bill’s particular ideas” including “the creation of a Housing Task Force, the development of a State Comprehensive Housing Plan; the identification of underserved populations...and other features.” Included within this Executive

Order are housing targets for persons earning below 50% of the area median income, housing for persons below 30% of the area median income including seniors, people with disabilities, the homeless, and those at risk of being homeless, and affordable housing that is located near employment centers. (Office of the Governor, Press Release, 9/16/03)

The Affordable Housing Planning and Appeal Act (and its relationship to the *Consolidated Plan*)

The Affordable Housing Planning and Appeal Act (93-0595) became law on January 1, 2004. The Planning Act establishes the goal of having affordable housing available in all communities across the State of Illinois. The Planning Act mandates non-exempt municipalities, with less than 10% of their housing stock affordable to working families, to develop effective affordable housing plans by April 1, 2005. The Planning Act is intended to provide diversity and an economic boost to communities.

The Illinois Housing Development Authority (IHDA) has surveyed existing housing stock in communities across the state to determine which of them would be non-exempt from the affordable housing requirements set in the Planning Act. Local communities include individual municipalities and counties, which directly govern their unincorporated areas.

On August 12 2004, there were 49 Illinois municipalities identified as being non-exempt for the Planning Act, all were in the Chicago area, and 19 were in Lake County. The following Lake County communities have been declared to be non-exempt from the requirements of the Affordable Housing Planning and Appeals Act and will be expected to develop Affordable Housing Plans:

- | | |
|-----------------|------------------|
| Deer Park | Lake Zurich |
| Deerfield | Lincolnshire |
| Green Oaks | Lindenhurst |
| Hainesville | Long Grove |
| Hawthorn Woods | North Barrington |
| Highland Park | Riverwoods |
| Kildeer | Third Lake |
| Lake Barrington | Tower Lakes |
| Lake Bluff | Wadsworth |
| Lake Forest | |

Lake County and its unincorporated portions, along with the remaining municipalities, have been determined to be exempt from the requirements of the Planning Act at this time. IHDA will continue to review non-exempt and exempt communities for their status regarding affordable housing. (Kelly King Dibble – IHDA, News Release 8/12/04)

An Affordable Housing Plan for a municipality must include the following elements:

- A statement of the total number of affordable housing units needed to exempt the local government (on the 10% requirement);
- Identification of potential properties in the jurisdiction which are appropriate for affordable housing development;
- Local incentives to be provided to attract affordable housing development; and
- A goal to have affordable housing that is within:
 - A minimum of 15% of all new development and/or redevelopment,
 - A minimum 3% increase in the percentage of all housing, or
 - 10% overall percentage of housing within the jurisdiction.

Developers can also appeal to the State Housing Appeal Board when they feel that local governments have unfairly denied their affordable housing proposals.

Past efforts to encourage affordable housing in Lake County

County staff has been actively engaged with the Affordable Housing Commission, the Lake County Municipal League, the Metropolitan Planning Council, the Metropolitan Mayor's Caucus, the Chicago Metro Chapter of the American Planning Association, the Illinois Municipal League, and the Illinois Housing Development Authority to analyze the impact of the original legislation. County staff also met with representatives of non-profit housing and business organizations to determine ways to accommodate the Affordable Housing Planning and Appeals Act.

From August 1999 through June 2000, Lake County Community Development staff was in the process of completing data collection and goal development for the *2000 – 2004 Housing and Community Development Consolidated Plan*. Additionally, in the Spring and Summer of 2000 during the development of Lake County's *Unified Development Ordinance*, affordable housing proposals to provide density bonus' resulted in extensive Public Hearings that unfortunately resulted in the elimination of the Affordable Housing Chapter of the Unified Development Ordinance. This state housing legislation mandates the implementation of similar affordable housing requirements statewide that Lake County attempted to develop four years ago without success.

Current Status

In response to this Planning Act, Lake County Community Development will:

- Assist non-exempt municipalities in identification of non-exempt affordable housing needs.
- Assist non-exempt communities in locating resources to develop their own Affordable Housing Plans.
- Prioritize the use of federal funds for affordable housing projects, specifically for non-exempt jurisdictions to increase the availability of affordable housing units in compliance with state legislation.
- Continue monitoring updates from IHDA regarding any future changes in this legislation or determinations of status regarding their exemption from the Planning Act.

United Way of Lake County's *Community Assessment*

The United Way of Lake County's *Community Assessment: A Study Human Needs in Lake County*

The United Way of Lake County received a \$50,000 grant from the Chicago Community Trust in early Fall 2002 to assess the quality of civic life and human service needs in Lake County. The United Way of Lake County used household surveys, outreach efforts, stakeholder committees, and outside consultant-based analysis, to lead a comprehensive effort to assess personal, social, and economic needs in Lake County.

The purpose of the assessment is to develop new ideas, perspectives and partnerships in order to enhance the quality of life for the residents of Lake County. This assessment aids local governments, social service agencies, and civic organizations to comprehensively identify gaps in services and in guiding cooperative efforts to respond to needs in the community.

Two primary questions guided this assessment: 1) What are the most pressing community needs and corresponding service gaps to which health and human services organizations will need to respond? 2) What relevant community resources or assets in Lake County currently exist?

Development of the *Community Assessment*

The United Way of Lake County contracted with O'Connor Research and Action to develop and conduct the community survey, which was randomly sent out on May 15, 2003 to 6,000 Lake County households - reaching approximately 1 in 40 area households. An advance post card was sent to each randomly selected household prior to the mailed survey, as was a reminder postcard after the mailed survey was sent. The survey form was sent in both English and Spanish. They received 440 completed surveys, nearly an 8% response rate. Results of the survey fall with a 4.4% plus or minus range of reliability.

Through 40 different focus groups, 20 separate one-on-one leadership interviews, and additional minority outreach efforts the United Way of Lake County staff were able to listen to over 400 people, including: donors, public officials, employees on corporate campuses, civic groups, and over 100 public service professionals.

The survey included outreach efforts to the African-American and Latino communities, in order to assure that results adequately reflected their particular issues. Special African-American and Latino focus groups and interviews complemented the random survey data. Surveys and interviews were conducted in English and Spanish, as appropriate.

A group of 22 community leaders volunteered to form the Governing Committee, which oversaw the assessment process. Representing many aspects of Lake County's civic life. These leaders established four Stakeholder Committees to take advantage of their expertise in the areas of: Basic Needs; Health and Wellness; Youth and Family; and Community Engagement. These Stakeholder

Committees identified and analyzed what they considered to be the most pressing problems in each of their own areas, surveyed existing services and then brainstormed potential solutions.

Summary of Community Assessment Findings

The 13-month long *Community Assessment* was completed in October 2003. The United Way of Lake County published its findings March 22, 2004 entitled *Why We Need to Care - Community Assessment: A Study of Human Needs in Lake County.* It presents:

- 24 needs/problems/barriers for Lake County residents, as identified by the Governing Committee;
- Survey results from households across Lake County rating these barriers as “serious” in affecting quality of life;
- The identification of “driver” barriers (problems that often cause, lead to, result in, or influence other needs); and
- An analysis of the relationship of “driver” barriers to other needs by each of the 4 Stakeholder Committees.

Survey respondents were asked to rank needs or problems identified by the Governing Committee on a 1-to-5 Leichert Scale from “not at all” to “critically serious” for Lake County. The percentage reflects the percentage of respondents that identified each problem as “serious” in Lake County.

Figure 1-2

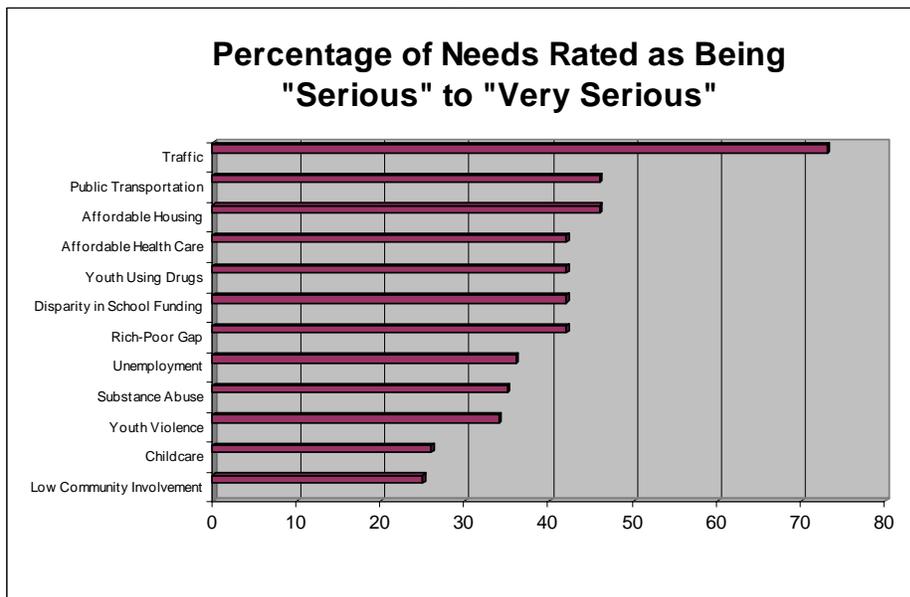
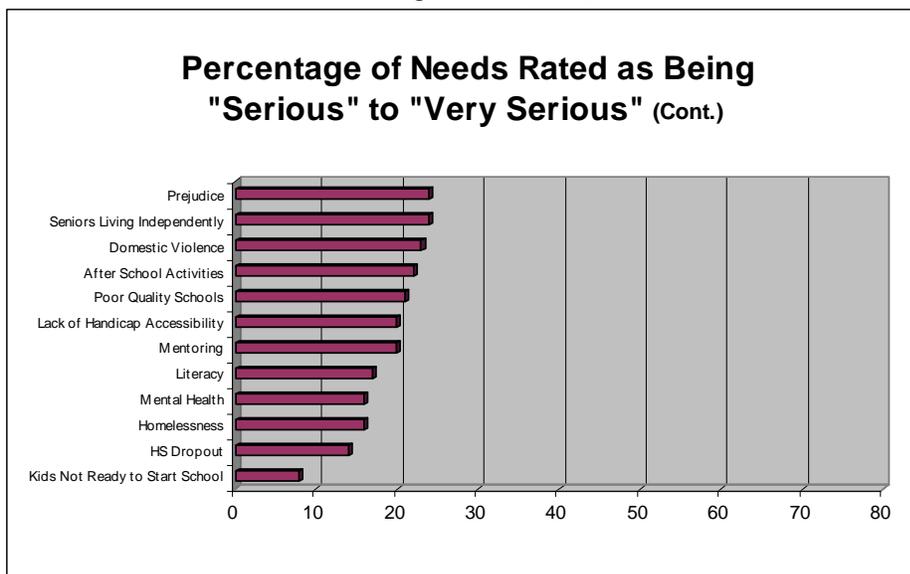


Figure 1-2 (Cont.)



(United Way of Lake County, 2004)

Staff from the United Way of Lake County and its Stakeholder Committees analyzed these findings in order to make sense of the findings and highlight priorities for setting policies. They identified seven major barriers, or problems that contribute to other types of problems:

- A lack of community commitment to education;
- Inadequate public transportation;
- A growing inability to afford basic health care;
- A scarcity of living wage jobs;
- Rising housing costs;
- A growing ethnic diversity that brings with it language gaps and isolation even as it enriches the county’s cultural life; and
- Increasing incidence of substance abuse.

It is believed that by taking care of these seven “driver” barriers, that other serious needs can be more satisfactorily addressed since “driver” barriers present significant obstacles to success.

The *Community Assessment* and its relationship to the *Consolidated Plan*

The *Community Assessment* is particularly useful in the development of this *2005-2009 Consolidated Plan*, with its thorough analysis of public service needs, particularly in the areas of homeless, basic needs, family self-sufficiency and

economic opportunities activities.

It is important to note that of the above twenty-four “serious needs,” seventeen can possibly be addressed with assistance from federal funds described in this *Consolidated Plan*. These seventeen “serious needs” are listed again below as they fit under the following Lake County Consortium housing and community development areas:

HOUSING

- Affordable housing (46%)
- Seniors unable to live independently (24%)

HOMELESS

- Homelessness (16%)

PUBLIC SERVICES

- Affordable healthcare (42%)
- Youth using drugs (42%)
- Rich-Poor Gap (42%)
- Substance abuse (35%)
- Youth violence (34%)
- Domestic violence (23%)
- Lack of after-school activities (22%)
- Lack of services for persons with disabilities (20%)
- Lack of mentoring/tutoring (20%)
- People unable to read (17%)
- Lack of mental health services (16%)
- Kids not ready to start school (8%)

ECONOMIC DEVELOPMENT/OPPORTUNITIES

- Unemployment (36%)
- Childcare (26%)

While the definition of “less affluent” in the study does not exactly match HUD guidelines for low- or moderate-income, it nevertheless provides a useful perspective on primary concerns held by this population. The top 3 issues reported for the households earning less than \$50,000 include:

- Traffic (67%),
- Unemployment (59%), and
- Public transportation (55%).

The *Community Assessment* stratifies its findings of needs in terms of more or less affluence and for the Latino and African-American communities. Top 3 issues identified for the Latino community include:

- Healthcare (88%),
- Affordable Housing (76%) and

- Childcare (74%).

The top 3 issues found for the African-American community include:

- Youth on Drugs (77%),
- Substance Abuse (73%), and
- Unemployment (69%).

Of the top seven Major Barriers identified in the *Community Assessment*, five are eligible for HUD funded activities and can be addressed in the Lake County Consortium's *Housing and Community Development Consolidated Plan*, concerning:

- Basic health care (*a HUD funded public services activity*);
- Living wage jobs (*a HUD funded economic opportunities activity*);
- Rising housing costs (*a HUD funded housing activity*);
- Language gaps and isolation (*a HUD funded public service activity*); and
- Substance abuse (*a HUD funded public services activity*).

*Consolidated Plan readers are **strongly** urged to read, and obtain a copy of, the United Way of Lake County's Community Assessment due to the importance of the collaborative efforts and extensive needs assessment taken by the United Way of Lake County and its various sub-committees.*

Current Status

The United Way of Lake County has indicated its desire to provide more than merely a survey of issues in their assessment, but rather serve as an impetus to promote collaborative efforts in developing effective solutions. By analyzing causal relationships, they hope that the study can also serve as a basis for treating the deeper roots of these problems, addressing problems that cause or contribute to further problems s experienced in Lake County.

The United Way's *Community Assessment* represents a significant resource for identifying important social needs of Lake County residents. This comprehensive assessment of needs, not available in other sources, will aid in the development of the goals and strategies of the *Consolidated Plan*. Readers of the *Consolidated Plan* are strongly urged to obtain a copy of this document from the United Way of Lake County (www.uwlakeco.org).

This *Consolidated Plan* will, accordingly, take these findings into account in setting goals and strategies for housing and community development activities for the Consortium, Lake County, North Chicago and Waukegan.

Homeless Advisory Planning Group/Continuum of Care

Continuum of Care Process (and its relationship to the *Consolidated Plan*)

Responsibility for coordinating the overall Continuum of Care process and organizing the county's response to HUD's annual Continuum of Care homeless service application resides with the Advisory Planning Group (APG). The APG was originally convened in January 1998 to oversee the county's Continuum of Care under the auspices of the Community Development Commission and the Lake County Board. 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 APG has five committees to address specific homeless priorities:

- The *Project IMPACT Committee* oversees the Information & Referral kiosks and the Information and Referral Website;
- The *HMIS Committee* is devoted to the implementation and expansion of the Continuum's Homeless Management Information System (HMIS);
- The *Committee to End Chronic Homelessness* is charged with implementing, updating, monitoring, and reporting on the Continuum's plan to end chronic homelessness by 2012;
- The *Discharge Planning Committee* is responsible for developing and monitoring the Continuum's activities surrounding discharge planning in area jails and other institutions to ensure persons are not discharged into homelessness; and
- The *Technical Assistance Committee* conducts peer reviews of each Continuum funded program to identify strengths and weaknesses, improve program performance, and build program capacity.

The Homeless Advisory Planning Group/Continuum of Care originally developed most of the information in this *Consolidated Plan*, as it relates to the County's homeless population. This information (e.g. homeless needs, services provided, service gaps, and homeless priorities) originates from their ongoing annual needs assessment and their annual strategic plans.

Purpose of the Continuum of Care

In its first year, the APG engaged in an intensive needs assessment and planning process that involved weekly or bi-weekly full group meetings as well as working group meetings. Through this process, strategies for assessing homeless needs and gaps in service were developed and implemented; a vision for Lake County's Continuum of Care was constructed; a strategic Continuum of Care plan was outlined; and methods for prioritizing service needs and evaluating and prioritizing funding proposals were developed.

Since that time, the following collaborative efforts have been developed regarding the on-going role of the APG as it seeks to work on multiple levels to

strengthen Lake County's homeless services. The collaborative efforts of the APG incorporate:

- 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 the
- Coordination of the annual HUD SuperNOFA application.

The Lake County Department of Planning, Building, & Development acts as the facilitator of the APG, bringing objectivity, a system-level focus, planning expertise, and staffing resources to the process. In addition to the APG, the Planning Department attends and/or staffs the Community Development Commission, Affordable Housing Commission, Lake County Coalition for the Homeless, Regional Roundtable on Homelessness, Community & Economic Development Committee, Project IMPACT Committee, HMIS Committee, Discharge Planning Committee, Chronic Homelessness Committee, and Technical Assistance Committee as well as administering the County's CDBG, ESG, and HOME Grant funds and developing the 5-Year Consolidate Plan and Annual Action Plan. This link ensures that the Continuum of Care is coordinated with the CDBG, ESG, and HOME programs as well as other community development activities and this 5-Year *Consolidated Plan*.

Advisory Planning Group Meetings

Regularly scheduled APG meetings are held the first Tuesday of even months at the United Way of Lake County office located in Gurnee, IL. Committee meetings are held as needed with committee reports provided at the full APG meeting. Once the annual Continuum of Care Notice of Funding Availability is released, the APG develops a calendar of additional meetings to specifically work on the annual Continuum of Care funding application. All meetings are open to the public and advertised through email notifications, word of mouth, fliers, announcements at other public meetings, and various presentations.

Advisory Planning Group Goals and Policies

Each year, the APG assesses the needs of homeless persons through a point-in-time survey of the homeless. A 12-month strategic plan is then developed by the APG to identify specific goals and strategies to be carried out by the Continuum of Care during that time frame. Specific goals and policies are not included in this *Consolidated Plan* document as this document is designed to be used over the course of five years. However, the following broad-based goals and their associated rationale, as shown in Figure 1-3, guide the Continuum's development of the annual strategic plan. Specific annual goals can be found in the most recent Continuum of Care funding application / annual action plan.

Figure 1-3: APG Needs and Goals

Homeless Needs	Goals	Rationale
Permanent Supportive Housing	Increase the supply of permanent supportive housing for homeless persons that is integrated in the community.	Clients need immediate placement in non-institutional, consumer-selected permanent housing.
Outreach and Engagement	Expand outreach and engagement efforts to engage chronically homeless in housing and supportive services.	Outreach workers must engage and meet the target population on their own terms and in their own "turf".
Information & Referral (I&R)	Expand I&R services to link clients with appropriate community based services and mainstream resources.	Population needs help coordinating / navigating a complex and fragmented service social service system.
HMIS	Acquire client level data to track chronic homelessness, identify needs, and monitor progress towards its elimination.	Expansion of the HMIS will help understand service needs and determine program effectiveness.
Intensive Case Management	Develop continuity of care and support during the critical transition period from streets/shelter to permanent housing.	Target population can move directly from the streets to housing with appropriate services and supports.
Systems Integration	Seamlessly coordinate and integrate community based and mainstream resources across multiple service systems.	Services need to be integrated across service systems to reduce duplication and ensure receipt.
Interim Housing	Develop low-demand interim housing (up to 15 days) for clients to stay while securing permanent housing.	Short-term housing is needed between outreach and permanent housing to keep clients engaged.
Primary Care	Expand immediate medical services and linkages to ongoing healthcare for homeless clients.	Population has untreated illnesses (worsened by homelessness) needing immediate/ongoing attention.
Mainstream Benefits	Link homeless clients to all eligible mainstream benefits to maintain permanent housing and self-sufficiency.	Many clients do not have access to services or don't receive income supports for which they are entitled.
Representative Payee (RP) Services	Expand RP services to ensure mainstream benefits are used for the purposes in which they are intended.	Mainstream income supports go to victimizers (drug dealers and bar owners) to sustain homelessness.
Life Skills	Teach life skills required to function independently in the community and maintain housing and employment.	Population lack life skills or experience atrophy from living on the streets or institutional settings.
Transportation	Provide inexpensive and flexible transportation to medical care, shopping, employment, and other community support.	Access to community services and supports is essential to reduce isolation and maintain self-sufficiency.
Substance Abuse (SA) Treatment	Provide services via a harm reduction model to prevent, deter, reduce, or eliminate substance abuse and addictive behaviors.	The target population may be denied access to housing if sobriety is required as a condition for entry.
Mental Health Care	Reduce symptoms of mental illness that threaten housing, employment, or community assimilation.	Untreated mental illness results in unnecessary hospitalization and/or relapse into homelessness.
Education and Employment	Assist clients to secure or retain living-wage employment and provide education/ training to increase earnings.	Population often wants and need to work and employment may lead to increased residential stability.
Family Self-Help	Educate and help family members cope with clients suffering from serious mental illness and/or substance abuse.	Family support can reduce isolation and help sustain residential stability and treatment compliance.
Legal Services	Hold mainstream providers accountable to maintain eligible ongoing mainstream benefits.	Legal services can help client acquire or maintain benefits for which they are wrongly denied.

Current Status

The APG and its various committees are meeting on a regular basis to implement the current Continuum of Care strategic plan and will begin developing the 2004 strategic plan / funding application in late Spring of 2004. Reports are provided at Advisory Planning Group and Community Development Commission meetings.

CHAPTER II: COMMUNITY PROFILE

Overview of Lake County, Illinois

Lake County, Illinois is located in the northeast corner of the state, on the southwestern coast of Lake Michigan. Cook County, Illinois lies to its south and McHenry County to its west while Kenosha County, Wisconsin borders it on the north. Lake County was created by an Act of the Illinois State Legislature in March 1839 and Waukegan became the county seat. The County's 470 square miles are divided into 18 political townships and 52 municipalities. Incorporated communities are shown in Map 1 on the following page.

The County is blessed with abundant natural resources. Picturesque glacial lakes, fens, and moraines cover the western two thirds of the county. The County boasts 24 miles of Lake Michigan shoreline. The Fox River flows through the western portion of the county. A complex of lakes, locally know as the Chain of Lakes, are found in its valley.

In the past century, the County has served as a center of agriculture, including field crops and horses, a lake resort area for middle class Chicagoans, and the location of several of Chicago's wealthy north-shore suburbs. Several industrial centers developed on the lakeshore including Waukegan and North Chicago.

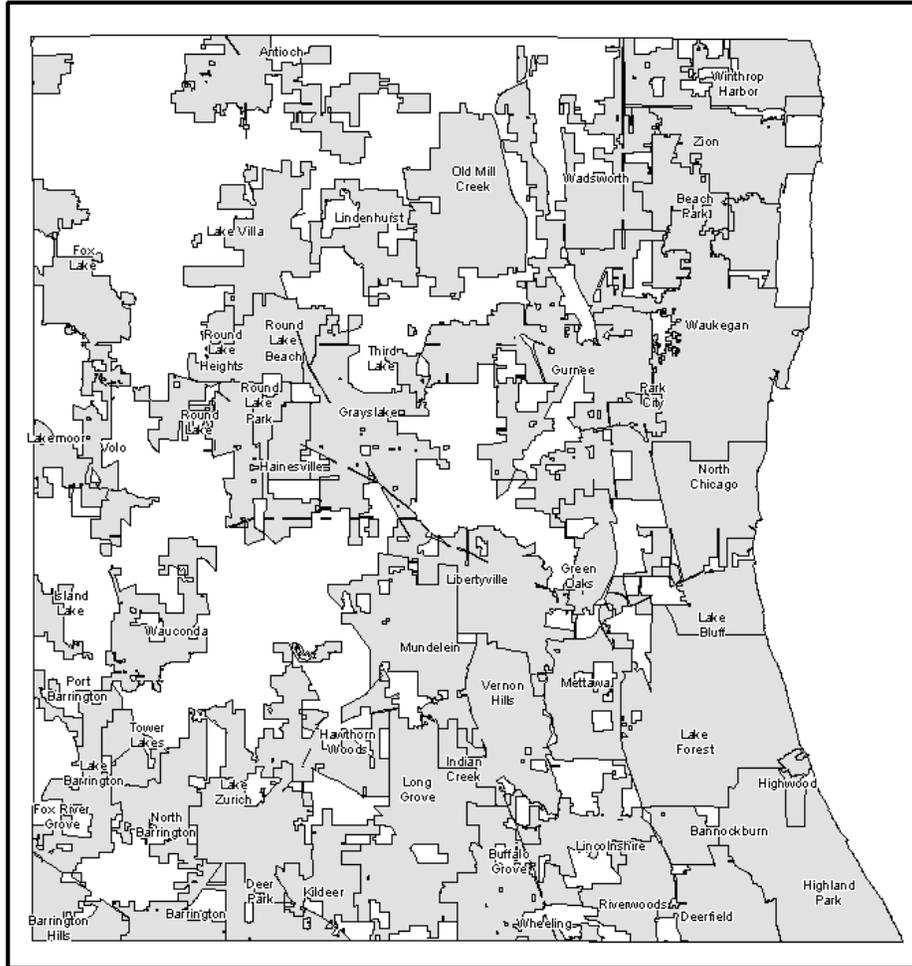
Recently the County has experienced rapid development as the wave of suburbanization spread out across northern Illinois from Chicago. Now the County includes large industrial, corporate and retail complexes, including the largest retail outlet center in the country and a regional amusement park. Great Lakes Naval Training Center, located in North Chicago, is the only naval basic training facility in the US.

Lake County is located just north of Chicago's O'Hare airport and is in an easy drive to Milwaukee's Mitchell Field. US interstate 94 connects both metropolises through the county. Several Metra commuter train lines connect the County with downtown Chicago. These transportation facilities have contributed to the character of and location of development in the county, particularly employment growth. While this economic growth has enhanced the economy of the County overall, parts of the County, such as the cities of North Chicago, Waukegan and Zion have experienced disinvestment. These factors, as well as a growing understanding of brownfields have raised an interest in redevelopment and revitalization, particularly along the northern lakeshore.

The County's recent growth has also been accompanied by an increased awareness that the environment and open space need to be protected. The County includes an extensive system of forest preserves, numerous municipal parks and recreation facilities, and three state parks.

As Lake County continues to grow, it is important that all of its citizens are afforded the abundant natural and economic resources and the quality of life that have brought so many people to Lake County.

Map 2-1: Lake County Municipalities and Boundaries



Lake County Department of Planning, Building and Development.
This map is provided for general informational purposes only. Map
features have been derived from various sources, each of which has
its own scale and accuracy. The locations of all features is approximate.



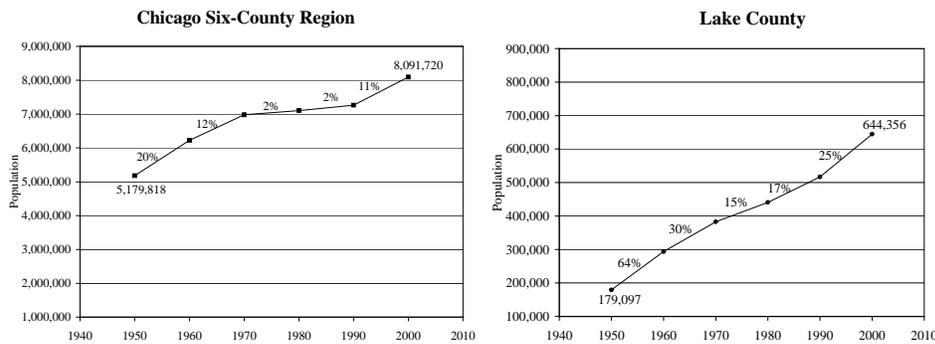
Demographic Profile¹

General Population

With the post World War II suburban expansion of the Chicago metropolitan area, Lake County’s population has increased steadily. In 1950 the County’s population was just over 179,000; by 2000 the County’s population had increased to over 644,000. The diversity of Lake County’s population is also increasing. During the 1980s Hispanic persons accounted for 23-percent of the County’s population growth. During the 1990s Hispanic persons accounted for 40-percent of the County’s population growth.

The population of Lake County grew from 179,097 in 1950 to 644,356 in 2000. The rate of population growth of Lake County has been much higher than that of the Chicago six-county region with 64% for the 1950s, 30% for the 1960s, 15% for the 1970s, 17% for the 1980s, and 25% for the 1990s.

Figure 2-1: Population Trends 1950-2000



Framework Plan

In terms of numerical change in population, Lake County experienced the largest population increase in the 1990s, followed by the 1950s with a net increase of 127,938 and 114,559 respectively (as shown in Figure 2-2 on the following pages).

¹ The narrative and figures in the Demographic Profile section were excerpted from the Lake County draft *Regional Framework Plan*. Some data has been updated since preparation of the Draft Framework Plan chapters.

Figure 2-2: Total Population and Change in Total Population 1950-2000

Lake County Places	Total Population						Percent Change					Numerical Change				
	1950 Census	1960 Census	1970 Census	1980 Census	1990 Census	2000 Census	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000
Antioch	1,307	2,268	3,189	4,419	6,105	8,788	74%	41%	39%	38%	44%	961	921	1,230	1,686	2,683
Bannockburn	249	466	1,359	1,316	1,388	1,429	87%	192%	-3%	5%	3%	217	893	-43	72	41
Barrington (Lake Co. pt)	1,591	1,958	3,450	4,074	4,345	4,461	23%	76%	18%	7%	3%	367	1,492	624	271	116
Barrington Hills (Lake Co. pt)	*	293	368	524	698	503	NA	26%	42%	33%	-28%	293	75	156	174	-195
Beach Park	*	*	*	*	9,513	10,072	NA	NA	NA	NA	6%	NA	NA	NA	9,513	559
Buffalo Grove (Lake Co. pt)	*	*	1,833	9,086	21,930	28,491	NA	-	396%	141%	30%	NA	1,833	7,253	12,844	6,561
Deer Park (Lake Co. pt)	*	476	726	1,368	2,887	3,093	NA	53%	88%	111%	7%	476	250	642	1,519	206
Deerfield (Lake Co. pt)	3,288	11,779	18,867	17,430	17,327	18,109	258%	60%	-8%	-1%	5%	8,491	7,088	-1,437	-103	782
Fox Lake (Lake Co. pt)	2,238	3,700	4,511	6,624	7,430	8,969	65%	22%	47%	12%	21%	1,462	811	2,113	806	1,539
Fox River Grove (Lake Co. pt)	*	*	*	*	*	173	NA	NA	NA	NA	NA	NA	NA	NA	NA	173
Fox River Valley Gardens (Lake Co. pt)	*	*	*	*	99	177	NA	NA	NA	NA	79%	NA	NA	NA	99	78
Grayslake	1,970	3,762	4,907	5,260	7,388	18,506	91%	30%	7%	40%	150%	1,792	1,145	353	2,128	11,118
Green Oaks	*	198	659	1,415	2,101	3,572	NA	233%	115%	48%	70%	198	461	756	686	1,471
Gurnee	1,097	1,831	2,738	7,179	13,701	28,834	67%	50%	162%	91%	110%	734	907	4,441	6,522	15,133
Hainesville	154	132	142	187	134	2,129	-14%	8%	32%	-28%	1489%	-22	10	45	-53	1,995
Hawthorn Woods	*	239	939	1,658	4,423	6,002	NA	293%	77%	167%	36%	239	700	719	2,765	1,579
Highland Park	16,808	25,532	32,263	30,611	30,575	30,038	52%	26%	-5%	0%	-2%	8,724	6,731	-1,652	-36	-537
Highwood	3,813	4,499	4,973	5,452	5,331	5,470	18%	11%	10%	-2%	3%	686	474	479	-121	139
Indian Creek	*	239	270	236	247	194	NA	13%	-13%	5%	-21%	239	31	-34	11	-53
Island Lake (Lake Co. pt)	*	1,130	1,395	1,569	1,983	3,131	NA	23%	12%	26%	58%	1,130	265	174	414	1,148
Kildeer	*	173	643	1,609	2,257	3,460	NA	272%	150%	40%	53%	173	470	966	648	1,203
Lake Barrington	*	172	347	2,320	3,855	4,757	NA	102%	569%	66%	23%	172	175	1,973	1,535	902
Lake Bluff	2,000	3,494	5,008	4,434	5,513	6,056	75%	43%	-11%	24%	10%	1,494	1,514	-574	1,079	543
Lake Forest	7,819	10,687	15,642	15,245	17,836	20,059	37%	46%	-3%	17%	12%	2,868	4,955	-397	2,591	2,223
Lake Villa	824	903	1,090	1,462	2,857	5,864	10%	21%	34%	95%	105%	79	187	372	1,395	3,007
Lake Zurich	850	3,458	4,082	8,225	14,947	18,104	307%	18%	101%	82%	21%	2,608	624	4,143	6,722	3,157
Lakemoor (Lake Co. pt)	*	*	*	*	261	986	NA	NA	NA	NA	278%	NA	NA	NA	261	725
Libertyville	5,425	8,560	11,684	16,520	19,174	20,742	58%	36%	41%	16%	8%	3,135	3,124	4,836	2,654	1,568
Lincolnshire	*	555	2,531	4,151	4,931	6,108	NA	356%	64%	19%	24%	555	1,976	1,620	780	1,177
Lindenhurst	*	1,259	3,141	6,220	8,038	12,539	NA	149%	98%	29%	56%	1,259	1,882	3,079	1,818	4,501
Long Grove	*	640	1,196	2,013	4,740	6,735	NA	87%	68%	135%	42%	640	556	817	2,727	1,995
Mettawa	*	126	285	330	348	367	NA	126%	16%	5%	5%	126	159	45	18	19
Mundelein	3,189	10,526	16,128	17,053	21,215	30,935	230%	53%	6%	24%	46%	7,337	5,602	925	4,162	9,720
North Barrington	*	282	1,411	1,475	1,787	2,918	NA	400%	5%	21%	63%	282	1,129	64	312	1,131
North Chicago	8,628	22,938	47,275	38,774	34,978	35,918	166%	106%	-18%	-10%	3%	14,310	24,337	-8,501	-3,796	940
Old Mill Creek	*	149	164	84	73	251	NA	10%	-49%	-13%	244%	149	15	-80	-11	178
Park City	*	1,408	2,906	3,673	4,677	6,637	NA	106%	26%	27%	42%	1,408	1,498	767	1,004	1,960
Riverwoods	*	96	1,571	2,804	2,868	3,843	NA	1536%	78%	2%	34%	96	1,475	1,233	64	975
Round Lake	573	997	1,531	2,644	3,550	5,842	74%	54%	73%	34%	65%	424	534	1,113	906	2,292
Round Lake Beach	1,892	5,011	5,717	12,921	16,434	25,859	165%	14%	126%	27%	57%	3,119	706	7,204	3,513	9,425
Round Lake Heights	*	*	1,144	1,192	1,251	1,347	NA	NA	4%	5%	8%	NA	1,144	48	59	96
Round Lake Park	1,836	2,565	3,148	4,032	4,045	6,038	40%	23%	28%	0%	49%	729	583	884	13	1,993
Third Lake	*	216	199	222	1,248	1,355	NA	-8%	12%	462%	9%	216	-17	23	1,026	107
Tower Lakes	*	*	932	1,177	1,333	1,310	NA	NA	26%	13%	-2%	NA	932	245	156	-23
Vernon Hills	*	123	1,056	9,827	15,319	20,120	NA	759%	831%	56%	31%	123	933	8,771	5,492	4,801
Volo	*	*	*	*	*	180	NA	NA	NA	NA	NA	NA	NA	NA	NA	180
Wadsworth	*	*	756	1,104	1,826	3,083	NA	NA	46%	65%	69%	NA	756	348	722	1,257
Wauconda	1,173	3,227	5,460	5,688	6,294	9,448	175%	69%	4%	11%	50%	2,054	2,233	228	606	3,154
Waukegan	38,946	55,719	65,134	67,653	69,392	87,901	43%	17%	4%	3%	27%	16,773	9,415	2,519	1,739	18,509
Wheeling (Lake Co. pt)	0	0	0	24	0	0	NA	NA	NA	-100%	NA	NA	NA	24	-24	NA
Winthrop Harbor	1,765	3,848	4,794	5,438	6,240	6,670	118%	25%	13%	15%	7%	2,083	946	644	802	430
Zion	8,950	11,941	17,268	17,861	19,775	22,866	33%	45%	3%	11%	16%	2,991	5,327	593	1,914	3,091
Incorporated Lake County Total	116,385	207,575	304,832	354,583	434,667	560,439	78%	47%	16%	23%	29%	91,190	97,257	49,751	80,084	125,772

Lake County Places	Total Population						Percent Change					Numerical Change				
	1950 Census	1960 Census	1970 Census	1980 Census	1990 Census	2000 Census	1950- 1960	1960- 1970	1970- 1980	1980- 1990	1990- 2000	1950-1960	1960- 1970	1970- 1980	1980- 1990	1990- 2000
Unincorporated Antioch Twp	4,007	6,545	8,450	9,946	10,951	11,450	63%	29%	18%	10%	5%	2,538	1,905	1,496	1,005	499
Unincorporated Avon Twp	2,796	3,872	3,165	3,570	2,811	2,386	38%	-18%	13%	-21%	-15%	1,076	-707	405	-759	-425
Unincorporated Benton Twp	4,085	6,675	8,074	8,110	1,339	1,455	65%	21%	0%	-83%	9%	2,640	1,399	36	-6,771	116
Unincorporated Cuba Twp	2,026	3,427	3,830	3,945	3,838	3,838	69%	12%	3%	-3%	0%	1,401	403	115	-107	0
Unincorporated Ela Twp	2,743	3,530	3,711	4,096	4,422	4,434	29%	5%	10%	8%	0%	787	181	385	326	12
Unincorporated Fremont Twp	1,906	3,963	4,019	4,163	4,552	5,421	108%	1%	4%	9%	19%	2,057	56	144	389	869
Unincorporated Grant Twp	3,154	5,391	6,496	6,995	7,666	8,592	71%	20%	8%	10%	12%	2,237	1,105	499	671	926
Unincorporated Lake Villa Twp	2,224	5,960	7,362	8,432	9,873	9,329	168%	24%	15%	17%	-6%	3,736	1,402	1,070	1,441	-544
Unincorporated Libertyville Twp	2,439	4,532	5,098	5,189	5,336	4,461	86%	12%	2%	3%	-16%	2,093	566	91	147	-875
Unincorporated Moraine Twp	2,760	3,788	11	0	0	203	37%	-100%	-100%	NA	NA	1,028	-3,777	-11	0	203
Unincorporated Newport Twp	1,641	1,969	1,740	1,997	1,985	1,322	20%	-12%	15%	-1%	-33%	328	-229	257	-12	-663
Unincorporated Shields Twp	18,331	16,658	1,593	2,023	2,886	2,396	-9%	-90%	27%	43%	-17%	-1,673	-15,065	430	863	-490
Unincorporated Vernon Twp	2,787	5,034	4,704	7,081	6,042	5,669	81%	-7%	51%	-15%	-6%	2,247	-330	2,377	-1,039	-373
Unincorporated Warren Twp	3,277	6,978	12,068	11,665	13,814	17,584	113%	73%	-3%	18%	27%	3,701	5,090	-403	2,149	3,770
Unincorporated Wauconda Twp	2,303	2,598	3,639	4,481	4,612	4,021	13%	40%	23%	3%	-13%	295	1,041	842	131	-591
Unincorporated Waukegan Twp	5,918	4,501	3,255	3,545	1,249	959	-24%	-28%	9%	-65%	-23%	-1,417	-1,246	290	-2,296	-290
Unincorporated West Deerfield Twp	365	660	591	551	375	397	81%	-10%	-7%	-32%	6%	295	-69	-40	-176	22
Unincorporated Zion Twp	0	0	0	0	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Unincorporated Lake County Total	62,712	86,081	77,806	85,789	81,751	83,917	37%	-10%	10%	-5%	3%	23,369	-8,275	7,983	-4,038	2,166
Lake County Total	179,097	293,656	382,638	440,372	516,418	644,356	64%	30%	15%	17%	25%	114,559	88,982	57,734	76,046	127,938
Chicago 6-County Metropolitan Area	5,179,818	6,222,873	6,976,725	7,103,624	7,261,176	8,091,720	20%	12%	2%	2%	11%	1,043,055	753,852	126,899	157,552	830,544

The characteristics of Lake County’s population are changing. Increasing numbers of older adults and young families and increasing racial and ethnic diversity create new housing, transportation, and public services needs.

The County’s population is projected to continue to grow at a significant rate through 2020. During this period the racial and ethnic diversity of the County will also continue to increase, particularly with respect to increasing Hispanic and Asian populations. Additional shifting demographic trends are anticipated, including a growing older-adult population.

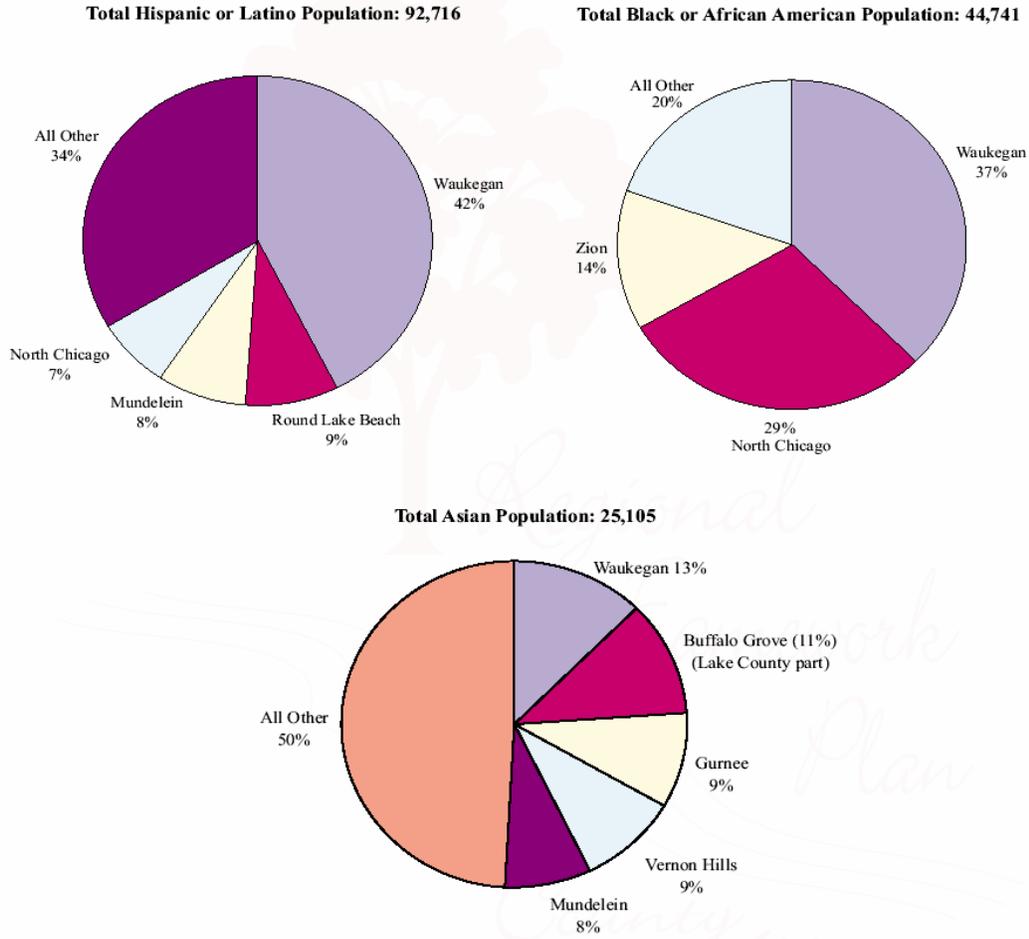
Population by Race and Ethnicity

The change in population by race and ethnic group has been dramatic during the last 30 years. In 1970, approximately 11,000 Hispanics or Latinos lived in Lake County, accounting for less than 3% of the total population. In 1990, the number of Hispanics or Latinos went up to 38,570 (7.5% of total). In 2000, nearly 93,000 Hispanics or Latinos lived in Lake County, representing more than 14% of the total population. Black or African American population also grew considerably between 1970 and 2000, but at a much slower pace. Lake County had 19,881 Blacks or African Americans (5.2% of total) in 1970, 34,771 (6.7% of total) in 1990 and 44,741 (6.9% of total) in the year 2000. Asian population also grew rapidly from 12,363 (2.4% of total) in 1990 to 25,103 (3.9% of total) in 2000.

Non-Hispanic white persons accounted for 73.4% of Lake County's population in 2000. The southeast, southwest and northwest corners of Lake County had the highest percentage of non-Hispanic white population with more than 90%. Hispanic or Latino population accounted for 14.4% of the total Lake County's population. Communities with a percentage of 30% (more than twice the County's average) or more Hispanic or Latino population include Waukegan (44.8%), Highwood (38.2%), Park City (37.8%) and Round Lake Beach (31.3%). Black or African American population accounted for 6.8% of Lake County's total population in 2000. North Chicago (35.8%), Zion (26.5%) and Waukegan (18.6%) all had portions of Black or African American population more than twice the County's average. Asian population accounted for 3.9% of the County's total population. The percentages of Asian population in Vernon Hills (11.6%), Buffalo Grove (10.1% Lake County part only), Park City (8.8%) and Gurnee (8.1%) were more than twice the County's average.

Figure 2-3 shows the concentrations of Hispanic or Latino, Black or African American and Asian populations in 2000. Of the 92,717 Hispanics or Latinos in Lake County, 42% of the population resided in Waukegan and 9% resided in Round Lake Beach. These two municipalities combined accounted for more than 50% of the total Hispanic or Latino population in Lake County. Black or African American population was also concentrated in a few communities. Waukegan, North Chicago and Zion accounted for 80% of the total Black or African American population in Lake County. Although the distribution of Asians was more dispersed, 50% of the Asian population did reside in only 5 municipalities. See also Map 2-2 for geographic representation of minority populations in Lake County.

Figure 2-3: Population Distributions of Minorities



Income

Lake County is the wealthiest county in the State of Illinois and ranked top in the United States in terms of per capita income. According to Census 2000, Lake County had a per capita income of \$32,102 in 1999, which ranked first among all the counties in the State and was 150 percent of the national average. Lake County's median household income was also among the highest and has been grown at a faster rate than those of the State and the country as a whole. The percent of population living below poverty level is much lower in Lake County compared to the State and the country.

Even though Lake County enjoys a relatively high-income level and a low poverty rate in general, income levels vary greatly from community to community and between different races and ethnic groups. Figure 2-4 shows the median household income by municipalities in 1979, 1989 and 1999. It also shows the per capita income and the percent of population living below poverty level.

There is a huge gap between municipalities with the highest and the lowest median household income. In 1999, the median household income of Riverwoods was 4.4 times of the median household income of Park City. This gap grew bigger during the 1980s and seemed to be closing somewhat during the 1990s. However, the overall trend of income gap between rich and poor communities has been growing.

An income gap also exists among different races and ethnic groups. In 1999, the per capita income for non-Hispanic White was \$37,780, more than three times the per capita income for Hispanic or Latino population, which was only \$12,499. The per capita income for Black or African Americans was \$17,041 and that of Asian Americans was \$29,561.

Figure 2-4: Income by Municipalities

Lake County Cities or Villages	Median Household Income (in current dollars)			1999	
	1979	1989	1999	Per capita Income (dollars)	% of Population Below Poverty
Antioch	20,843	35,263	56,481	25,711	3.9
Bannockburn	60,335	50,592	150,415	39,303	3.0
Barrington	31,816	63,987	83,085	43,942	3.1
Barrington Hills	51,019	104,002	145,330	73,629	3.1
Park	*	40,994	56,553	23,803	3.7
Buffalo Grove	30,417	56,011	80,525	36,696	2.3
Deer Park	40,549	97,533	149,233	61,429	0.6
Deerfield	39,076	71,966	107,194	50,664	1.6
Fox Lake	16,474	32,706	46,548	24,350	6.4
Fox River Grove	*	*	66,469	28,870	7.1
Fox River Valley Gardens	25,682	48,056	83,508	41,284	2.5
Grayslake	21,971	43,712	73,143	28,898	3.0
Green Oaks	39,076	74,289	127,905	51,066	1.7
Gurnee	28,371	49,069	75,742	31,517	3.0
Hainesville	24,375	30,625	69,937	22,250	3.9
Hawthorn Woods	40,197	79,975	132,720	49,346	1.9
Highland Park	38,542	71,905	100,967	55,331	3.8
Highwood	18,079	32,854	42,993	24,138	7.0
Indian Creek	33,055	46,964	88,206	33,515	0.9
Island Lake	22,101	40,503	63,455	24,206	2.6
Kildeer	52,126	105,064	137,498	51,973	0.5
Lake Barrington	46,551	87,767	106,951	63,158	2.0
Lake Bluff	37,789	82,904	114,521	54,824	1.1
Lake Forest	44,767	94,824	136,462	77,092	2.1
Lake Villa	20,967	37,872	65,078	26,238	3.7
Lake Zurich	28,809	58,422	84,125	30,287	2.5
Lakemoor	17,829	37,368	56,217	22,499	8.7
Libertyville	31,815	61,632	88,828	40,426	3.5
Lincolnshire	54,036	97,324	134,259	60,115	1.6
Lindenhurst	29,029	53,751	74,841	27,534	1.6
Long Grove	46,713	107,596	148,150	62,185	2.6
Mettawa	36,542	90,522	127,388	89,104	4.6
Mundelein	24,610	45,947	69,651	26,280	4.6
North Barrington	49,553	102,582	146,251	81,243	2.8
North Chicago	15,853	25,500	38,180	14,564	15.1
Old Mill Creek	25,625	55,000	82,426	43,314	2.7
Park City	18,145	29,063	36,508	18,595	8.0
Riverwoods	50,000	125,074	158,990	67,878	3.2
Round Lake	17,259	30,951	58,051	21,585	6.8
Round Lake Beach	22,928	36,616	59,359	18,113	5.1
Round Lake Heights	21,087	32,419	54,706	17,868	5.9
Round Lake Park	20,279	32,159	44,896	18,279	10.0
Third Lake	26,250	63,421	96,719	34,921	2.7
Tower Lakes	45,407	102,606	130,388	52,025	2.1
Vernon Hills	26,432	48,873	71,297	32,246	2.9
Volo	*	*	45,833	22,791	33.0
Wadsworth	29,671	59,182	86,867	35,171	2.2
Wauconda	21,523	39,456	57,805	26,355	4.0
Waukegan	19,091	31,315	42,335	17,368	13.9
Winthrop Harbor	24,743	48,460	62,795	24,256	3.1
Zion	20,593	31,159	45,723	17,730	11.9
Lake County	25,210	46,047	66,973	32,102	5.7
Illinois	19,321	32,252	46,590	23,104	10.7
United States	16,841	30,056	41,994	21,587	12.4

Source: U.S. Bureau of the Census, Census 1980, 1990 and 2000

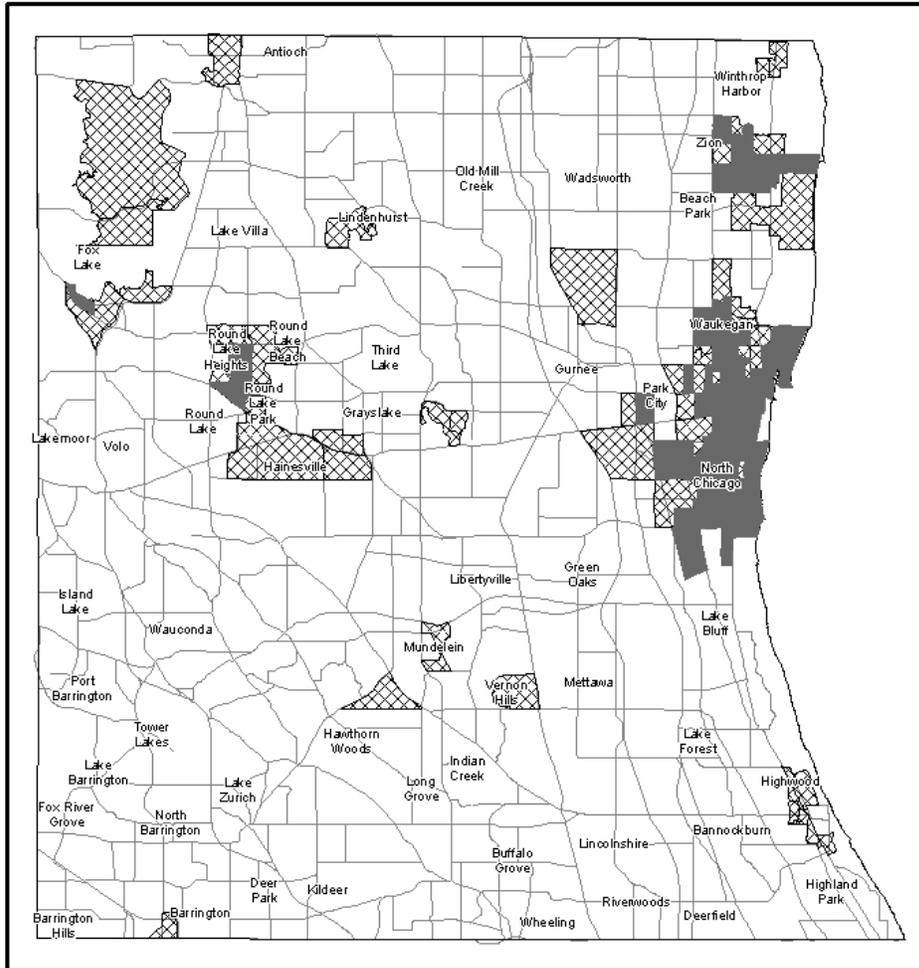
Low-Income Residents

The Median Family Income (MFI) used in Lake County is the MFI for the Chicago Primary Metropolitan Statistical Area (PMSA). The MFI is reported by the US Department of Housing and Urban Development as \$75,400 for a family of four, as of March 2004. The Chicago PMSA includes Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties. HUD defines low-income families as those with incomes lower than 80% of the MFI, which is \$57,500 for a family of four

HUD generally defines an area of low-income concentration as an area where over 51% of the population consists of families with incomes below 80% (\$57,500) of the region's Median Family Income.

Map 2-3, below, shows the geographic areas of low- and moderate-income concentration in Lake County, including the HUD exception criterion areas having 35.6% low- and moderate-income residents, and also more concentrated areas where the percentage of low-income persons is over 51%.

Map 2-3: Low- and Moderate-Income Resident Concentration



Lake County

>51% Low/Med Income Block Groups *

>35.6% Low/Med Income Block Groups *

Lake County Border

Major Roads

* 2000 Census

Lake County Department of Planning, Building and Development.
 This map is provided for general locational information only. Map features have been derived from various sources, each of which has its own scale and accuracy. The locations of all features is approximate.

Age Trends

Figure 2-5 displays population age trends in Lake County between 1970 and 2000. The population is broken down into five age groups

Figure 2-5: Population Age Trends, Lake County 1970-2000

Age Group	1970		1980		1990		2000	
	Number	%	Number	%	Number	%	Number	%
Under 5	33,201	8.7	33,915	7.7	43,849	8.5	52,978	8.2
5-17	106,785	27.	99,879	22.7	98,623	19.	136,386	21.2
18-64	218,637	57.	274,766	62.4	330,524	64.	400,003	62.1
65-84	22,325	5.8	28,963	6.6	39,272	7.6	48,948	7.6
85+	1,690	0.4	2,849	0.6	4,150	0.8	6,041	0.9
Total	382,638	100	440,372	100	516,418	10	644,356	100
Median Age	24.3	-	28.3	-	31.6	-	33.8	-

Source: U. S. Bureau of the Census

Lake County’s population mirrors the national trend of an aging population. In 1970, the median age of Lake County population was 24.3 years. In 2000, it reached 33.8 years. However, Lake County differs from the nation in that the County contains a larger proportion of younger population, a similar proportion of workforce age population, and a much smaller proportion of older population based on 2000 census data. The percentage of the population under 5 years was 8.2% for Lake County compared to 6.8% for the nation. School age children (5-17 years) represented 21.2% of Lake County’s total population compared to 18.9 % for the nation. The proportions of the workforce age group (18-64 years) for Lake County and the nation were very close at 62.1% and 61.9% respectively. However, the population aged 65 and above accounted for only 8.5% in Lake County compared to 12.4% nationwide. Median age of Lake County population was 33.8 years in 2000, 1.5 years younger than that of the nation.

Population Forecast

Population growth trends of the past 50 years are expected to continue in the future. During the next 20 years, Lake County is projected to grow by 142,122 persons. Almost all municipalities will increase their population while unincorporated Lake County will experience a population decrease due to annexation.

The racial and ethnic diversity of Lake County has increased during the last 30 years. Hispanic or Latino population represents the fastest growing racial or ethnic group. This trend will continue in the future.

Compared to the nation, Lake County contains a larger proportion of younger population,

a similar proportion of workforce age population and a much smaller proportion of older population. School age population represented the fastest growing age group during the 1990s. Following national and regional trends, the median age of Lake County continues to increase. However, the growth of older population has slowed.

Although Lake County in general has a higher level of income and a lower poverty rate compared to other counties in the State, there exist huge gaps between communities and among different races and ethnic groups. These gaps seem to grow larger and may continue to grow in the future.

Contrary to the national trend, Lake County's household and family sizes have remained stable or increased slightly during the 1990s. This trend is likely to continue in the future.

Economic Profile²

Employment

The post-World War II expansion of Lake County began as a development of "bedroom communities." In response to the large customer and employment base represented by county residents, businesses began locating and expanding in the county. Employment growth in the county has accelerated since the 1970s. During the 1990s, private sector employment in the county, as reported by the Illinois Department of Employment Security, increased 44%. By way of comparison, the county's population increased by 25% during the same period.

Total employment in the County grew by 217% between 1970 and 1997. Employment increased in all major sectors between 1970 and 1997 except mining, which is not an important sector in the County. During the time period, manufacturing employment grew by 33,000 persons and wholesale trade grew by 23,000 persons. The number of persons employed in the services industries grew by 64,000.

Between 1970 and 1997 manufacturing employment fell from 47.5% of Lake County employment to 25.9% of the County total. Wholesale trade grew from 3% to 9.2% of the total County employment and Services grew from 17.1% of the total to 28% of total employment.

Figure 2-6 contains employment totals for Lake County, the state, and the nation in 1999, the most recent year for which County Business Pattern data are available.

Manufacturing employment is still important in the County, as it has the highest total employment of any industrial sector. This is true even though total employment in the county rose from 89,665 in 1970 to 305,529 in 1999.

² The narrative and figures in the Economic Profile section were excerpted from the draft *Lake County Regional Framework Plan*.

Figure 2-6: County, State, and National Employment by the North American Industrial Classification System Major Group - 1999

Industrial Sector	County		State		Nation	
	Employees	Percent of Total	Employees	Percent of Total	Employees	Percent of Total
Forestry, Fishing, Hunting and Agricultural Support	636	0.2%	3,284	0.1%	192,155	0.2%
Mining	100-249	NA	9,465	0.2%	456,645	0.4%
Utilities	2,206	0.7%	33,184	0.6%	667,062	0.6%
Construction	14,008	4.6%	244,296	4.6%	6,201,626	5.6%
Manufacturing	59,746	19.6%	861,541	16.2%	16,595,630	15.0%
Wholesale Trade	21,140	6.9%	338,196	6.4%	5,972,022	5.4%
Retail Trade	43,991	14.4%	635,558	11.9%	14,476,628	13.1%
Transportation & Warehousing	3,310	1.1%	201,899	3.8%	3,627,057	3.3%
Information	4,638	1.5%	132,972	2.5%	3,234,530	2.9%
Finance and Insurance	21,493	7.0%	346,596	6.5%	5,965,174	5.4%
Real Estate & Rental & Leasing	3,360	1.1%	81,902	1.5%	1,873,792	1.7%
Professional, Scientific & Technical Services	19,094	6.2%	337,445	6.3%	6,432,422	5.8%
Management of Companies & Enterprises	20,517	6.7%	167,463	3.1%	2,788,276	2.5%
Administrative, Support, Waste Management, Remediation Services	20,921	6.8%	441,437	8.3%	8,366,523	7.6%
Educational Services	5,637	1.8%	115,128	2.2%	2,431,718	2.2%
Health Care and Social Assistance	27,142	8.9%	622,309	11.7%	13,865,014	12.5%
Art, Entertainment & Recreation	4,628	1.5%	65,825	1.2%	1,640,030	1.5%
Accommodation & Food Services	20,258	6.6%	405,927	7.6%	9,638,007	8.7%
Other Services (except public administration)	10,116	3.3%	251,245	4.7%	5,151,464	4.7%
Total	305,529	100.0%	5,324,675	100.0%	110,705,661	100.0%

Source: US Bureau of the Census, County Business Patterns, 1999

Industries are not evenly distributed across the County. Communities tend to specialize in certain industries; therefore average wages are not evenly distributed throughout the County. Gurnee and Vernon Hills specialize in Retail Sales and Services, totaling 67% and 53% of their employment, respectively. Wages tend to be low in those industries. Finance, Insurance and Real Estate employment was reported to be concentrated in Vernon Hills (6%), Deerfield (9%), and Lake Forest (17%). Major pharmaceutical employers in Lake County such as Abbot and Baxter are primarily located in the southern half of the County.

Unemployment

The Illinois Department of Employment Security (IDES) compiles unemployment data for the state. It releases monthly and yearly, seasonally adjusted, unemployment reports for the state, counties, and cities over 25,000 persons.

During the 1990's annual average unemployment in Lake County ranged from an annual

high of 5.8 % in 1992 and 1993 to a low of 2.8 % during both 1998 and 1999. During 2000, the annual unemployment rate for Lake County was 3.6%. Countywide unemployment is consistently higher during the winter and lowest in the summer.

Pockets of persistently high unemployment, as reported by the IDES, include Waukegan and North Chicago. During the early 1990s recession, Waukegan's annual average unemployment rate rose to a high of 9.3 %. During the same period unemployment reached a high of 10.9 % in North Chicago. Waukegan's unemployment rate dropped to 5.8 % in 1999. North Chicago reached its lowest average annual unemployment rate of 7.9 % in 1997. During 2000, unemployment was 6.7% in Waukegan and 9.2% in North Chicago. In North Chicago, unemployment is usually lowest in the winter and highest in the summer, the reverse of the countywide trend.

Attraction and Retention of Businesses

Over the past decade Lake County has faced growing competition for attracting and maintaining businesses. For example, in the last 10 years 13 businesses have left Lake County for Kenosha County, Wisconsin. This represented a loss of almost 1,300 jobs.

Lake County Partners (formerly The Lake County Partnership for Economic Development) is a non-profit corporation established under the auspices of the Lake County government. Its function is to attract new businesses and retain existing businesses in the County, which it does through a variety of activities, including business loan programs and commercial real estate evaluations.

Housing Profile

Introduction

The 2000 US Census validated the challenges faced by housing developers and housing service providers to provide appropriately priced housing for all demographic groups, in particular for low-income families in Lake County. The median housing value in Lake County increased from \$136,700 in 1990 to \$198,200 in 2000 (U. S. Bureau of the Census). This is a 45 percent increase over ten years. The housing market is complicated by the distribution of housing by value, which varies widely from community to community. While some communities have a large percentage of moderately-priced housing, others have a large percentage of more expensive housing.

The development of housing goals and policies for the *2005-2009 Consolidated Plan* begins with a Market Analysis that identifies the significant characteristics of the housing market; in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and housing available for persons with HIV/AIDS and their families. The following Market Analysis also includes a description of the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration Section 8 contracts.)

Housing Supply

Consistent with the population growth, Lake County has experienced a significant increase in its housing stock during the last 50 years. As shown in Figure 2-7, the population was just over 179,000, and the number of households and housing units were only 47,024 and 53,475 in 1950. With population reaching more than 644,000 in 2000, the number of housing units has more than quadrupled over the last 50 years reaching 226,000.

**Figure 2-7
Housing Units Trends and Comparison with Population and Household
Trends, 1950-2000**

Lake County	1950	1960	1970	1980	1990	2000
Population	179,097	293,656	382,638	440,372	516,418	644,356
Households	47,024	76,544	102,947	139,700	173,966	216,297
Average Household Size	3.41	3.52	3.39	2.98	2.85	2.88
Housing Units	53,475	85,627	110,448	150,496	183,283	225,919
Vacancy Rate	12.1%	10.6%	6.8%	7.2%	5.1%	4.3%

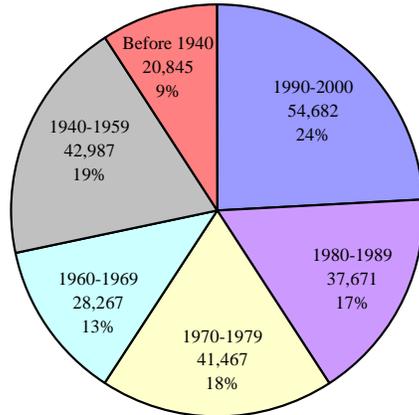
Source: U. S. Bureau of the Census

The housing boom in Lake County started in the 1950s with an average net increase of 3,200 units per year. Housing construction slowed somewhat in the 1960s (average net increase of 2,500 units per year) and sped up again in the 1970s (average net increase of 4,000 units per year). During the 1980s, Lake County gained a similar number of housing units as it did in the 1950s. The largest increase in housing units occurred in the 1990s with an average net increase of nearly 4,300 units per year. The number of new

housing units constructed is slightly higher than the net increase in housing units, because of the number of teardowns being replaced.

A majority of Lake County's housing units are relatively new. Figure 2-8 shows the decades in which the current housing units were built. Nearly 60% of them were built after 1970. There were approximately 55,000 new housing units built between 1990 and 2000, accounting for one in every four existing units in Lake County.

**Figure 2-8
Age of Housing Units in Lake County**



U. S. Bureau of the Census, Census 2000

Even with this tremendous growth, Lake County faces a housing shortage. In 1950, the percentage of vacant housing units was 12.1%; by 2000, it dropped to 4.3%. According to the Census Bureau's definition, vacant housing units also include units for seasonal, recreational, or occasional use. If these housing units were excluded, the housing vacancy rate for 2000 drops even further to 3.2%.

Two other housing indicators, homeowner vacancy rate and rental vacancy rate, also show that Lake County is experiencing a tight housing condition. Homeowner vacancy rate is the proportion of the homeowner-housing inventory that is vacant for sale. Rental vacancy rate is the proportion of the rental inventory that is vacant for rent. According to the 2000 census, the homeowner vacancy rate for Lake County was only 1.1% compared to 1.3% for the Chicago Metropolitan area and 1.7% for the United States. Rental vacancy rate for Lake County was only 5% in 2000. This was well below the threshold for a "tight" rental housing market, which is 6% according to the U. S. Department of Housing and Urban Development. The whole Chicago Metropolitan area has a tight housing market with a 5.3% rental vacancy rate compared to 6.8% for the United States. (Chapter 8 Housing: *Lake County Regional Framework Plan*)

Housing Types

Figure 2-9 shows the number of housing types from 1980 to 2000. The number of housing units in 1-unit detached structures and 5 or more unit structures increased over the last 20 years, but their proportions of the total number of housing units remained approximately the same. The housing units in the 1-unit attached structures, which are typically townhouses with separate entrances, increased dramatically both in terms of the number of units as well as its share in the total number of housing units. The number of housing units in the 2-unit structures and other structures showed a trend of declining. The number of housing units in the 3- or 4-unit structures remained at the same level.

Lake County’s housing stock is predominately single-family accounting for 77.8% of the total housing units, according to the 2000 census. This is higher than DuPage (72.1%) and Kane Counties (72.2%), but lower than Will (84.3%) and McHenry Counties (86.5%). As an urban county, Cook County has a much lower percentage of single-family housing units, only 44.8%. For the United States as a whole, single-family housing units account for 65.9% of the total.

**Figure 2-9
Housing Types in Lake County 1980-2000**

Housing Types	1980		1990		2000	
	Number of Housing Units	% Of Total	Number of Housing Units	% Of Total	Number of Housing Units	% Of Total
Single-Family	108,334	72.0	136,767	74.7	175,765	77.8
1-unit, detached	102,585	68.2	123,630	67.5	155,336	68.8
1-unit, attached	5,749	3.8	13,137	7.2	20,429	9.0
Multi-Family	37,474	24.9	41,790	22.8	45,789	20.3
2 units	9,125	6.1	7,726	4.2	7,268	3.2
3 or 4 units	7,274	4.8	7,061	3.9	7,645	3.4
5 or more units	21,075	14.0	27,003	14.7	30,876	13.7
Other*	4,688	3.1	4,726	2.5	4,365	1.9

Lake County Department of Planning, Zoning & Environmental Quality, 1994, Framework Plan, pp. 6-10.
 U. S. Bureau of the Census, Census 2000, Table DP-4
 *Includes mobile home, trailer, boat, RV, Van, etc.

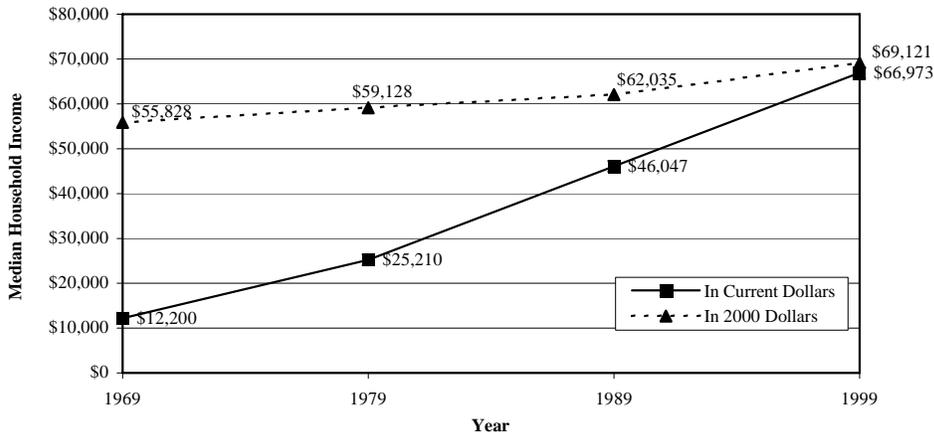
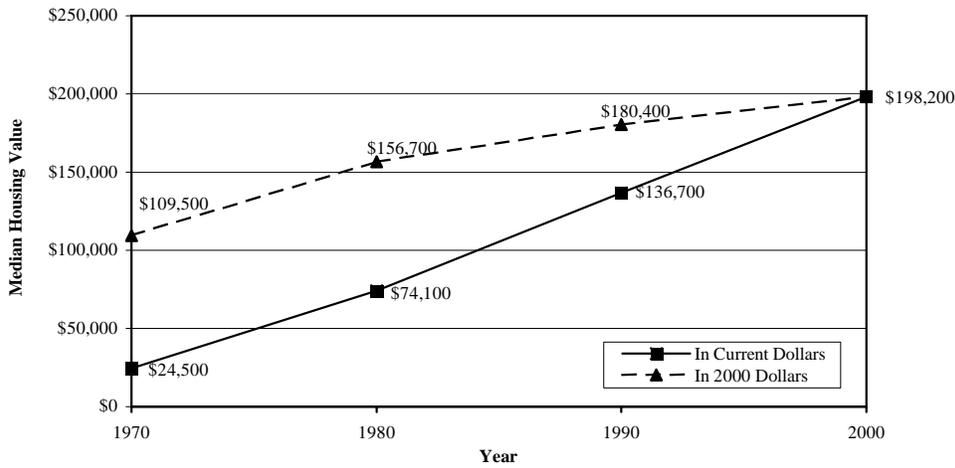
Source: Chapter 8 Housing: Lake County *Regional Framework Plan*, 2004.

Housing Value and Income Trend Analysis

Lake County’s median housing value increased considerably during the last 30 years. Figure 2-10 shows Lake County’s median housing value trend. In 1970 the median housing value was only \$24,500. By 2000, it reached \$198,200. This is a 710% increase over 30 years. In the same time period, the median housing value in the Chicago region increased 550%.

Figure 2-10

Median Housing Value Trend



U.S. Bureau of the Census, Census 1970, 1980, 1990, and 2000
 U.S. Department of Labor

Lake County’s median income increased considerably less during the last 30 years. Figure DD also shows Lake County’s median household income trend. In 1969 the median household income was only \$12,200. By 1999, it reached only \$66,973. This is an increase of only 449% over 30 years. After adjusting for inflation, the median housing value in Lake County still increased 81% over the last 30 years. During the same time, the median household income increased only 24%. (Chapter 8 Housing: *Lake County Regional Framework Plan*)

Housing Demand

The Northeastern Illinois Planning Commission (NIPC) has made household forecasts for Lake County. The forecast of housing units is based on the assumption that the housing vacancy rate stays at a level similar to that of 2000.

Housing Demand for Lake County

In order to accommodate the projected population and household growth, Lake County will need approximately 80,000 additional housing units by 2020. This translates into a net increase of 4,000 housing units per year for the next 20 years. The total number of new housing units constructed will be slightly higher due to teardowns. This is similar to the number of units constructed annually in Lake County for the period of 1998 to 2002. (Chapter 8 Housing: *Lake County Regional Framework Plan*)

Housing Demand for North Chicago

Demand for housing in the City of North Chicago is projected to rise from its 2000 census figure of 4,661 units to 9,269 units in 2030. This represents a 27% increase over the next 30 years. As a relatively built-out community with few lots for single unit housing, the majority of this demand would need to be met with multi-unit structures. A comparison of 1990 and 2000 census information shows a growth of units headed by younger householders, those under 44 years of age, rising while older householders continue to decrease. This supports the anecdotal observations that local seniors are moving out of our community. Recent trends in housing starts indicate strong support for new, mostly infill, single unit housing. Noticeably lacking are new low-maintenance multi-family units set aside for seniors.

Housing Demand for Waukegan

The City of Waukegan is of a highly diverse population in both ethnic groups and income categories. Given the steady increase of population in the municipality, the City of Waukegan recognizes the pressing need for the provision of housing for all income levels. The City of Waukegan as a governmental body in partnership with developers has in the past, and will in the future, continue striving to make available and affordable housing for all its residents. The City's housing stock presently consist of a relatively balanced mix of both rental and owner occupied units. The City also has focus on its housing supply as it relates to special needs populations. To meet these needs, the City Council has amended ordinances, changed some zoning focuses and supported conditional use request.

Affordability Mismatch

The following tables contain data on Affordability Mismatch for families in Lake County (excluding the Cities of North Chicago and Waukegan), North Chicago and Waukegan. The data was obtained from the *HUD CHAS Databook for Illinois*. According to the *Databook*, over 22% of renters were in need of housing assistance in 2000. In addition, just over 4% of homeowners needed housing assistance. Nearly 23% of elderly homeowners and 46% of elderly renters were in need of assistance, while 70% of large families that rent needed help.

Figure 2-11: Affordability Mismatch: 2000

Name of Jurisdiction: Lake County, Illinois		Source of Data: CHAS Data Book			Data Current as of: 2000				
	Renter Units				Owned or For-Sale Units				
Housing Units by Affordability	Lake County (excluding W & NC)	Waukegan (only)	North Chicago (only)	Lake County Consortium		Lake County (excluding W & NC)	Waukegan (only)	North Chicago (only)	Lake County Consortium
<= 30% MFI					<=30% MFI				
# Occupied units	3,986	1569	2,099	7,654		N/A	N/A	N/A	N/A
% Occupants <=30%	43.4	61.1	24.2	41.8		N/A	N/A	N/A	N/A
% Built before 1970	44.4	5.4	55.8	49.8		N/A	N/A	N/A	N/A
% Some problem	18	29.4	21.6	21.3		N/A	N/A	N/A	N/A
# Vacant for rent	97	245	40	382		N/A	N/A	N/A	N/A
>30 to <=50%					>30 to <=50%				
# Occupied units	5,246	4,574	1,255	11,075		7861	2,324	979	11,164
% Occupants <=50%	38.2	42.9	49.2	41.4		26	30.5	29.2	27.2
% Built before 1970	58.4	70	67.4	64.2		43.2	82.7	71.9	54
% Some problem	34.8	45.7	45.7	40.5		7.8	5.3	7.9	7.3
# Vacant for rent	358	326	121	805	# Vacant for sale	235	63	30	328
>50 to <=80%					>50 to <=80%				
# Occupied units	16,238	5,289	1,060	22,587		33116	9,107	1,210	43,433
% Occupants <=80%	52.9	62.6	60.7	55.5		28.7	38	42.6	31
% Built before 1970	39.8	44.1	55	41.5		47.4	82.8	72.3	55.6
% Some problem	43.4	54.2	52.6	46.4		2.9	4.4	4.9	3.3
# Vacant for rent	879	269	61	1209	# Vacant for sale	415	54	69	538
>80%					>80%				
# Occupied units	5,316	491	464	6,271		108,340	4,029	488	112,857
# Vacant for rent	282	45	0	327	# Vacant for sale	1318	69	15	1,402

The HUD CHAS Databook for Illinois

Analysis of Housing Problems

The 2000 CHAS Data indicates that there is a disproportionately greater number of minority-owner households than White Non-Hispanic owner households experiencing housing problems. According to HUD, disproportionately greater needs exist when the percentage of persons in a category of need, who are members of a particular racial/ethnic group, is at least 10% higher than the percentage of persons in the category as a whole.

In Lake County, Black/Non-Hispanic households that earn 51-80% of Area Median Income and Hispanic households that earn 31-50% and 51-80% of the Area Median Income represent disproportionate need. In North Chicago, this includes Black Non-Hispanic Households that earn 31-50% and Hispanic households in all income groups at or below 80% of Area Median Income. In Waukegan, this includes Black Non-Hispanic households that earn 31-50% of the Area Median Income and Hispanic households in all income groups at or below 80% of Area Median Income. The figures are shown in the table below. The minority owner household groups with disproportionately greater needs are shown in bold.

Figure 2-12: Percent of Owner Households with Any Housing Problems: 2000

Municipality	All Household			Black Non-Hispanic Households			Hispanic Households		
	Percent Incidence by Income			Percent Incidence by Income			Percent Incidence by Income		
	0-30%	31-50%	51-80%	0-30%	31-50%	51-80%	0-30%	31-50%	51-80%
Lake County	82.5	72.6	57.7	78.5	78.3	73.5	82.6	89.6	69.4
North Chicago	87.1	57.3	53.8	94.1	74.7	50.9	100.0	100.0	78.6
Waukegan	87.9	66.0	56.8	87.7	76.5	59.7	98.1	92.2	67.2

The HUD CHAS Databook for Illinois

The CHAS data for Lake County, North Chicago and Waukegan also indicate that minority renter households with housing problems, in certain income groups, are also over-represented when compared with all households. In Lake County, this includes Hispanic households in all income groups at or below 80% of Area Median Income. In North Chicago this includes Black Non-Hispanic households the earn 31-50% of Area Median Income. In Waukegan this includes Hispanic households that earn 0-30% of the Area Median Income. The figures are shown the table below. The minority renter households with disproportionately greater needs are shown in bold.

Figure 2-13: Percent of Renter Households with Any Housing Problems: 2000

Municipality	All Household			Black Non-Hispanic Households			Hispanic Households		
	Percent Incidence by Income Group			Percent Incidence by Income Group			Percent Incidence by Income Group		
	0-30%	31-50%	51-80%	0-30%	31-50%	51-80%	0-30%	31-50%	51-80%
Lake County	70.1	74.7	45.2	77.4	71.4	38.5	94.7	85.2	65.0
North Chicago	63.6	57.6	21.9	62.8	69.0	22.9	73.2	42.9	17.4
Waukegan	72.2	77.7	36.5	64.0	85.6	31.5	84.0	76.8	46.3

The HUD CHAS Databook for Illinois

Housing Needs of Special Populations

Information regarding Housing Needs of Special Populations, to the extent it is available, is provided for the following categories: Elderly/Frail Elderly, Persons with Mental Illness, Developmentally Disabled, Physically Disabled, Persons with Substance Abuse Addictions and Persons with HIV/AIDS.

In researching documentation regarding the housing needs of these special groups, a variety of governmental agencies, human service organizations and specialized housing service providers were consulted in the development housing needs for the above referenced categories for the period of 2005 through 2009. Sources consulted include: Lake County Affordable Housing Commission, the Illinois Housing Development Authority; the Metropolitan Planning Council; the Lake County Health Department and Community Health Center; Independence Center (an agency serving persons with mental illness); the Illinois Department of Human Services; Community Alternatives Unlimited; agencies serving persons with developmental disabilities (Northpointe Resources, Lambs Farm, Glenkirk); Lake County Center for Independent Living (CIL); and Access Living.

The following information includes, to the extent data is available, the supportive housing needs of persons leaving or expected to be leaving mental/physical health facilities.

Elderly/Frail Elderly

Of particular concern is the demand for housing by senior citizens. During the last 30 years, the population of this age group of 65 years and over grew 129%, or a net increase of approximately 1,000 persons per year. At the same time, the growth rate for the total population was only 68% in Lake County.

By the year 2020, persons born between 1946 and 1964 (often referred to as Baby Boomers) will be entering the “65+ Years” age group. The population in this age group will increase significantly across the country. Based on NIPC’s forecast, the population for this age group in the Six-County³ Region will reach 1,324,197 or 14.6% of the total population by the year 2020 compared to only 870,552 or 10.8% of the total population in 2000. Assuming Lake County experiences the same rate of percentage change as the region, the population of this age group in Lake County could reach 93,690 by the year 2020, or a net increase of 1,935 senior citizens per year for the next 20 years.

Persons with Mental Illness

According to information provided by the Lake County Health Department, a recent needs assessment conducted by the Residential Subcommittee of the Chicago Metro Suburban Network in Elgin, IL, has estimated a current supportive housing need to 225 mentally ill persons in Lake County. There was no distinction made by any available data sources between the housing needs of the severely mentally ill versus persons with non-severe mental illness.

Developmentally Disabled

Community Alternatives Unlimited, an agency that serves as a central resource for qualifying persons with developmental disabilities for housing, had 117 persons from Lake County on its waiting list as of August 2004. However, Community Alternatives has cautioned that there may be other persons on the waiting lists of individual agencies who may not have been referred to Community Alternatives as of this time. Those agencies include, but are not limited to Glenkirk, Northpointe Resources, and Lambs Farm.

Physically Disabled

The Metropolitan Planning Council's Regional Rental Market Analysis provided information regarding the demand for affordable, accessible rental housing in the Chicago area, as of May 2000. That study included a needs assessment conducted by the Statewide Independent Living Council of Illinois (SILC), which concluded that there were 100,185 physically disabled persons in Lake County, including 48,543 with severe disabilities. Another set of data in the MPC study reported that in 2000 there were 20,460 non-institutionalized persons with disabilities in Lake County between the ages of 16-64.

The MPC demand study states that, "While there are no existing studies that measure housing demand among persons needing accessible and affordable housing, statistics from the Joint Enforcement for Disability Access (JEDA) Project of HUD suggest there is likely to be a significant level of unmet housing need among persons with disabilities in the metro area based on the volume of calls recorded annually." Another indicator of housing needs cited in the MPC demand study is the number of persons with disabilities receiving Supplemental Security Income (SSI), which for 2000 amounted to 3,538 persons in Lake County. This figure is thought to be an indicator of affordable housing needs based on the low-incomes of this group.

With regard to persons with disabilities who qualify for Section 8 assistance, the Lake County Housing Authority (LCHA) received a special allocation of 100 Section 8 vouchers in 1999 specifically for persons with disabilities. As of mid-June 2000, 65 of these vouchers had been utilized for leases, and approximately 18 more persons had received vouchers or were scheduled to do so imminently. The balance of the 100 vouchers were expected to be utilized shortly, since LCHA had approximately 700 persons with disabilities on its waiting list at the time it applied to HUD for the special Section 8 allocation.

Persons with Substance Abuse Addictions

The Behavioral Health Services Division of the County Health Department was the only identifiable source of information on housing for this category of persons. In 2003, 2,282 persons with chemical dependency were clients of the Behavioral Health Services programs. Of these persons, 290 (13%) lived alone, 68 (3%) lived in community shelters, 1,205 (53%) lived with family, 302 (13%) lived with friends, 353 (15%) were homeless, 44 (2%) lived in state institutions, and 20 (1%) had other living arrangements. Based on these numbers, it is estimated that there is a need for housing units more than 400 non-homeless persons with substance abuse addictions.

Persons with HIV/AIDS

The Lake County Health Department keeps statistics on the number of HIV/AIDS cases reported in Lake County. Between January 1988 and December 2003, there were 694 cases of HIV/AIDS reported to the county. Sixty-four of which were reported in 2003, 57 cases in 2002, 41 cases in 2001 and 73 cases in 2000. According to the Illinois Housing Development Authority, it is estimated that 25% of the AIDS population is in need of some type of assisted residential placement. Applying this percentage to the total number of reported HIV/AIDS cases in Lake County, and recognizing that all cases do not necessarily get reported to the County Health Department, there may be nearly 175 persons in Lake County with HIV/AIDS who are in need of assisted residential placement.

Housing Conditions

For the purposes of this *Consolidated Plan*, substandard condition is defined as “the quality of housing not in compliance with local housing code or Federal Housing Quality Standards (HQS), whichever is stricter.” Substandard condition but suitable for rehabilitation is defined as “the quality of housing with deficiencies economically feasible to correct.” Housing, in substandard condition but suitable for rehabilitation, can be repaired according to local building codes and HQS and then be returned to the housing stock as safe, decent and sanitary.

Another indicator of the overall condition of housing stock in Lake County is the percentage of units having housing problems. For example, in 2000, there were 39.2%, or 12,133, rental households, and 25.7%, or 38,828 owner-occupied units with any housing problems, including cost burden. Households with housing problems is defined as those households that occupy units lacking a complete kitchen or bathroom, contain more than one person per room and have a cost burden greater than 30% of their income. Renters in Lake County have a higher percentage of housing problems than owners do.

Housing Conditions for Lake County

Lake County’s housing units are relatively new. Figure 2-8 above, shows the age of the existing housing stock. Nearly 60% of all housing units were built after 1970. Although the majority the Lake County’s housing stock is in generally good condition, pockets of substandard housing exist throughout the County, especially in low-income areas. Rehabilitation of both homeowner and rental units is needed to improve these units to

standard condition.

Housing Conditions for North Chicago

The condition of housing in North Chicago closely follows the settlement pattern from east to west. The areas with the highest density of housing, housing vacancies (including rental vacancies) and housing problems are concentrated in the northeast section of the City. This pattern dissipates as you move south and particularly west. One exception to this is a stretch of dense housing on Broadway Avenue. The vast majority of housing stock is in good condition. Efforts continue to make improvements in the older sections of the community, particularly east of Jackson Avenue to Sheridan Road. This same area has the highest percentage (over 50%) of rental housing, including many legal and illegal apartment conversions.

Housing Conditions for Waukegan

The City of Waukegan consists of both older neighborhoods, and newly constructed subdivisions. The overall conditions of the housing stock throughout the City is generally good, however there are pockets in the older neighborhoods where the housing stock is deteriorating and in need of either rehabilitation or demolition. These deteriorated conditions exist largely in the targeted areas of the City where at least 51% of the residents are low income.

Lead-Based Paint Hazards

Housing with Lead-Based Paint Hazards

The tables in this section provide estimates of the number of housing units containing lead-based paint in Lake County as a whole, and for the Cities of North Chicago and Waukegan, broken out by low-income group. These numbers are based on the most recent available Census data and a national survey conducted for HUD, which estimated the percentage of homes constructed in the United States which have lead-based paint present. The incidence of lead-based paint varies, depending upon the period during which the housing was constructed, as demonstrated in the following table.

ESTIMATED PRESENCE OF LEAD-BASED PAINT IN HOUSING	
Construction Year	Percent of Housing Units with Lead-Based Paint Present
Pre-1940	90% (±10%)
1940-1959	80% (±10%)
1960-1979	62% (±10%)

(Note: The use of lead-based paint was prohibited after 1978.)

The estimates of the number of housing units in Lake County, North Chicago, and Waukegan with lead-based paint present are as follows:

ESTIMATED HOUSING UNITS IN LAKE COUNTY WITH LEAD-BASED PAINT PRESENT				
	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	23,758	14,538	6,433	20,971
Owner	67,370	11,736	10,564	22,300
Total	91,128	26,274	16,997	43,271

ESTIMATED HOUSING UNITS IN NORTH CHICAGO WITH LEAD-BASED PAINT PRESENT				
	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	3,801	2,532	377	2,909
Owner	1,544	894	446	1,340
Total	5,345	3,426	823	4,249

ESTIMATED HOUSING UNITS IN WAUKEGAN WITH LEAD-BASED PAINT PRESENT				
	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	6,957	5,135	1,584	6,719
Owner	9,044	3,874	2,695	6,569
Total	16,001	9,009	4,326	13,288

(Note: The data in the above tables are subject to a margin of error of $\pm 10\%$)

The housing rehabilitation programs in North Chicago, Waukegan, and the rest of Lake County have addressed the lead-based paint hazards in units assisted by those programs, but this is a small number of units when compared to the overall need. In the past five years, lead-based abatements under these programs included 9 in North Chicago, 47 in Waukegan, and 15 in the remainder of Lake County. These numbers are reflected in the preceding tables.

Lake County Health Department Screening

The Lake County Health Department screens children for lead exposure. Between December 1, 2002 and November 30, 2004, the Health Department screened 3,984

children. The Health Department found 25 cases in which lead blood levels were greater or equal to 15 µg/dL, the level at which protocol requires case management. The highest incidence was found in Hispanic children followed by Black Non-Hispanics. An environmental inspection is required of the premises in which the children are found to have lead blood levels of 25 µg/dL or greater. Twelve units required inspection and 10 were inspected. Nine units were identified as having lead paint hazards.

Lead-based Paint Hazard Mitigation Strategy

Lake County and the Cities of North Chicago and Waukegan have implemented a “Lead-based Paint Hazard Mitigation Strategy” for the purpose of reducing lead-based paint hazards throughout the County.

That strategy is as follows:

1. Continue to implement the new HUD regulations on lead-based paint hazards that became effective for the Consortium on January 10, 2002. The following steps will be taken in connection with the implementation of these regulations, which will apply to all CDBG and HOME-funded housing rehabilitation and homebuyer programs involving housing constructed prior to 1978:
 - A. Housing Rehabilitation Programs
 - Find qualified 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.
 - Lead hazard reduction carried out by certified contractors.
 - Safe work practices, including occupant protection (possibly temporary relocation), worksite preparation and cleanup.
 - Clearance testing.
 - B. First-Time Homebuyers Program
 - Utilize only trained inspectors to do visual assessments, or have program Rehab Specialist do assessments.
 - Provide list of certified contractors to sellers/buyers where paint stabilization is required.
 - Paint stabilization by certified contractor before unit is occupied. Additional safeguards to reduce the risk of lead dust.
 - Safe work practices (same as those listed above).
 - Clearance testing.
2. Provide all applicants for housing rehab loans and first-time homebuyer assistance with information about the dangers of lead poisoning.
3. Work with the County Health Department to develop a system to ensure that, in cases where the existence of defective paint surfaces in homes with children under 7 years of age have been discovered, lead screening of such children is performed and environmental inspections are done where appropriate.
4. Utilize the resources of the County Health Department for the following services:
 - Lead screening for children. State law now requires children between 6 months and 6 years of age in high-risk areas to have a blood test for lead poisoning before entering a childcare facility or

- school. (The only high-risk areas identified in Lake County are Zip Codes 60085 in Waukegan, 60064 in North Chicago, and 60060 in Mundelein).
- Environmental inspections of the homes of children with elevated blood level of 20 mcg/dl or higher.
 - Information and consultations for families of other children with elevated blood lead levels, in accordance with State law.
 - Educational programs.
5. In cases where lead-based paint hazards are discovered as a result of Health Department inspections, the County and Cities will, depending on the availability of funds, offer to use CDBG or HOME rehab funds for abatement in those cases where families meet the HUD income qualifications.

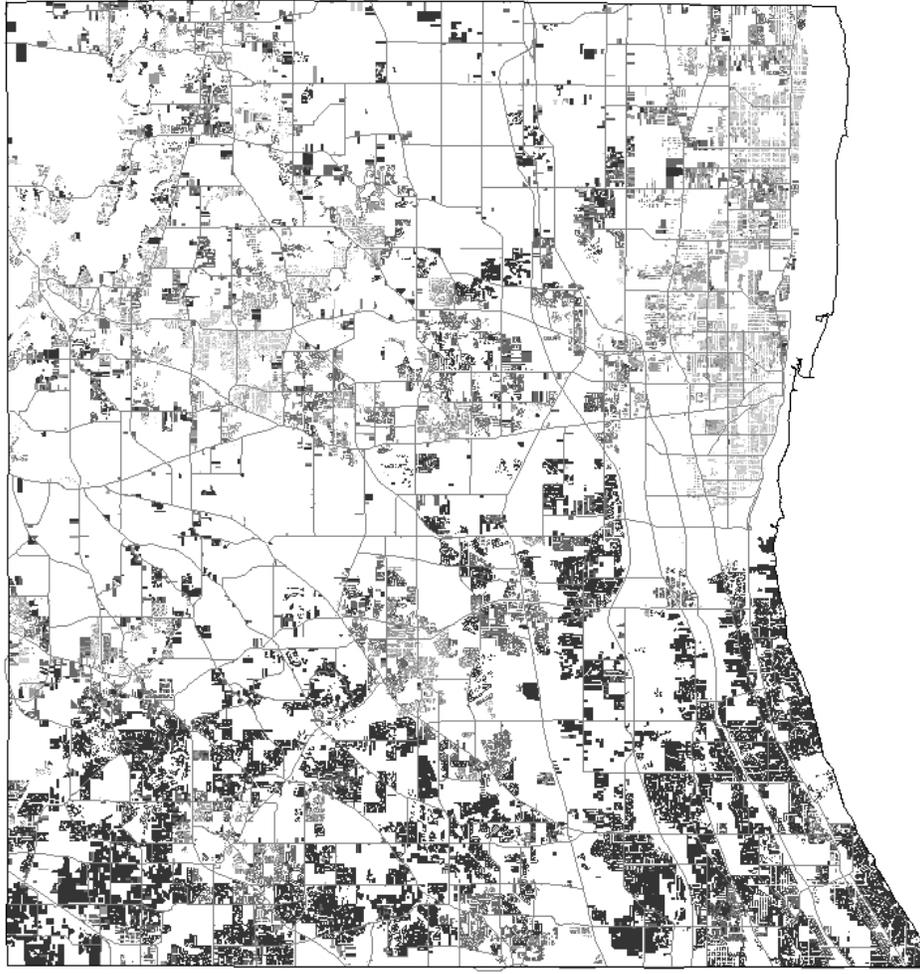
Housing Cost & Affordability

Housing value varies greatly from one community to another. Map 2-4 shows the 2001 market value of single-family housing units in Lake County (multi-family housing units are not included in this map) based on the equalized assessed value (EAV) from Lake County tax assessment records.

Housing Cost

There were approximately 170,000 single-family housing units (including both land and building) assessed at the market value of \$30,000 or more in 2001. In order to show the distribution of housing value, these housing units were divided into four equally sized groups. The first group of housing units, with the lowest value ranging from \$30,000 to \$122,487, is mostly located in the northern Lake Michigan Lakefront communities and the Round Lake area. The second group, with housing value from \$122,488 to \$187,174, is primarily located in the northern half of the County (north of State Highway 137). Almost all of the most expensive units, with housing value of more than \$294,480, are located in the southern half of the County, especially along the I-94 corridor. The group with housing value ranging from \$187,174 to \$294,480 is more evenly distributed throughout the County. See Map 2-4 for geographic depiction. (Chapter 8, Housing. *Lake County Regional Framework Plan*)

Map 2-4: Housing Value for Single-Family Units Based on 2001 EAV in Lake County



Legend

□ Lake County Border
— Major Roads

Housing Value

- \$30,000 - 122,487
- \$122,488 - 187,173
- \$187,174 - 294,480
- Over \$294,480

0 1 2 4 6 8 Miles

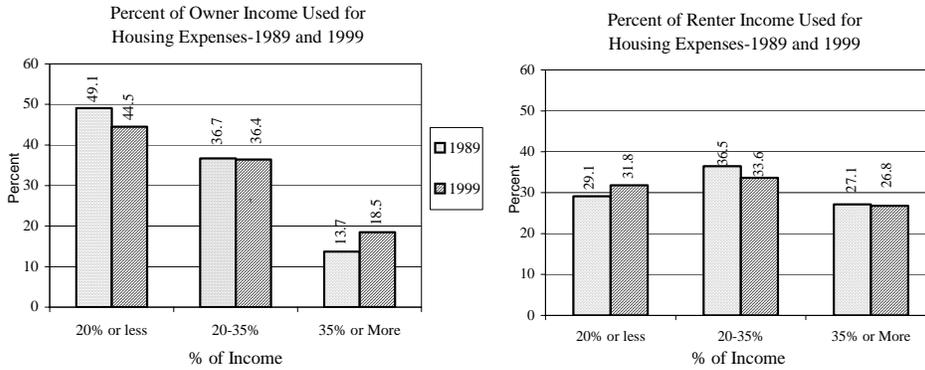
Source: Lake County Geographic Information System



Housing Affordability

The percentage of income used for housing expenses is an indicator of housing affordability. In Lake County, the percentage of income of homeowners used for housing expenses increased during the 1990s, as shown in Figure 2-14. In 1990, more than 49.1% of the homeowners spent 20% or less of their income on housing; only 13.7% spent more than 35% or more on housing expenses. However in 2000, the percentage of homeowners spending 20% or less of their income on housing declined to 44.5%; the percentage of homeowners spending 35% or more of their income on housing increased to 18.5%.

**Figure 2-14
Percent of Income Used for Housing Expenses, 1989 and 1999**



Note: The total percentage does not add up to 100% in either chart due to the fact that a small portion of the data cannot be computed.
U.S. Bureau of the Census, Census 1990 and 2000

On the other hand, there were signs of relief for renters during the 1990s. The percentage of renters spending 20% or less of their income on housing increased slightly; the percentage of renters spending more than 35% of their income on housing declined slightly. However, more than one-third (34.6%) of the County’s rental households spent more than 30% of their monthly income on rent. These households are “rent burdened” and have less money available for other needs.

A housing unit is considered affordable if the purchase price is no more than 2.5 times higher than the buyer’s annual household income (Chicago Metropolis, The 2002 Metropolis Index). According to the Census, the median household income in Lake County was \$66,973 in 1999. A household earning Lake County’s median income could afford a housing unit priced at \$167,400 or lower.

Map 2-5, below, shows the median housing value of Lake County in 2000 by census block groups. It also shows a ratio indicating whether the municipality is affordable to a household making the County’s median household income. The ratio is calculated by using the median housing value of the census block groups divided by Lake County’s median household income. According to the 2002 Metropolis Index (Chicago Metropolis 2020), a municipality having a ratio of 2.5 or less is classified as “affordable”. A ratio between 2.5 and 3.5 is considered “somewhat affordable,” while a ratio above 3.5 is

considered “not very affordable” for a family with the County’s median household income.

North Chicago, with a ratio of 1.5, is the most affordable community in Lake County. On the other end, the Village of Bannockburn is the least affordable community in Lake County with a median Housing Value of nearly one million dollars and a ratio of almost 14. (Chapter 8, Housing. *Lake County Regional Framework Plan*)

Map 2-5: Housing Affordability and Employment Locations



Legend

Median Housing Value by Census Block Group

- ☐ Affordable: Less than \$167,400 (A ratio of 2.5 or less)
- ☐ Somewhat Affordable: \$167,400-234,400 (A ratio between 2.5 and 3.5)
- ☐ Not Very Affordable (\$234,500+) (A ratio above 3.5)

★ Employment Centers

— Major Roads

0 0.5 1 2 3 4 Miles

Source: Lake County Geographic Information System

Barriers to Meeting Affordable Housing Needs

Supported by information provided within the above sections of the Housing Profile, specific to the housing market within Lake County, there are numerous barriers to meeting affordable housing needs. The significant issues relate to the housing market dynamics, household income and barriers to developing additional affordable housing. These barriers exist throughout the county, both in the unincorporated areas and in the various municipalities.

Disparity between Housing Costs and Household Incomes

The most significant issue that affects housing for low and moderate-income families is the disparity between the housing costs and the household incomes. This can be addressed by increasing the supply of affordable housing or by increasing the household incomes to allow these households to access the existing supply. Both strategies are important. Given the need to increase access to a larger segment of the housing market, households either need subsidies to access higher income homes or additional affordable housing needs to be developed.

Several programs are available to help lower-income households access housing that would otherwise be unaffordable. These are described in the *Inventory of Assisted and Special Needs Housing* below. Tenant-based rental assistance is very effective; however, this approach relies on landlords being willing to lease apartments to subsidized tenants. Additionally, this form of assistance is not secure over time. These factors may contribute to the concentration of poverty in locations where there are lower rent apartments.

Neighborhood Barriers to Developing Affordable Housing

Locating new affordable housing is difficult throughout the County due to municipal and neighborhood barriers. Affordable housing development often requires changes to municipal land use ordinances to allow the type or density of housing allowed to mitigate land and/or housing costs. The 'Not in My Backyard -- NIMBY' phenomenon is a significant barrier to locating rental housing, higher density housing, and particularly for special facilities, such as a homeless shelter.

Regulatory Barriers to Developing Affordable Housing

Within Lake County, regulatory barriers in certain places are also an impediment to an adequate supply and a fair distribution of affordable housing throughout Lake County. In some Lake County municipalities, the following regulations act as barriers to the development of new affordable housing.

Zoning: Three basic elements, related to the mitigating the high cost of land, are directly influenced through municipal zoning: minimum lot sizes, allowance of accessory units and multi-family housing.

Building Codes: The underlying legal justification for building codes is that they protect and enhance the health, safety and welfare of the public. Building code regulations influence the cost of housing construction and, therefore, the amount of affordable housing built in a community. While standardized or model codes (such as the model codes prepared by Building Officials and Code Administrators – BOCA) provide standard guidelines, addenda attached to the BOCA codes by municipalities can provide extra restrictions, which could

increase the cost of home construction. Also, the administration of building codes can affect the cost of housing.

Subdivision Regulations: Local governments have the authority to impose subdivision regulations on new housing developments. Subdivision regulations control such things as lighting standards, road widths, storm sewers and other infrastructure regulations. Subdivision regulations can lead to an increase in the cost of housing if they require necessarily excessive standards.

Fees and Donations: In the past, much of the physical infrastructure investment required for new development was borne by taxes imposed on existing residents of a community. More and more frequently municipalities are asking the new residents to pay for a greater share of the costs of infrastructure improvements related to their new development. Impact fees are imposed on the developer and passed on to the purchaser or renter in new housing developments, resulting in more costly housing. Impact fees in Lake County are imposed at both the municipal and county level.

Assisted & Special Needs Housing Stock

Assisted Housing

Assisted housing in Lake County includes conventional public housing units, Section 8 Housing Choice Vouchers, Section 8 Project-based housing assistance, affordable housing developments supported by the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships (HOME) Program, state programs funded through the Illinois Housing Development Authority (IHDA), and the Low-Income Housing Tax Credit (LIHTC) Program (which is administered by IHDA). These programs provide assistance to households with incomes no greater than 80% of the Chicago metro area median income.

These housing programs provide housing assistance to meet the needs of those low-income households who cannot afford decent, safe, and sanitary housing at market rate. According to the U.S. Department of Housing and Urban Development (HUD), low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs (HUD, February 20, 2003). A family of four with an annual income of no more than \$56,500 in 2003 is considered a low-income family in Lake County. In addition, the County in 2000 began funding an Affordable Housing Program (using general revenues) for households with incomes up to 100% of the area's median household income.

There are 1,217 public housing units in Lake County, which are administered through three Public Housing Authorities (PHA): Lake County PHA, North Chicago PHA and Waukegan PHA. 49% of the public housing units are located in Waukegan and North Chicago.

The Section 8 program provides rental assistance for income-eligible households to rent appropriate permanent housing. This program includes tenant-based Housing Choice Vouchers and project based Section 8 assistance. Under the Housing

Choice Voucher program, voucher holders can choose where they would like to live in the County. Even so, they are mostly concentrated in North Chicago, Waukegan, Zion, the Round Lake region, and in Warren Township (Lake County Consortium, *Consolidated Plan 2000:56*). There are 3,450 Section 8 Housing Choice vouchers that are administered through the three housing authorities, 69% of which are through the Lake County Housing Authority.

Under the project-based Section 8 program, specific units in a privately owned HUD-assisted project are designated for Section 8 subsidies. Because Section 8 contracts between the private owner and HUD are for a limited period of time (usually 20 years), many projects that started off with Section 8 assistance no longer have subsidies. Presently, there are over 1,700 Section 8 project-based units in Lake County. They are located throughout the County.

IHDA programs include financial assistance for the development of affordable rental housing for low-income households. The LIHTC program provides tax credits to investors who provide financing for the development of rental housing, a portion of which is required to be affordable to low-income persons. There are 39 IHDA-assisted projects in Lake County (including LIHTC projects) consisting of 4,507 units. Some of these units also have project-based Section 8 assistance and may be included in the numbers above. (Illinois Housing Development Authority, Report on Assisted Housing, May 2002)

The affordable housing activities supported by the HOME and CDBG programs include: rental housing construction and rehabilitation; construction of new single-family homes; down payment assistance to first-time homebuyers; and rehabilitation of owner-occupied single-family homes. Thus far, countywide, including North Chicago and Waukegan, HOME and CDBG funds have assisted in the construction of 176 new rental units, the rehabilitation of 81 rental units, construction of over 70 new single-family homes, down payment assistance to 939 households under the First-Time Homebuyers Program, and the rehabilitation of over 240 owner-occupied homes.

The County Affordable Housing Program has been funded at a level of \$300,000 per year since its inception in 2000. The \$900,000 allocated to date under this program has included funding for: the development of 23 single-family homes; down payment assistance to first-time homebuyers; transitional housing for victims of spousal abuse and their children; a residence for persons with developmental disabilities; rehabilitation of rental housing; and acquisition and rehabilitation of single-family homes.

Some of the projects mentioned above are through cooperative partnerships between public and private entities. Other innovative approaches such as land banking, covenant restrictions, and community land trusts should also be considered as methods to provide housing assistance to low-income families.

Land banking is the process of purchasing land and holding it for future use. A government agency or non-profit organization may use this technique to purchase land at today's prices and develop the land in the future for a definite public purpose. For example, Boulder Housing Partners, a non-profit organization in Boulder, Colorado, has held land for ten to fifteen years before the land was developed into residential communities that provide some affordable housing. Covenant restrictions can also be used in providing housing to low-income families at below the market

rate.

A community land trust is a nonprofit organization that owns real estate in order to provide benefits to its local community; making land and housing more affordable to residents. The land is held permanently by the CLT and is leased to the homeowners that are located on the land. When a homeowner decides to sell, the lease requires the homeowner to sell back to the CLT or to another lower income household at an affordable price. (Institute for Community Economics, 2003) (Chapter 8, Housing: *Lake County Regional Framework Plan*)

Figure 2-15: Inventory of Assisted and Special Needs Housing

Figure 2-15a: Illinois Housing Development Authority

Residential Development Name	Location	Units	Type	Project-Based Section 8* (PB Sec 8)
American Apartments	Highland Park	108	Family	
Brookhaven Apartments	Gurnee	181	Family	Yes
Buckingham Place Apartments	Waukegan	166	Family	Yes
Cedar Village	Lake Villa	80	Elderly	Yes
Chapel Garden Senior Apartments	Waukegan	22	Elderly	
Cinnamon Lakes Towers	Waukegan	274	Family	Yes
Frank B. Peers, Sr.	Highland Park	67	Elderly	Yes
Grand Oaks	Gurnee	150	Family	Yes
Gurnee Meadows I	Gurnee	94	Elderly	
Gurnee Meadows II	Gurnee	95	Elderly	
Harbor View/Waukegan Apartments	Waukegan	72	Family	
Hickory Road Manor	Waukegan	120	Family	Yes
Independence Center	Waukegan	19	Special Needs	
Kings Court Apartments	Waukegan	168	Family	
Lakehurst	Waukegan	195	Family	Yes
Lakeside Tower Apartments	Waukegan	150	Family	
Lakewood Tower	Lake Villa	80	Elderly	
Lakewood Village	Island Lake	84	Family	Yes
Liberty Lake Apartments	Lake Zurich	70	Family	
Library Lane Senior Residences	Grayslake	148	Elderly	Yes
Lilac Apartments	Fox Lake	105	Elderly	
Lilac Ledge	Waukegan	203	Elderly	Yes
Northlake Farms Apartments	Gurnee	222	Family	
Oak Ridge Village	Antioch	90	Family & Elderly	Yes
Parkside Place/Sunset Woods	Highland Park	60	Elderly	
Pebbleshire II	Vernon Hills	144	Family	Yes
Rosewood Apartments	Round Lake	168	Family	
Tiffany Road Senior Apartments	Antioch	38	Elderly	
Walnut Place	Highland Park	68	Elderly	Yes
Waterford Apartments I	Zion	144	Family	
Waterford Apartments II	Zion	144	Family	

Illinois Housing Development Authority

*Note that "Units" does not include total count for Project-Based Section 8 units available.

Figure 2-15b: HUD Privately Owned Subsidized Apartments

Residential Development Name	Location	Units	Type	PB Sec 8
Augustana Group Home	Round Lake Beach		Special Needs	Yes
Brook Haven Apartments	Gurnee		Family	Yes
Cedar Village	Lake Villa		Elderly	Yes
Deep Lake Hermitage	Lake Village		Family	Yes
Frank B Peers	Highland Park		Elderly	Yes
Grand Oaks Apartments	Gurnee		Family	Yes
Lake County Housing Authority	Lake Bluff		Family	Yes
Lake Manor Apartments	Mundelein		Elderly	Yes
Lakeland Apartments	Fox Lake		Family	Yes
Lakewood Village	Lake Bluff		Family	Yes
Lambs Residence #2	Libertyville		Special Needs	Yes
Liberty Lake Apartments	Lake Zurich		Family	Yes
Liberty Towers	Libertyville		Elderly	Yes
Manchester Knolls	North Chicago		Family	Yes
Manchester Knolls II	North Chicago		Family	Yes
Marango Village/Harvard Square	Harvard		Family	Yes
Oak Ridge Village	Antioch	90	Family & Elderly	Yes
Ravinia Housing	Highland Park		Family	Yes
Walnut Place	Highland Park		Family	Yes
Wedgewood Creek	Gurnee		Family	Yes

U.S. Department of Housing and Urban Development

Figure 2-15c: Lake County HOME Consortium

Residential Development Name	Location	Units	Type	PB Sec 8
Chapel Garden Senior Village	Waukegan	22	Elderly	
Independent Center	Waukegan	19	Special Needs	
Library Lane Senior Residences	Grayslake	148/36	Elderly	Yes
Sunset Woods	Highland Park	10	Elderly	
Tiffany Road Senior Apartments	Antioch	38/11	Elderly	
Community Action Partnership of Lake Co.	Antioch	12	Family	

Lake County Community Development Division

Figure 2-15d: Lake County Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Marion Jones	Green Oaks	125	Family	Yes
Scattered Sites	Scattered	159	Family	Yes
Beach Haven	Round Lake Beach	99	Elderly	Yes
Hawley Manor	Grayslake	50	Elderly	Yes
Kuester Manor	Wauconda	25	Elderly	Yes
Millview Manor	Antioch	25	Elderly	Yes
Orchard Manor	Antioch	25	Elderly	Yes
Shiloh Tower	Zion	60	Elderly	Yes
Warren Manor	Gurne	50	Elderly	Yes

Lake County Housing Authority

Figure 2-15e: North Chicago Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Kukla Towers	North Chicago	102	Elderly	Yes
Thompson Manor	North Chicago	48	Elderly	Yes

North Chicago Housing Authority

Figure 2-15f: Waukegan Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Armory Terrace	Waukegan	50	Family/Elderly/Disabled	Yes
Barwell Manor	Waukegan	120	Family/Elderly/ Disabled	Yes
Harry A. Poe Manor	Waukegan	150	Elderly	Yes
Ravine Terrace	Waukegan	99	Elderly	Yes
Scattered Site	Waukegan	25	Family	Yes

Waukegan Housing Authority

Figure 2-15g: Housing for Persons with Disabilities

Residential Development Name	Location	Units/ Beds	Type	PB Sec 8
Lambs Farm, Inc.	On-site	184	Disabled	
Lambs Farm, Inc.	Scattered	6	Disabled (Group Home)	
Northpointe Resources, Inc.	Scattered	53	Disabled	
Glenkirk	Scattered	68	Disabled	

Lake County Community Development Division

Figure 2-15h: Housing for Persons with AIDS/HIV and their Families

Residential Development Name	Location	Units	Type	PB Sec 8
Harbor	Waukegan	9	Special Needs	

Lake County Community Development Division

Needs of Public Housing

Lake County Housing Authority

According to its PHA Plan, the Lake County Housing Authority owns and manages a diverse public housing stock containing 176 buildings (620 units) at 146 sites. It includes high-rise structures housing older persons, contiguous housing units for families and scattered site single-family homes. The ages of these structures varies significantly giving rise to the need for many different types of repairs. Generally, however, needs at each development have been prioritized to respond to safety issues, the anticipated replacement requirements of mechanical equipment and structural elements and energy conservation. Further consideration has been given to improvements suggested by residents to enhance the living environment and concerns expressed by host communities for exterior and site improvements.

Specific improvement needs cited in the Capital Funds Five-Year Plan include: roof systems, fire suppression system, replace sidings, storm/screen doors, rehabilitation of vacant units, build gazebo, replace closet doors, replacement of windows and screens, appliance replacement, bathroom replacement, furniture replacement, maintenance building construction, cyclical painting of units, renovate common areas of senior buildings, replace air exchanger units, replace window treatments, and replacement of gutters, fascia and downspouts.

Section 504 Assessment (assessment of needs for accessible units): The Lake County Housing Authority has completed its Section 504 assessment in accordance with 24 CFR 8.25. The Authority was determined to be in compliance with the Section without modifications. Nonetheless, in recognition of the fact that there is a growing need for accessible units among the elderly population, the Authority has converted 8 units at Beach Haven Towers for full accessibility. It also has converted 6 scattered site single-family homes as a result of reasonable accommodation requests, and has continued to make additional units accessible as it modernizes units under its Capital Grant Program.

Units expected to be lost: No units are expected to be lost from the inventory of the Lake County Housing Authority.

North Chicago Housing Authority

The North Chicago Housing Authority operates 150 units (Thompson Manor and Kukla Towers), which are available to senior citizens, disabled and otherwise income-eligible applicants that meet eligibility requirements. The Marion Jones Housing Development is also located in North Chicago, but is operated by the Lake County Housing Authority. Needed improvements to the units operated by the North Chicago Housing Authority include: kitchen and bathroom renovation, apartment door replacement for added security; weatherization; and painting at Thompson Manor and replacing sewer lines at Kukla Towers. All major repair items have been identified in our five-year Capital Fund Program.

Section 504 Assessment (assessment of needs for accessible units): The North Chicago Housing Authority has completed its Section 504 assessment in accordance with 24 CFR 8.25. As a result of that assessment, 15 units were converted to not only be handicapped accessible, but actual modifications were made to bathroom fixtures, vanities, and kitchen appliances to appropriate heights and standards.

Units expected to be lost: No units are expected to be lost from the inventory of the North Chicago Housing Authority.

Waukegan Housing Authority

The Waukegan Housing Authority (WHA) manages 449 units of public housing in four developments. Specific improvement needs include the following:

1. Barwell Manor
Storm door replacement; installation of fire extinguishers; repairing of fencing and balconies; replacement of cabinets and countertops; tuckpointing; replacement of concrete and sidewalks; improvement parking; repair siding; and complete improvement of playground areas.
2. Ravine Terrace
Interior repainting; re-keying of locks; floor tile replacement; bathroom heater/fan replacement; repair/replace trash compactor; interior painting; and repair/replacement of cabinets and countertops.
3. Armory Terrace
Storm door replacement; appliance replacement; floor tile replacement; wall and ceiling improvements; replacement of toilets and furnace closet doors; tuckpointing; re-keying of locks; exhaust fan replacement; and interior painting.
4. Harry A. Poe Manor
Trash compactor replacement; sewer line upgrading; bathroom light replacement; parking improvements; replacement of cabinets and countertops; and interior painting.
5. Scattered Sites
Driveway repairs/replacement; roof/gutter replacement; window/door replacement; upgrade electrical; insulate walls/ceilings; exterior repainting; site improvements; replacement of cabinets and countertops.

Section 504 Assessment (assessment of needs for accessible units): The Waukegan Housing Authority has completed its Section 504 assessment in accordance with 24 CFR 8.25. The Needs Assessment indicated that fully accessible units were required to meet the demand for mobility impaired and sensory impaired persons. A total of 37 residents were affected. WHA developed a plan to meet these needs and to comply with the Section 504 requirements for future construction of buildings. Under the CIAP grant, WHA was able to remedy its deficiencies in regard to Section 504. In addition to the immediate needs of the resident population, WHA exceeded the survey requirements and prepared additional units which will better meet the needs of the community.

Units expected to be lost: Waukegan Housing Authority and the City of Waukegan will be collaborating to relocate 48 units of the Barwell Manor Homes (Genesee family site) to the Section 8 Program with HUD approval.

Strategies for Public Housing Improvements

Strategies for improving the operation and living conditions for public housing residents are as follows:

Lake County Housing Authority

Although the Lake County Housing Authority consistently scores in the high 80's and low 90's on the Public Housing Management Assessment Program, it continues to seek ways to improve management and operations. Operationally, the Authority expects to reduce its tenant accounts receivables and improve its timely collection of rents. Staff, Commissioners and residents are afforded the opportunity to attend conferences, workshops and training programs. Each year the Housing Authority has improved management capacity under the Comprehensive Grant by updating software and engaging appropriate consultants.

With respect to living conditions, the Authority will continue to administer its modernization program in a fashion that obligates and expends funds in compliance with regulations on projects to ensure the long-term economic vitality of its properties. It will use its Comprehensive Grant Program funds to address the needed improvements described earlier under the public housing needs section.

North Chicago Housing Authority

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) requires that the North Chicago Housing Authority (NCHA) set forth in the Annual Plan a Capital Improvement Plan. From that plan, strategies are generated. Strategies to be implemented over the next five years for improving the living conditions for the public housing residents of Thompson Manor and Kukla Towers include the following: renovating 40 kitchens and 50 bathrooms in Thompson Manor. Implement a painting schedule for all occupied units over a four year cycle.

Other strategies to improve the living conditions for the residents include replacing apartment, replace bathroom floors, replace windows with thermo-pane glass at Thompson Manor, and install b-fold closet doors at both developments.

Strategies for improving the operation of the North Chicago Housing Authority are summarized in the Housing Authority's Annual Plan (prepared in accordance with the requirements of QHWRA), and include the following items:

- Achieve and sustain an occupancy rate of 97% by December 31, 2004.
- Promote a motivating work environment with a capable and efficient team of employees to operate as a customer-friendly and fiscally prudent leader in the

affordable housing industry.

- Implement an asset management plan no later than December 31, 2004.
 - Enhance the marketability of the Housing Authority's public housing units. Improve resident and community perception of safety and security in the Housing Authority's public housing developments.
 - Achieve and sustain a utilization rate of 98% of Housing Choice Vouchers by December 31, 2004.
 - Attract 15 new landlords who want to participate in the tenant-based program by December 31, 2006.
 - Implement an aggressive outreach program to attract property owners in area of low minority concentration utilizing the Tax Credit Program.
 - Deliver timely and high quality maintenance service to the residents.
 - Operate programs so that income exceeds expenses ever year.
 - Implement an effective anti-fraud program by December 31, 2004.
- Maintain operating reserves of at least 30% of the annual budget by December 31, 2004.

Waukegan Housing Authority

The Waukegan Housing Authority's strategy for improving operations and living conditions is summarized in its new Agency Plan, including the following items:

- Increase resident participation through resident council and/or advisory committee.
- Provide timely response to resident request for maintenance problems.
- Return vacated units with new residents in 20 days.
- Continue to enforce "One Strike" policies for residents and applicants.
- Improve and/or maintain financial stability through aggressive rent collections and improved reserve position.
- Follow its updated and rewritten Admissions and Continued Occupancy Plan, Dwelling Lease and Grievance Procedures, prepared in compliance with the Quality Housing and Work Responsibility Act of 1998 (QHWRA).
- Carry out Capitalization activities, which address all the needs described earlier under the public housing needs section, using Capitalization funding.

Public Housing Resident Initiatives

Lake County Housing Authority

The Lake County Housing Authority has a resident Board of Commissioners member; involves residents in its planning process; encourages residents to participate in housing counseling for referral to first time homebuyer programs; provides notice of entry level employment opportunities at the Authority to residents; has trained residents to become licensed child care providers through its Drug Elimination Program, which is no longer a program of HUD's; and publishes a quarterly newsletter for tenants that includes information related to economic self sufficiency. The Section 8 Program sponsors families participating in the Family Self Sufficiency Program operated through Catholic Charities.

The Lake County Housing Authority's Housing Counseling Program serves the housing needs of low and moderate-income Lake County, Illinois residents. Included services are First Time Homebuyer Counseling, Mortgage Default Counseling/Foreclosure Intervention, Predatory Lending, Home Equity Conversion Mortgages, Cash Management, and Credit Counseling. The LCHA has regarded itself as providing a continuum of housing options for its constituency.

North Chicago Housing Authority

There are tenant councils in each of the two complexes operated by the North Chicago Housing Authority. Members of the tenant councils participate in Housing Authority Board meetings and serve as liaisons between tenants and staff, bringing any problems that may exist to the attention of staff.

The Housing Authority also promotes self-sufficiency for the families and individuals who participate in the Family Self-Sufficiency Program. One of the objectives in the Authority's Agency Plan is to pursue two new partnerships in order to enhance services to residents, and to apply to at least two foundations for grant funds in order to expand services to program participants.

The North Chicago Housing Authority's Agency Plan proposes several objectives related to investigating the possibility of establishing a Section Homeownership Program. These objectives will be implemented based on the availability of HUD funding.

Waukegan Housing Authority

The Waukegan Housing Authority has a Resident Commissioner and a Resident Council Program. Residents of the various sites have elected representatives from each development to serve as a resident council. These council members act as a liaison between the Housing Authority and the residents, voicing the concerns of the residents and disseminating information back to the residents of each development. The council also meets with the Resident Commissioner periodically to address current matters.

Other programs and activities to encourage resident involvement include: a Family Self-Sufficiency Program; Family Unification Program; educational center programs; employment programs; a Summer Food Service program; drug-free lock-in program; after school tutoring program; Waukegan Youth Making Changes program; leadership training program; and parenting skills program.

Homeownership opportunities have been encouraged through the Waukegan Housing Authority's Family Self-Sufficiency Program. As public housing residents progress through the Self-Sufficiency Program those who show a potential for homeownership are eventually moved to one of the Housing Authority's scattered site units, where they obtain experience with issues such as home maintenance and paying their own utility bills. Those who are then deemed to be ready for homeownership are referred to agencies such as Habitat

for Humanity or the Lake County Housing Authority for homeownership opportunities.

Section 8 Rental Assistance

Section 8 vouchers provide rental assistance for income-eligible households to rent appropriate permanent housing. As of October 1, 1999 all existing Section 8 vouchers and certificates are being converted to Housing Choice Vouchers (HCV's) upon renewal. Vouchers are administered through local public housing authorities. In addition to HCV's, public housing authorities can apply for special purpose vouchers in response to federal Notices of Funding Availability (NOFA's), assuming the local authority can demonstrate need. Section 8 assistance is primarily tenant-based with some project-based Section 8 assistance is also available. If Section 8 vouchers can be designated for specific projects, then the project is guaranteed a certain level of tenant income, which strengthens the operating pro forma for the project.

Section 8 Housing Choice Voucher Assistance

Currently, there are 3,461 Housing Choice Vouchers issued in Lake County. The Lake County Housing Authority manages 599 Section 8 Housing Choice Vouchers, while the North Chicago Housing Authority manages 471 and the Waukegan Housing Authority manages 594 vouchers. The greatest concentrations of Section 8 vouchers are found in the cities of North Chicago, Waukegan and Zion, while significant concentrations can be also found in the Round Lake, Grayslake, Gurnee and Antioch zip code areas. See Figure 2-16 and Map 2-6 below.

Unlike Section 8 project based and public housing projects, housing choice voucher holders can choose where they would like to live, as long as they can find a landlord willing to accept the Section 8 voucher. While Section 8 voucher funded housing can be used throughout Lake County, the availability of apartment units accepting vouchers is limited.

There continues to be great demand for Section 8 housing assistance throughout Lake County. Each of the three housing authorities that operate in Lake County has a substantial waiting list for new clients. The Waukegan Housing Authority currently has 200 people on its waiting list, which was opened in March 2004 briefly for one day. North Chicago Housing Authority reports having a 637-person waiting list, which has been closed since June 2003. The Lake County Housing Authority has a 7,092-person waiting list, which remains open. The Lake County Housing Authority ranks persons on its waiting list, giving preference to: residents of Lake County; the involuntarily displaced; victims of domestic violence, reprisal, and hate crimes; nursing home residents; veterans; elderly; and the disabled.

Project Based Section 8 Housing Assistance

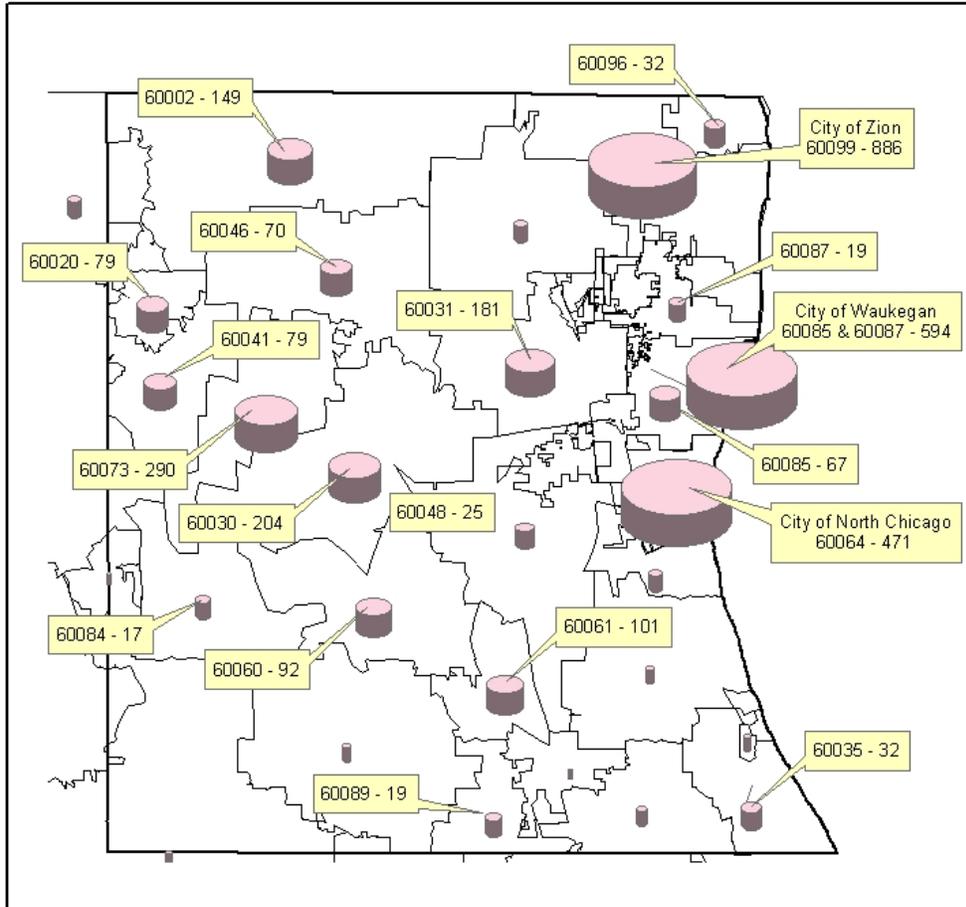
There are currently 1,242 Project Based Section 8 units in Lake County. To see how the units are distributed across the various Lake County zip code areas, see Figure 2-16 and Map 2-7 below. During the development of the 2000-2004

Consolidated Plan, there were 1,768 project based units, with 767 expected to expire by 2004. Project based assistance is renewed on an annual basis, so the number of available units can change in a short amount of time. Also there is a concern that HUD may cut its support for Section 8 funding, which would adversely affect the availability of project based units.

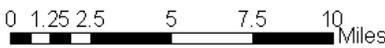
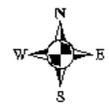
Figure 2-16: Section 8 Assistance

Community Name	Zip Code	Housing Choice	Project Based
Antioch	60002	149	63
Barrington	60010	3	8
Deerfield	60015	9	
Fox Lake	60020	79	
Grayslake	60030	204	67
Gurnee	60031	181	59
Highland Park	60035	32	
Highwood	60040	5	
Ingleside	60041	79	4
Island Lake	60042	1	6
Lake Bluff	60044	14	3
Lake Forest	60045	6	
Lake Villa	60046	70	16
Lake Zurich	60047	6	8
Libertyville	60048	25	
McHenry	60050	2	1
Mundelein	60060	92	25
Vernon Hills	60061	101	
North Chicago	60064	471	117
Lincolnshire	60069	1	4
Round Lake	60073	290	100
Palatine	60074		1
Spring Grove	60081	14	
Wadsworth	60083	13	1
Wauconda	60084	17	33
Waukegan	60085	67	17
Waukegan (Incorp.)	both	594	643
Waukegan	60087	19	
Buffalo Grove	60089	19	
Winthrop Harbor	60096	32	
Zion	60099	866	66
TOTAL		3461	1242

Map 2-6: Distribution of Section 8 Housing Choice Vouchers by Zip Code



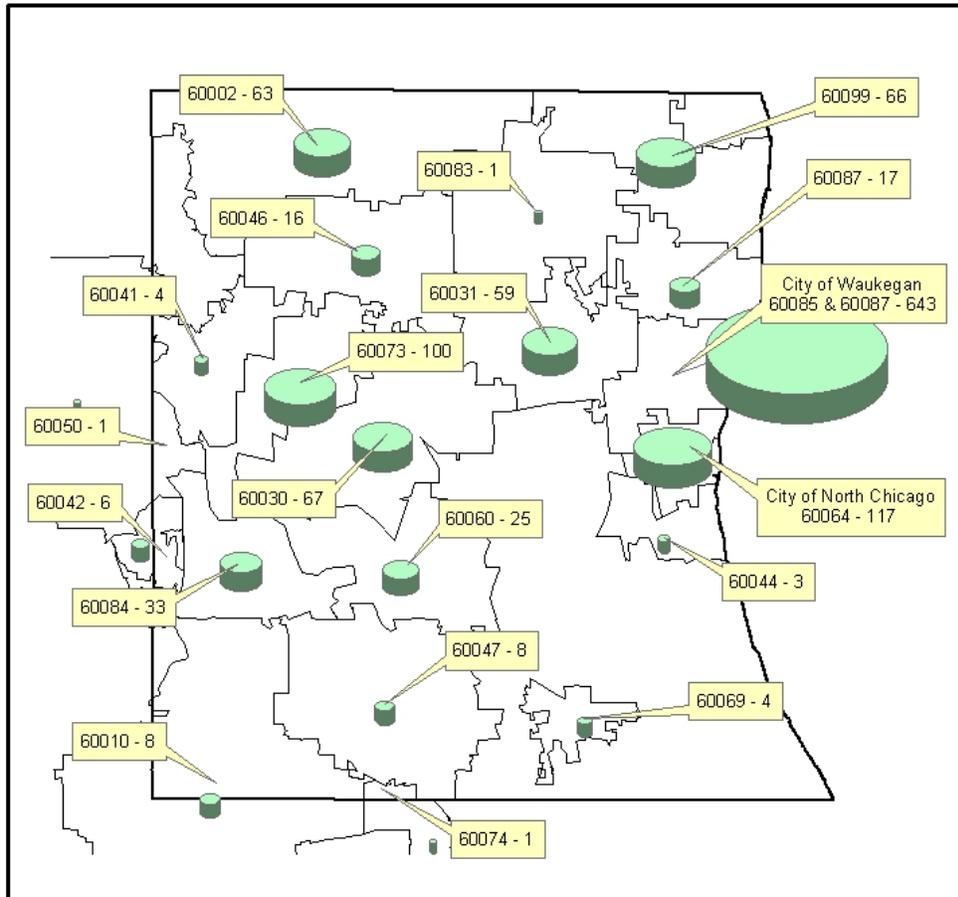
Legend
 Lake County Boundary
 Zip Code Boundaries



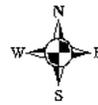
Lake County Department of Planning, Building and Development.
 This map is provided for general locational information only. Map features have been derived from various sources, each of which has its own scale and accuracy. The locations of all features is approximate.

Note: Some zipcodes cross county boundaries.
 Note: Only zipcode areas >15 vouchers are labeled

Map 2-7: Distribution of Project Based Section 8 Housing by Zip Code



Legend
 Lake County Boundary
 Zip Code Boundaries



Lake County Department of Planning, Building and Development.
 This map is provided for general locational information only. Map features have been derived from various sources, each of which has its own scale and accuracy. The locations of all features is approximate.

Note: Some zipcodes cross county boundaries. Only Lake County projects are counted.

Profile of Homelessness in Lake County

Nature and Extent of Homelessness and Unmet Needs

Figure 2-19: *Housing Gaps Analysis Chart and Homeless Population and Subpopulations Chart* compiles information on the extent of homelessness by subpopulation in Lake County, the level of housing services currently provided to meet that demand, and the unmet needs within each category. Detailed demographic information on people who are homeless in Lake County was collected by the Lake County Department of Planning, Building, & Development through a point-in-time survey conducted on February 19, 2003 for the 2003 Continuum of Care process and is provided below. The inventory of existing homeless facilities is more fully described in Figure 2-18: *Fundamental Housing Components of the Continuum of Care* and its accompanying text in the Housing Profile.

Number of Homeless

Obtaining an accurate count of the homeless population is extremely difficult. Most efforts to count those who are homeless focus on the number of individuals using shelters or other homeless services on any given night. Difficulty arises in trying to locate and count individuals living without shelter (on the street, in cars, etc..) or those individuals and families who are homeless but temporarily staying with family and friends or in motels. These attempts often fall dramatically short of the actual number of unsheltered homeless. The transient nature of the population and the varying lengths of time in which individuals are homeless also frustrate counting efforts. On February 19, 2003 there were, at minimum, 624 persons living on the street or accessing emergency, transitional, or permanent housing for the homeless in Lake County. A year earlier, on February 21, 2002 there were, at minimum, 733 homeless persons counted through a similar point-in-time count. These survey results do not necessarily suggest that homelessness decreased during 2003, but instead may represent the inherently flawed nature of comparing point-in-time surveys that can be significantly affected by weather, success of outreach workers on a particular night, and numerous other factors.

Demographic Characteristics of the Homeless

In keeping with national statistics, approximately 68% of Lake County's homeless are individuals and 32% are members of families with minor children. These percentages are predominantly reflective of those homeless persons accessing shelter, not necessarily the County's homeless population as a whole. Although African Americans make up only 6.9% of the County's population, they account for 64% of the homeless population accessing services in the County. Interestingly, this over-representation is also significantly higher than the Chicago Region as a whole. In 2001, the Northeastern Illinois Regional Roundtable on Homelessness conducted a study of homelessness in Chicago and the Suburbs. In that study, only 53.4% of the homeless in the Chicago Region were reported as African American. In contrast, the Hispanic population is under-represented accounting for only 5.4% of the homeless accessing services in Lake County while 14.4% of the County's general population is Hispanic. Additional Demographics are listed below in Figure 2-17: Characteristics of Lake County's Homeless Population.

Figure 2-17: Characteristics of Lake County’s Homeless Population

Gender	Female	25.4%	Percentage of Homeless Persons Who Reported Each Factor As A Contributing Cause For Their Homelessness	Loss Of Income	42.4%
	Male	74.6%		Loss Of Job	47.8%
Age	Under 29	13.8%		Eviction	23.5%
	30-39	27.2%		Sub. Abuse - Alcohol	37.4%
	40-49	38.8%		Sub. Abuse - Drugs	47.0%
	50 & Older	20.2%		Mental Illness	11.7%
Number Of Times Homeless	Median	2		Domestic Violence	10.7%
	Average	3		Release From Jail	10.0%
Number Of Months Homeless	Median	6		Release From Hospital	6.3%
	Average	10		Release From Sub. Abuse Treatment	9.8%
Number Of Months Living In Lake County	Median	15		Release From Other Institution	1.5%
	Average	106		Inadequate Public Assistance	11.1%
Work Status	Full Time	21.7%		Other	7.4%
	Part Time	11.5%		Finding A Job	59.6%
	Unempl. Looking	46.1%		Find Place To Live	71.7%
	Unempl. Not Looking	11.4%			
	Disabled	7.8%		Transportation	56.3%
	Retired	1.5%		Case Management	20.7%
Sources Of Income Received	Job	28.0%		Dental Care	40.7%
	Family	4.6%		Food	31.1%
	Food Stamps	29.8%	Eye Exam	24.1%	
	Social Security	6.1%	Money To Pay Rent	44.3%	
	Veteran Benefits	6.7%	Medication	23.7%	
	TANF	1.3%	Money Management	20.9%	
	Pension	1.1%	Medical Care	28.9%	
	Unemployment	1.3%	Job Training	33.5%	
	Child Support	2.0%	Drug Treatment	34.3%	
	SSI	5.0%	Domestic Violence	5.2%	
	Medicare	7.6%	Legal Services	19.1%	
	Local Townships	1.1%	Other	2.8%	
	None	14.8%	Race / Ethnicity	White	24.3%
Other	6.1%	Black		64.0%	
Military Veteran	Yes	46.3%		Hispanic	5.4%
No	54.3%	Native American		1.1%	
Education	<High School	10.4%		Asian	0.2%
	HS Diploma / GED	48.9%	Other	5.0%	
	Some College	33.5%			
	College Graduate	8.7%			

2/19/03 Point-in-Time Survey

N=460 (74% of homeless counted on 2/19/03)

Education, Employment, and Income of the Homeless Population

Lake County’s rates of educational attainment reported by both homeless individuals and homeless adult family members are significantly higher than those in the Chicago region as a whole. The Regional Roundtable study reported 34.6% of the homeless in the region hold a High School Diploma or GED, 24.8% have some college, and 6% hold a college degree. In comparison, 48.9% of Lake County’s homeless reported holding a High School Degree or GED, 33.5% have some college, and 8.7% hold a college degree.

Despite higher levels of education, only 33.2% of people experiencing homelessness in Lake County reported working full or part time compared to 39.1% in the overall Chicago region. 46.1% of Lake County's homeless reported that they were actively seeking employment whereas only 38.4% in the Chicago region reported that they were actively seeking employment. Homeless service providers in the region report that finding a job is a high area of unmet need and that 62% of the homeless need help attaining additional education but do not receive it.

28% of the homeless population in Lake County reported receiving income from employment, 29.8% receive food stamps, 7.6% Medicare, 6.1% receive social security, 5% receive SSI, 1.3% receive TANF, and 14.8% report receiving no income. In 2002, a minimum wage earner (earning \$5.15 per hour) could afford monthly rent of no more than \$268. A worker in Illinois would have to earn \$15.48 per hour in order to be able to work 40 hours per week and afford a two-bedroom apartment at the area's Fair Market Rent. Interestingly, although Veterans make up nearly half the homeless population in Lake County, only 6.7% of the homeless reported receiving veteran's benefits.

Frequency and Duration of Homelessness

In 1999, the average length of homelessness was 13.3 months, with the median length being 6.6 months. In 2003, the average length of homelessness was reported as 10 months, with the median length at 6 months. Although the average and mean lengths of homelessness decreased since 1999, the frequency of homelessness increased over the same period. In 1999, 38% of those surveyed reported being homeless on one or more previous occasions while 47.7% reported a prior episode of homelessness in 2003. The 2003 survey further indicated that 25.5% of the homeless have been homeless just one other time, 40% indicated being homeless two other times, and 17.5% reported being homeless three or more times.

The Continuum of Care categorizes homelessness into three distinct categories or patterns of homelessness based on the duration and frequency. The first category, *transitionally homeless*, refers to people who have a short stay (less than a year) in the homeless assistance system, exit it and return infrequently if at all. *Episodically homeless* refers to people who have been homeless multiple times and whose current "spell" is less than a year. *Chronically homeless* refers to people who have been homeless for a year or more or have had four or more episodes of homelessness in the past three years and are virtually entrenched in the homeless assistance system. In the Chicago region, 28.9% of the homeless fall into the transitionally homeless category, 42.7% episodically homeless, and 28.3% are in the chronic category.

Factors Contributing to Homelessness

There is rarely a single reason why people are homeless – the causes are manifold and complex. There are both structural issues (such as housing costs and the low wage labor market) and individual factors (such as domestic violence and untreated illnesses), which contribute to the problems of homelessness. When people who are homeless were asked to identify reasons for their homelessness, almost all cited several factors. This highlights the complexity of these factors that, working together, cause homelessness.

Figure 2-17 shows a variety of factors that led to homelessness for people in Lake

County. 16.7% reported a loss of employment as a primary reason; nearly the same as the 17.8% reported for the region as a whole. Nearly half of the homeless in Lake County reported substance abuse (drugs and/or alcohol) as a primary cause of their homelessness, 23.5% reported eviction, 10% reported release from jail, and 11.1% reported inadequate public assistance. 11.7% reported mental illness although this figure is likely an underestimate as the survey relied on self-report. Interestingly, only 10.7% reported domestic violence, as opposed to 19.7% in 1999.

Homeless Veterans

Lake County is home to the North Chicago VA Medical Center that acts as a magnet for many homeless veterans from the metropolitan Chicago area and beyond. The medical center's Homeless Veterans Rehabilitation program is the only VA Domiciliary based residential rehabilitation program of its type in Illinois. The Drug Dependency Treatment Center (DDTC) is the only long-term substance abuse treatment program currently operating in the VA system nation-wide. Further, the NCVA has an acute substance abuse treatment program with generally a shorter waiting list than other area programs. The center also acts as a referral point for long-term medical and psychiatric care from other area VA medical centers and has a community based Compensated Work Therapy / Residential Treatment Program not found at other area VA medical centers. The center consists of 150 operating hospital beds, 204 nursing home beds, a 60 bed domiciliary for homeless veterans, and an 89 bed domiciliary for veterans with substance abuse disorders, approximately 85% of who also experience serious mental illness and/or homelessness.

As such, Veterans make up 10.9% of the county's population as a whole and 22.7% of North Chicago's population but constitute 46.3% of the county's homeless population. In comparison, only 19% of the homeless population in the region are veterans and national estimates indicate 23%-35% of the homeless population are veterans. Further, 52% of the chronic homeless population in Lake County is estimated to be veterans.

Homelessness in the Jail

On February 19, 2004 the Lake County Jail conducted a survey of the 623 inmates in custody. 454 inmates (73%) responded to the survey and 169 refused to answer. Of the 454 who responded, 77 inmates or 17% reported being homeless immediately before entering the jail or would be homeless when they left. 9% of respondents fell into the chronic homeless category - reporting being homeless for a year or longer immediately before entering the jail or being homeless four or more times in the past 3 years. 16% of respondents reported that loss of income or loss of employment was a primary cause of their homelessness, 16.3% reported substance abuse as a primary cause, and 8% reported being released from jail as a primary cause. Approximately 88% of respondents were male and 12% female. 38% were between the ages of 21-30, 23% 31-40, and 16% 17-20. Veterans made up 10% of the population. 54% reported needing assistance finding employment upon release, 22% reported needing money to pay rent, 21% indicated they would need assistance with transportation, 17% job training, 16% finding a place to live, 15% education, and 13% reported needing both medical and dental care when released.

Chronic Homeless Population

The majority of the chronic homeless population has diagnosable mental illness or chronic substance abuse, often co-occurring. Mental health diagnoses include bipolar disorder, schizophrenia, schizoaffective disorder, severe & chronic depression, and severe personality disorders. This population often has long & extensive histories of involvement with the publicly funded treatment system before their period of homelessness. National estimates report that although the chronic population makes up only 10% of the homeless population, they consume over 50% of homeless resources. The majority do not receive mainstream benefits for which they are entitled or, if they do, funds may go to “victimizers” (e.g. drug dealers, bar owners) forcing clients to rely on the emergency shelter system, hospitals, jails, or other public institutions to meet basic needs. 11.4% self-report that they receive Social Security benefits, 5.7% SSI, 12.9% Medicare, and 7.1% VA benefits. Few people in the chronic population are likely to ever generate wages or public benefits sufficient to maintain permanent housing, they will likely require long-term subsidization of both housing and supportive services to maintain self-sufficiency.

The 2003 CoC point-in-time study reported that 80% of the chronically homeless in Lake County are men. 97.2% reported being homeless more than once, significantly greater than the 47.7% of the general homeless population who reported multiple episodes of homelessness. The median length of time living in Lake County for the target population is 1.5 years. 30.4% are White, 65.2% are Black or African American, and 3% are Hispanic or Latino. 44.3% self-report that alcohol abuse was a contributing factor to their homelessness whereas 67.1% report other drugs and 15.7% self-report mental illness were contributing factors. The targeted population often has concerns about losing autonomy and freedom and are frequently rejected by housing programs because they are labeled as “treatment resistant” or not “housing ready” because they refuse to participate in psychiatric treatment, substance abuse services, or have criminal histories that make them ineligible. Low demand “Housing First” programs with appropriate and available services and supports are highly successful in stabilizing this population.

Table 2-18: Fundamental Housing Components in the Continuum of Care

Fundamental Components in CoC System - Housing Inventory Chart											
EMERGENCY SHELTER											
Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Year-Round	Seasonal	Overflow/Voucher
Current Inventory											
A Safe Place	Emergency Shelter	N	177404	M	DV	8	24	11	35	-	-
Catholic Charities	Emergency Shelter	C	177404	M	-	-	-	-	-	-	34
PADS Crisis Services	PADS	C	179097	M	-	-	-	-	-	90	30
SUBTOTAL						8	24	11	35	90	64
Under Development											
PADS Crisis Services	Fixed-Site Shelter	P-9/04	177404	FC		15	35	-	35	-	-
SUBTOTAL						15	35	-	35	-	-
TRANSITIONAL HOUSING											
Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow/Voucher
Current Inventory											
Alexian Brothers	The Harbor	C	177404	SMF	AIDS	-	-	9	9		
Catholic Charities	Samaritan House	C	177404	FC	-	6	28	-	28		
COOL	Transitional Housing	C	179097	FC	-	9	34	-	34		
Independence Center	Transitional Housing	C	177404	SMF	-	-	-	19	19		
Lake County Haven	Transitional Housing	C	179097	M	-	5	11	24	35		
LCCAP	Weston House	N	177404	SM	-	-	-	30	30		
LCRDC	SAFe Housing	C	179097	FC	-	9	31	-	31		
Maristella	Maristella Home	C	179097	SMF	-	-	-	4	4		
PADS Crisis Services	HELP Center	C	175052	SM	-	-	-	20	20		
Rebound	Transitional Housing	N	179097	SM	-	-	-	6	6		
Salvation Army	Salvation Army	C	177404	SM	-	-	-	85	85		
Veteran Affairs	Reintegration Program	N	175052	SMF	VET	-	-	37	37		
Veteran Affairs	Homeless Vet	N	175052	SMF	VET	-	-	62	62		
Waukegan Township	Staben House	C	177404	FC	-	6	16	-	16		
Waukegan Township	Staben Center	C	177404	SM	-	-	-	15	15		
SUBTOTAL						35	120	311	431		
Under Development											
A Safe Place	Transitional Housing	N	179097	M	DV	12	41	8	49		
Emmas House	Transitional Housing	C	179097	FC	-	3	13	-	13		
SUBTOTAL						15	54	8	62		
PERMANENT SUPPORTIVE HOUSING											
Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
				A	B	Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow/Voucher
Current Inventory											
Independence Center	Permanent Housing	C	177404	SMF	-	-	-	17	17		
Health Department	Shelter Plus Care I	C	179097	M	-	2	4	10	14		
SUBTOTAL						2	4	27	31		
Under Development											
Health Department	Shelter Plus Care II	P-9/04	179097	M	-	5	15	9	24		
PADS Crisis Services	Permanent Housing	P-2/04	177404	SM	-	-	-	5	5		
SUBTOTAL						5	15	14	29		

*HMIS: C=currently using HMIS, P=plan to be using HMIS, N=not using/no plans to use HMIS

**Geo Code: 177404=Waukegan, 179097=North Chicago, 177404=remainder of Lake County

***Target Population A: SM=Single Male, SMF=Single Males & Females, FC=Families with Children, M=mixed population

****Target Population B: DV=Victims of Domestic Violence, AIDS=Persons with HIV/AIDS, VET=Veterans

Figure 2-19: Housing Gaps Analysis Chart and Homeless Population and Subpopulation (HUD Table 1A)

Continuum of Care: Housing Gaps Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	101	0	0
	Transitional Housing	311	8	0
	Permanent Supportive Housing	27	14	143
	Total	439	22	143
Persons in Families With Children				
Beds	Emergency Shelter	34	35	0
	Transitional Housing	120	54	0
	Permanent Supportive Housing	4	15	39
	Total	158	104	39

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	152	237	34	423
2. Homeless Families with Children	26	41	1	68
2a. Persons in Homeless Families with Children	69	129	3	201
Total (lines 1 + 2a)	221	366	37	624
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronic Homelessness	43			
2. Seriously Mentally Ill	179			
3. Chronic Substance Abuse	284			
4. Veterans	131			
5. Persons with HIV/AIDS	10			
6. Victims of Domestic Violence	59			
7. Youth	0			

**Actual number served on 2/19/03 was higher than the housing inventory because several programs were operating beyond their designated capacity level*

Physical Environment

Public Facilities within Lake County, including the Cities of North Chicago and Waukegan

The County's *Framework Plan* outlines the current status of Lake County's public infrastructure. This plan provides information on the supply of potable water, wastewater and stormwater management systems and road construction and reconstruction, since these are the types of infrastructure historically supported with CDBG funding by Consortium members.

Potable water in Lake County is derived primarily from two sources: Lake Michigan and groundwater. Lake County CDBG funding has been used to support both ground water and Lake Michigan filtration water systems. The use of Lake Michigan water has been increasing with the increase in population and employment. Approximately 64% of the households in Lake County rely on Lake Michigan for their potable water.

Groundwater pumped from wells remains the source of potable water for much of the western and northwestern sections of the county. The Health Department estimates that there are more than 30,000 wells in Lake County. The wells draw water from three primary aquifers, two of which are shallow aquifer systems. The shallow aquifer system is recharged primarily through the percolation of surface water through the soil within relatively small areas and in the immediate vicinity of the underlying aquifer. The depth of the wells is usually 400 feet or less, which renders them more susceptible to contamination than the deep aquifer wells, especially from surface land uses near the well cap. In 2003, the Lake County Public Works Department managed 51 public and community wells. Approximately 6,500 households were served by these 51 wells.

Wastewater Management. Existing and planned sewage treatment plant capacities, and sewer line extensions, are crucial determinants of Lake County's ability to accommodate anticipated population and employment growth. Lake County community development funding has continuously supported the improvement and extension of publicly owned sewer transmittal systems in eligible areas throughout the county. There are currently 16 publicly owned and 18 privately owned treatment plants that serve the wastewater needs of Lake County. It is estimated that there are about 30,000 onsite wastewater treatment systems also in use.

Stormwater Management. More than twenty percent of Lake County consists of lakes, streams, floodplains and wetlands. These constitute an extensive natural drainage system that crosses jurisdictional boundaries. Severe flooding associated with the Great Midwest Flood of 1993, and repetitive flooding in prior years, caused millions of dollars worth of damage and emphasized the need for stormwater management in the county. The Stormwater Management Commission was established, and the Lake County Watershed Development Ordinance was adopted, to help coordinate and regulate stormwater management efforts in Lake County. Additionally, substantial investments of municipal and county resources have resulted in the construction of numerous drainage improvement projects in problem areas.

Streets, Alleys and Sidewalks. In Lake County, roads, bike paths and sidewalks are constructed as part of most new residential and commercial development. However, roads and traffic congestion are a growing concern in Lake County. As a result, traffic improvements, including roads, are increasingly being identified as a high priority need.

Additionally, the urban core of Lake County, particularly the cities of North Chicago and Waukegan contain many of the oldest streets, alleys and sidewalks. Both cities have contributed a substantial amount of CDBG funding to their local street, alley and sidewalk improvement programs.

CHAPTER III: INVENTORY OF FUNDING RESOURCES

Evaluation of 2000-2004 Funding Awards and Investments

Under the *2000-2004 Housing and Community Development Consolidated Plan*, millions of dollars in Federal money have been allocated to housing, homeless, public facilities, public services and economic development activities in Lake County. The Annual Reports from years 2000 to 2003 (and 2004 to be developed in the summer of 2005) describe in detail the annual and cumulative accomplishments of each year.

In the development of this *2005-2009 Consolidated Plan* it is important to note past funding and award trends. An evaluation of past successes can be used as a predictor of success for future goals to be used in the development of this *Consolidated Plan*.

Appendix C provides this overview of past funding patterns and the numbers of beneficiaries under each goal area of the *2000-2004 Consolidated Plan*.

Available Funding Resources

Being conscious of limited financial resources, every effort is made to make the best use of other potential community resources and to leverage other funding with HUD's grant investments. Therefore, a list is provided below of commonly accessed housing and community development financial resources. On occasion, Consortium members may have assigned a lower priority to important community services if it was recognized that other community resources may fulfill funding demands to continue supporting a particular program area.

Most of the resources listed below are competitive. Program Sponsors need to justify that their proposed strategy will generate meaningful outcome measurements that specifically address a need identified in the *Consolidated Plan*. Regardless of the funding source, if a proposed program request meets a high or medium priority need but the proposed strategies are not likely to impact the goal either because of program management, program design or unrealistic expectations, Consortium members may decide not to fund a specific program. Therefore, as described elsewhere in this document, the Consortium, in conjunction with the United Way of Lake County, will help identify unmet needs through continued community development planning and will work with non-funded agencies to develop evaluation strategies to improve their programs and to ensure that community needs are met.

Please note that the list of funding sources listed below is not comprehensive. Figure 3-1 represents some of the significant funding resources available for housing, community development, and social services. The list includes available HUD grants, as it serves to compile an inventory of major funding resources available to agencies developing a project or program:

Figure 3-1: List of Funds by Use & Funding Type*

	Predevelopment	Capital	Operating	Supportive Services
Local Government	Local tax funds	Local tax funds, LC-AHP (housing only)	Local tax funds	Local tax funds
State Government	IDCEO	IDHS, IHDA, IDCEO	IDHS, IDCEO	IDHS, IDCEO
Federal Government	CDBG (admin/planning \$), HOME (CHDO projects only)	CDBG, CoC/SHP, ESG, HOME, Specific Subpopulation Grants	CoC/SHP, Section 8 and Other Tenant Subsidies, Specific Subpopulation Grants	CDBG (15% cap), ESG, CoC/SHP, Specific Subpopulation Grants
Private Funders	Foundations & Non-profits, such as Corporations for Supportive Housing	Capital Campaigns, Foundation Grants, Private Lenders, FHLB-AHP	Tenant/Client Contributions; Foundation Grants, Private Donations, United Way Grants	Foundation Grants, Private Donations, United Way Grants

* Abbreviations are described in the following text narrative.

Local Government Resources

Local tax funds. Local governments have the option of using property taxes or other locally generated dollars to support social services, depending on their statutory authority. Township and municipal governments often provide emergency hotel stays and other forms of crisis assistance. For example, the City of Chicago allocates a portion of its corporate fund towards homeless services.

Pass-through for State and Federal Funds. State and Federal governments often use local governments as the pass-through entity for the allocation and administration of grants. Depending on the population and needs of a city or county, the local jurisdiction may be designated as an entitlement community. Entitlement communities receive annual formula-based allocations to distribute locally. These funds are generally expected from year to year, and are often considered local resources, such as the Community Development Block Grant (CDBG), the HOME Investment Partnership, and the Emergency Shelter Grants (ESG) Programs. For many competitive state and federal grants, a local government may apply for resources on behalf of its provider community.

Lake County Affordable Housing Funds. The Lake County Affordable Housing Program was created by the Lake County Board with an annual appropriation of \$300,000 from FY2000 to FY2003 and a one-time allocation of \$500,000 in FY2004. In total, \$1.7 million dollars has been allocated to the Lake County Affordable Housing Program and was subsequently awarded to municipalities, non-profits and for-profit entities to develop affordable housing projects and programs within Lake County. Depending on the type of Project Sponsor, the housing type, and continued funding by Lake County, this program may provide additional non-federal funds for housing activities.

State Government Resources

Illinois Housing Development Authority (IHDA)

HOME. (Pass-through funds from Federal Government) In addition to allocating Federal HOME dollars directly to entitlement communities, HUD also allocates a portion of the HOME fund to the state to support affordable housing projects in non-entitlement areas. Local project sponsors compete statewide for these funds. Most funds are made available as loans, either low or no interest and if serving homeless, little principal payment until the end of the loan term (See Federal Government Resources for use of funds).

Housing Trust Fund. A portion of real estate transfer taxes collected statewide is set-aside in the Housing Trust Fund to support affordable housing projects. Funding availability is apportioned by population with the largest percentage awarded to the City of Chicago, next to metropolitan areas around the state, and finally to rural areas. Project sponsors apply directly to IHDA for capital funds needed to develop affordable housing, including homeless facilities. A percentage of the total Trust Funds dollars can be made available at 0% and little principal payments, while the remainder must be at low interest (3%) and fully amortizing principal. All units subsidized with IHDA funds are income and rent restricted for a specified period of time.

Low-Income Housing Tax Credits (LIHTC). (Pass-through for Federal Funds) Each state is allocated a per capita share of the federal low-income housing tax credits to be awarded to affordable housing projects serving persons earning less than 60% of the area median income. In most cases, the project sponsor sells (syndicates) these tax credits to investors to raise capital for affordable housing projects. These funds are highly competitive and represent one of the most significant resources for permanent housing projects. Project sponsors apply directly to IHDA for tax credits. The project sponsor is responsible for partnering with an investor. Considerable tax and legal expertise, as well as project sponsor capacity, is required for tax-credit deals.

Tax-Exempt Bonds. Tax-exempt bonds represent an alternate capital financing source for affordable housing developments. This resource is not beneficial to homeless persons because of the debt service required to retire these bonds. Only if the State or locality pays for these debt services can a project targeting homeless persons be economically feasible. Tax and legal expertise is required, but is not as significant as LIHTC.

Illinois Department of Human Services (IDHS)

Social Services. IDHS is the primary agency for US Department of Health & Human Services pass-through entitlement benefits, including TANF, Food Stamps, Mental Health benefits, and other direct assistance programs.

Social Services in Supportive Housing. IDHS provides funds in support of supportive services provided in permanent supportive housing

**Illinois Department of Commerce & Economic Opportunities (IDCEO)
(formerly the Illinois Department of Commerce and Community Affairs)**

CDBG. (Pass-through funds from Federal Government) In addition to allocating Federal CDBG dollars directly to entitlement communities, HUD also allocates a portion of the CDBG funds to the state to support community development projects in non-entitlement areas. Local project sponsors compete statewide for these funds. Depending on the project type and other eligibility factors, most funds are grants but some can be made available as loans, either with low or no interest and if serving homeless, little principal payment until the end of the loan term (See Federal Government Resources for use of funds). However since Lake County and the Cities of North Chicago and Waukegan are already entitlement jurisdictions for the receipt of Federal CDBG dollars, these funds are not available to Lake County agencies or entitlement communities.

Emergency Shelter Grant. Federal resources are awarded competitively statewide, excluding the City of Chicago. These funds can be used to cover operating costs associated with providing homeless services.

Energy Efficiency Grants. Federal funds are passed through to aid energy efficiency rehabilitation efforts for buildings to be used for affordable housing.

Federal Government Resources

Department of Health & Human Services (HHS).

While HHS rarely provides direct financing for service programs, HHS is the primary source of client-based financial assistance (TANF, Social Security, Medicaid). These client benefits are often used by clients to pay their portion of program costs.

Department of Housing & Urban Development (HUD).

Community Development Block Grant (CDBG) Program. Federal resources are primarily allocated through entitlement communities to address locally defined community development needs. These funds are primarily intended to provide capital support for housing and public infrastructure projects. Up to 15% of the grant can be allocated to social services. Local communities are required to identify community development priorities through a 5 year Consolidated Plan, and the annual allocation of CDBG funds must be consistent with the Consolidated Plan priorities.

Continuum of Care (CoC). Competitive grants are awarded annually,

based on a nation-wide competitive process. Homeless needs assessments and locally sponsored applications must be submitted by the local government and would include specific project proposals. Individual projects must be prioritized through the local planning process.

Supportive Housing Program (SHP) provides transitional housing (for up to two years), permanent housing for persons with disabilities, and supportive services for homeless individuals and families. Funds can be used for acquisition and rehabilitation (capped at \$400,000), leasing, operating and supportive service costs.

Shelter Plus Care provides rental assistance for permanent housing for hard-to-reach homeless persons with disabilities in connection with supportive services funded from sources outside the program. These funds can be requested as tenant based, sponsor based or project based. Capital financing must be provided through alternate sources.

Section 8 Moderate Rehab SRO Program provides rental assistance for permanent housing for homeless single persons in connection with the moderate rehabilitation of SRO dwellings. Capital financing must be provided through alternate sources.

Emergency Shelter Grant (ESG) Program. ESG funds are designated for homeless services and shelters, but can be used for most types of expenses (capital, operating or services). ESG funds are allocated through entitlement communities, and are competitively allocated at the state level for programs in non-entitlement areas.

HOME Investments Partnership (HOME) Program. HOME funds are provided by the Federal government in support of affordable housing opportunities. HOME funds are administered through entitlement communities (or by the State for projects in non-entitlement areas). Local communities are required to identify affordable housing priorities through a 5 year Consolidated Plan, and the annual allocation of HOME funds must be consistent with the Consolidated Plan priorities. Funds can be used for acquisition or construction costs; at least 10% of the funds each year must support projects sponsored by community housing development organizations (CHDOs), and up to 5% of the entitlement allocation can be used for operating or predevelopment costs associated with CHDO projects.

American Dream Downpayment Initiative (ADDI). ADDI is a newly created program that has funds administered under the HOME program. ADDI provides funding to assist first-time homebuyers to overcome the obstacles of providing upfront down payment and closing costs involved with purchasing a home.

Housing Opportunities for Persons with AIDS (HOPWA). HOPWA can provide funding for programs that assist persons with HIV/AIDS. Nonprofit agencies must apply for funding as part of the State of Illinois Formula Jurisdiction. Since FY2004 Lake County has been a participant under the State of Illinois' Formula Jurisdiction Program. Funds can be

used for capital or operating costs. HOPWA funds are often used for homeless programs that target persons with AIDS.

Low-Income Housing Tax Credits (LIHTC). (Pass through funds from the State Government). Congress is frequently lobbied to increase the per capita allocation for tax credits authorized for this purpose, since these funds are in such high demand.

Section 8 Rental Assistance. Section 8 vouchers provide rental assistance for income-eligible households to rent appropriate permanent housing. As of October 1, 2000 all existing Section 8 vouchers and certificates were being converted to Housing Choice Vouchers (HCV's) upon renewal. Funding for the Section 8 /HCV's are subject to Congressional appropriation, which can be potentially unstable. Vouchers are administered through local public housing authorities. In addition to HCV's, public housing authorities can apply for special purpose vouchers in response to federal Notices of Funding Availability (NOFA's), assuming the local authority can demonstrate need. The Continuum of Care Section 8 Moderate Rehab SRO voucher is one example of a special purpose voucher. Most Section 8 assistance is tenant-based, however, some project-based Section 8 assistance is available. If Section 8 vouchers can be designated for specific projects, then the project is guaranteed a certain level of tenant income, which strengthens the operating pro forma for the project.

Private Sources

Foundation & Non-profit grants:

Many local, regional and national foundations have funds that address poverty, affordable housing, community development, and social service needs. The range of foundations is too diverse to mention specific funding sources within this document. However, because of the complexity of affordable housing development funding sources and due to the frequency of their use, two private housing funders are specifically listed below:

Corporation for Supportive Housing (CSH) offers predevelopment loans and technical assistance to supportive housing developers.

Federal Home Loan Bank – Affordable Housing Program (FHLB-AHP). Loans are given for capital costs associated with affordable housing projects for low-income persons. The affordable housing developer must be sponsored by a member lending institution to access funds.

Private Donations/Contributions. Due to dwindling local, state, and federal support many Agencies must rely heavily on private financial donations and other types of non-financial (in-kind) contributions to support their programs. Agencies solicit private support through general fundraising efforts, special events and capital campaigns.

United Way Grants. The United Way is a significant funder of social services in many communities. Agencies receive funding through annual applications to the

local United Way affiliate. In Lake County, there is significant coordination between Consortium members and the United Way of Lake County, including a consolidated application, joint training sessions and other community projects. In Lake County, the United Way funds local agencies with floating funded focus areas that annually change. Local agencies are, however, funded for three-year annual increments under each funded focus area.

An Example of How to Leverage Funding: Homeless Programs

With few exceptions, developers primarily finance all housing and community development programs by layering funding from various sources. To illustrate the complexity of program development, a few examples are provided below for homeless services. Financial planning for other housing and community development activities should follow a similar pattern to one shown in Figure 3-2 below.

Figure 3-2: "How to Put it All Together" – Funding Homeless Services

	Emergency Shelter	Transitional Housing Program	SRO with Supportive Services	Case Management for Homeless Persons
To Plan	CDBG Admin, Private \$	CDBG, HOME CHDO, Private \$	CSH Predevelopment Loan, HOME CHDO Predevelopment Loan, Private \$	N/A
To Build	CDBG/HOME, Foundation Grants, Capital Campaign - Private \$	CoC, IHDA, Private \$, Specific Subpopulation Grants	FHLB-AHP, CDBG, HOME, IHDA (Tax Credit, Trust Fund), Private \$, Lender Financing	N/A
To Operate	CDBG, Chicago Shelter \$ (if in Chicago), ESG, IDCOE, IDHS, Private \$	CDBG, CoC, ESG, IDCOE, IDHS, Private \$, Specific Subpopulation Grants	CoC-Sect 8, Private \$, Tenant Rents	CDBG, ESG, IDCOE, IDHS, Private \$
To Provide Services	CDBG, ESG, IDCOE, IDHS, Private \$, Specific Subpopulation Grants	CDBG, CoC-SHP, ESG, IDCOE, IDHS, Private \$, Specific Subpopulation Grants	CDBG, CoC-SSO, ESG, IDCOE, IDHS, Private \$	CDBG, CoC-SSO, ESG, IDCOE, IDHS, Private \$

CHAPTER IV: NEEDS, GOALS, AND STRATEGIES PRIORITIZED BY CONSORTIUM MEMBERS

Priority Needs Summary Tables

Housing and Community Development needs have been established through the needs assessment process. This process has been described above in the Development of the 2005-2009 Consolidated Plan and the Collaboration with Community and Regional Planning Documents sections of Chapter I. The Lake County Consortium along with its participating jurisdictions of Lake County and the Cities of North Chicago and Waukegan have held numerous public hearings and focus groups to identify community development needs based upon direct public participation, see Appendix A.

The Lake County Affordable Housing Commission has carried the responsibility of identifying needs and developing priorities for affordable housing in Lake County, which were approved by the Community Development Commission. These needs are identified and ranked in Table 4-1 Priority Housing Needs. These needs are addressed in area 1.0 Consortium Housing Goals and Strategies.

The Homeless Advisory Planning Group/Continuum of Care conducted its own extensive assessment of needs to address homelessness. Figure 2-19: Housing Gaps Analysis Chart and Homeless Population and Subpopulation, above in the Community Profile, provides needs data regarding homeless specific data, and meets the requirements of HUD Table 1A. These needs are addressed in area 2.0 Homeless Goals and Strategies.

The Non-Housing Community Development Needs Table 4-2 outlines the various needs and cites the different sources for identifying them. The Community Development Commission has assigned the levels of priority for homeless, public facilities, basic needs, individual/family self-sufficiency and economic opportunities needs in the Lake County jurisdiction. These needs are addressed in areas 2.0 Homeless, 3.2 Basic Needs, 3.3 Self-Sufficiency and 3.4 Economic Opportunities. The cities of North Chicago and Waukegan assigned levels of priority for their own jurisdictions. These needs are addressed in areas 4.0 and 5.0 respectively. Each goal is ranked by level of priority from Low, Medium to High, based upon the level of need that it addresses.

The needs for special needs populations have been identified in the Housing Profile above. Housing needs are addressed in area 1.0 Consortium Housing Goals and Strategies. Service needs are addressed in areas 3.2 Basic Needs and 3.3 Self-Sufficiency for Lake County and across areas 4.0 and 5.0 for North Chicago and Waukegan respectively.

Table 4-1: Priority Housing Needs (HUD Table 2A)

PRIORITY HOUSING NEEDS (households)		Priority Need Level		Unmet Need*	Goals
		High, Medium, Low			
Renter	Small Related	0-30%	H	2087	149
		31-50%	H	2223	90
		51-80%	L	1836	-----
	Large Related	0-30%	H	944	69
		31-50%	H	1166	4
		51-80%	L	971	-----
	Elderly	0-30%	H	1213	51
		31-50%	H	1017	42
		51-80%	L	489	-----
	All Other	0-30%	H	1645	118
		31-50%	H	1637	67
		51-80%	L	1347	-----
Owner	0-30%	M-H**	5384	94	
	31-50%	M-H**	6182	308	
	51-80%	M-H**	10641	528	
Special Needs		0-80%	H	1717	125
Total Goals					1690
Total 215 Goals					1690
Total 215 Renter Goals					760
Total 215 Owner Goals					930

*Based upon information provided in the CHAS Databook for Illinois based on 2000 Census. Unmet Need figures generated based upon percentage of households experiencing “any housing problem,” which includes cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

** For owner housing, new construction is a high priority, homeownership assistance is a medium priority, housing rehab is a high priority in North Chicago and Waukegan and a medium priority in the rest of Lake County.

Table 4-2: Priority Non-Housing Community Development Needs
(HUD Table 2B)

PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS	Sources					Priority Need Level: High, Medium, Low		
	County Board Strategies	Framework Plan (Draft)	United Way	Focus Groups/ (other)	Public Comments	Lake County	North Chicago	Waukegan
HOMELESS NEEDS (APG)								
Permanent Supportive Housing				H		H	H	M
Transitional Housing				H		H	H	H
Summer Emergency Shelter				H		H	H	M
Temporary Financial Assistance				M		M	M	L
Assistance Acquiring and Managing Mainstream Benefits				M	x	M	L	L
Homeless Street Outreach				M		M	M	L
Unaccompanied Homeless Youth Services				H	x	H	H	M
Group Homes for Mentally Ill			x	H		M	M	L
Education & Advocacy				M		L	L	L
Domestic Violence	x	x	x	M		L	M	L
Employment Services	x		x	L		H	H	H
Healthcare (including dental)			x	L		H	H	H
Other Homeless Needs			x	L				M
PUBLIC FACILITY NEEDS (Survey)								
Road Improvements and Extensions	x	x		x		H	M	H
Drainage Improvements	x	x		x		H	M	H
Water Systems	x	x		x		H	M	H
Sanitary Sewer System Upgrades	x	x		x		H	M	H
Stormwater Management Improvements		x		x		M	-	H
Parks & Recreation		x		x		L	M	M
Parking Facilities				x		L	L	M
Sidewalks				x		L	L	H
Accessibility Improvements				x		L	H	H
Fire Fighting Equipment	x	x		x		M	M	M
Neighborhood Facilities (Senior, Youth, Community)				x		L	H	H
Health Facilities	x	x	x			L	H	H
Asbestos Removal				x		L	M	L
Brownfield Cleanup		x		x		L	H	H
Building Clearance/Demolition				x		L	M	H
Façade Improvements/Streetscaping						L	M	H
Bike Paths						L	L	M

PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS	Sources					Priority Need Level: High, Medium, Low		
	County Board Strategies	Framework Plan (Draft)	United Way	Focus Groups/ (other)	Public Comments	Lake County	North Chicago	Waukegan
Other Public Facility Needs								M
Other Infrastructure Needs								L
BASIC NEEDS								
Food Assistance				x		H	H	H
Healthcare	x	x	x	x		H	H	H
Dental Care				x		H	H	H
Assistance Acquiring & Managing Financial Benefits				x	x	M	-	L
Transportation Services	x	x	x	x		H	H	H
Other Basic Needs								M
INDIVIDUAL / FAMILY SELF-SUFFICIENCY NEEDS								
Mental/Behavioral Health Services	x	x	x	x	x	H	H	M
Substance Abuse Services	x	x	x	x		H	H	H
Parenting Supportive Services			x	x		L	H	M
Early Childhood Intervention			x	x	x	M	H	H
After-School Services			x	x	x	M	H	H
Crime and Violence Prevention			x	x	x	M	M	H
Supportive Services for Ex-Offenders	x			x	x	H	M	H
Senior Services			x	x		L	M	H
Information & Referral/Case Mgmt.	x		x	x		M	M	M
Partnerships & Collaboration	x	x	x	x		L	M	L
Other Youth, Senior or Community Services Needs								M
ECONOMIC OPPORTUNITIES								
Employment Training		x		x		M	M	H
Basic Skills Training			x	x	x	M	M	M
Services for Developmentally Disabled			x	x	x	H	M	M
Child Care Services & Facilities			x	x		M	H	H
Job Creation Incentives	x	x		x		H	H	H
Business Loans				x		L	M	M
Other Economic Opportunities		x						H

1.0 Consortium Housing Goals and Strategies

Area Needs and Policies Statement

The need for affordable housing in Lake County has been cited in the Lake County Board's "Strategic Plan," the County's draft *Regional Framework Plan*, and the United Way's *Community Assessment*. The *Regional Framework Plan*, for example, cites the following housing issues:

- Housing supply is not meeting demand leading to a shortage of housing in every price category, except the highest end.
- Housing is becoming increasingly expensive in the County.
- Affordable housing often faces local opposition.
- The increase in the elderly population is creating the need for more senior housing with better access to transit, shopping, and medical facilities.
- There is a shortage of multifamily and rental housing units needed by the workforce of Lake County businesses.
- Public housing and private housing using federal vouchers are concentrated in a few communities.

Lake County Housing Priorities

The Lake County Affordable Housing Commission (AHC) has conducted public meetings to delineate this list of priorities, based on identified housing needs, that will be used to guide the County's efforts in addressing the housing needs of low- and moderate-income persons over the next five years:

1st Priority: Increase affordable housing supply for low-income households, including rental housing for families, owner-occupied housing, housing designated for seniors and persons with disabilities, and housing with supportive services for homeless persons.

2nd Priority: Provide rental financial assistance for low-income households, including families, the elderly, and persons with disabilities.

3rd Priority: Improve existing housing stock for low-income households, including rental and owner-occupied housing.

4th Priority:

- Invest in housing and neighborhood improvements that aid in neighborhood revitalization goals.
- Provide homeownership financial assistance to low-income households.
- Provide housing counseling for homebuyer education, homeownership, mortgage default and foreclosure prevention, etc.

5th Priority: Promote employer-assisted housing that encourages employees to live within close proximity to their workplace.

AHC also recommended the following policies with regard to the provision of affordable housing, which will be used to guide decisions in the allocation of resources:

1. Emphasize rental housing assistance over homeownership assistance.
2. Emphasize affordable housing development and residential property rehabilitation in non-traditionally low-income areas.
3. Homeownership units should be affordable in perpetuity, whether they are newly constructed or are acquired and rehabilitated with assisted-housing funds.
4. Support housing activities identified within local affordable housing plans, consistent with State housing-related legislation, priorities and issues.

The cities of North Chicago and Waukegan have each developed their own lists of housing priorities for their respective communities:

City of North Chicago Housing Priorities:

1. To assist in the provision of decent, safe, sanitary and affordable housing for all citizens of the City Of North Chicago, especially those of low income.
2. Improve the existing affordable owner-occupied housing stock for low-income households through the continuation of the Housing Rehabilitation Program, and support other projects, which meets this priority.
3. Provide homeownership financial assistance for low-income households, including the elderly and persons with disabilities through continued support of the First Time Homebuyer programs administered by AHC, and support other projects, which meets this priority.
4. Invest in housing and neighborhood improvements, and support other projects, which meets this priority.

City of Waukegan Housing Priorities:

1. Improve the existing affordable owner-occupied housing stock for low-income households through the continuation of the Housing Rehabilitation Program, and support other projects, which meet this priority.
2. Provide homeownership financial assistance for low-income households, including the elderly and persons with disabilities through continued support of the First Time Homebuyer Program administered by AHC, and support other projects, which meet this priority.
3. Increase affordable owner-occupied housing supply for very-low and low-income households through the use of infill construction, particularly on property currently owned by the City of Waukegan, and available to income qualified purchasers without burdening them with a significant number of financing layers, and support other projects, which meet this priority.
4. Invest in housing and neighborhood improvements, and support other projects, which meet this priority.
5. Improve existing affordable rental housing stock for low-income households by developing financing partnerships, and support other projects, which meet this priority.

1.1 New Construction

Needs:

Data provided in the *Lake County Framework Plan*, indicates a shortage of 4,000 total housing units per year for the next 20 years. Due to rising land costs, lack of available developable land, rising property taxes, lack of available local, federal and state funding, and other social and economic conditions, housing developers are finding the opportunity to develop new affordable housing is prohibitive, especially in traditionally high cost areas. New construction is a high priority need.

Five-Year Goal:

Low- and moderate-income Lake County homebuyers and renters (including seniors, persons with disabilities and other special needs populations) will benefit from the construction of 500 new affordable housing units. **(Priority - High)**

Strategy:

The Consortium will encourage the development of new high-quality and aesthetically pleasing rental and homeowner residential housing in areas that are experiencing economic growth and particularly in areas that lack an adequate supply of affordable housing for low and moderate-income households. HOME funds may be used to fund new construction activities, such as, land acquisition, construction, interest rate buy-downs, construction financing, permanent financing, and other related development expenses. If available, CDBG funds may be used for public infrastructure improvement to support the development of new affordable housing.

1.2 Tenant-Based Rental Assistance

Needs:

Prior to lease-up, landlords commonly charge up to two-months rent as a security deposit. For renters who can find suitable, affordable rental housing, a common barrier to renting is financing the security deposit. Most often, either the local public housing authority or other housing service provider can assist with monthly rental subsidies, but the units are still unattainable due to lack of security deposit assistance.

Five-Year Goal:

200 low- and moderate-income households will benefit from increased access to affordable and decent, safe and sanitary housing, through tenant-based rental assistance in the form of security deposit assistance. **(Priority – Medium)**

Strategy:

The Consortium will encourage housing service providers to provide tenant-based rental assistance in the form of security deposit assistance to low- to moderate-income households renting affordable and decent, safe and sanitary units in Lake County. Such programs shall be available to Housing Choice

Voucher holders, homeless individuals and their families, households moving from transitional to permanent housing, and other special needs populations.

1.3 Rehabilitation

Needs:

Although the majority the Lake County's housing stock is in generally good condition, pockets of substandard housing exist throughout the County, especially in low-income areas. Rehabilitation of both homeowner and rental units is needed to improve these units to standard condition.

Five-Year Goal:

Very low- and low-income renters (including families, seniors, and persons with disabilities) will benefit from the improvement of 100 units of existing rental housing.

390 rental units, currently occupied by low-income persons, will be retained within the affordable housing stock, (including 75 units in North Chicago, 215 in Waukegan and 100 in other areas of the County).

Homeowner rehabilitation is a **High** priority need for North Chicago and Waukegan and a **Medium** priority need for the rest of Lake County. Rental rehabilitation is a **Medium** priority need for all of Lake County.

Strategy:

The Consortium will support the rehabilitation of existing homeowner and rental units to meet local housing codes, applicable rehabilitation standards, and Section 8 Housing Quality Standards through the provision of available CDBG and HOME program funds. In addition, the Lake County Housing Rehab Program, currently operated by the affordable Housing Corporation, will utilize private lender funds.

For homeowners, funds may be used to provide zero or low-interest loans, either repayable or deferred payment, to income-qualified homeowners for the purpose of rehabilitating their primary residence to meet applicable property standards.

During the course of the period covered by this plan, the County will review the marketing efforts for its homeowner rehab program, and evaluate annually whether the demand for rehab in the urban county area (outside the cities of North Chicago and Waukegan) is sufficient to justify continuation of this program.

For owners of rental housing, either for-profit, not-for-profit (including Community Housing Development Organizations), HOME funds may be used to finance rehabilitation activities, through loans or grants, for units providing housing at affordable rents to low- to moderate-income households, including families, seniors, persons with disabilities, and other special needs populations. Rental housing owners will also be expected to seek other sources of financing (both public and private). County staff will provide technical assistance in the identification and application for such funds.

1.4 Homebuyer Assistance

Needs:

Low- and moderate-income prospective homebuyers are often prevented from purchasing their own home due to a lack of available funds for the required down payment. This population is also at greater risk for lacking adequate understanding of the procedures and requirements involved with attaining and maintaining homeownership.

Five-Year Goal:

500 Lake County households will purchase and maintain ownership of their own homes, utilizing first-time homebuyer assistance. **(Priority – Medium)**

Strategy:

The Consortium will support First Time Homebuyer Programs that provide financial assistance for down payments on moderately priced housing in Lake County. HOME and ADDI funds will be used to support this goal. According to the April 2004 Interim Rules, ADDI supported programs will target prospective homebuyers receiving public housing assistance or living in public or manufactured housing. Such programs will provide pre-purchase, homeownership and foreclosure prevention education to prospective low- and moderate-income homebuyers. Employer-assisted homeownership programs can also be used to extend homeownership opportunities for eligible populations.

1.5 Housing Counseling

Needs:

Housing counseling services are needed to help individual households remain in their homes. Tenants, potential buyers and existing owners may also need counseling to assist with financial management issues.

Five-Year Goal:

Approximately 1,000 low-income tenants, prospective buyers and homeowners will maintain and/or improve their housing situations through housing counseling and education. **(Priority – Medium)**

Strategy:

Support existing programs in the continuation and expansion of effective counseling programs, including First Time Homebuyer Programs. The Affordable Housing Corporation, Lake County Community Action Program, and the Lake County Housing Authority currently provide housing counseling.

1.6 Fair Housing

Needs:

The Fair Housing Act of 1968 made it unlawful for anyone to deny housing based upon race, color, religion, sex or national origin. The Fair Housing Amendments of 1988 expanded coverage to include handicap or familial status. The State of Illinois further expanded the protected classes to include military discharge/status, age, and marital status. Despite these laws, housing discrimination still continues. According to the most recent Lake County Fair Housing Impediments Analysis (rev. May 24, 2004), education, outreach and advocacy continue to be needed in order to further fair housing throughout Lake County.

Five-Year Goal:

Lake County residents will have housing choices open to them, free from discrimination by any of the protected classes. **(Priority - High)**

Strategy:

The Consortium will affirmatively further fair housing practices in Lake County, by supporting awareness of fair housing laws and ensuring that persons/families experiencing housing discrimination will either have their complaints successfully mediated or filed with HUD. Consortium members will implement the recommendations of the most recent *Lake County Fair Housing Analysis*, including financial support for the efforts of the Fair Housing Center of Lake County. The Fair Housing Center of Lake County provides education, outreach, mediation and referral services to tenants, landlords, realtors, builders and other housing professionals.

2.0 Homeless Goals & Strategies

Area Needs Statement:

Lake County credits many factors to the growth of homelessness over the past 30 years. Specific origins include the de-institutionalization of the mentally ill, scarcer housing for low income families, earnings that have not kept up with the costs of housing, insufficient supportive services, domestic violence, diminishing social support networks, and limited transportation options. The homeless population needs multiple services including outreach, housing, healthcare, mental health services, substance abuse treatment, income supports & entitlement benefits, life skills training, education, and employment services. See Profile of Homelessness in Lake County and Figure 2-19 for more detailed homeless information.

Homeless persons, particularly the chronically homeless, who live on the streets, in parks, under bridges, and other places not meant for human habitation are typically distrustful of the homeless service system and require outreach efforts to engage in services that are designed to address the causes of their homelessness. The chronic homeless population also needs low-demand, permanent supportive housing with intensive case management services linked with mainstream benefits and other community services in order to move from the streets to permanent housing. The lack of coordinated outreach and permanent supportive housing leaves the chronic homeless population cycling through emergency shelters, hospitals, jails, and other public institutions in an extremely inefficient and expensive manner.

Persons experiencing homelessness, especially homeless men, also need short-term emergency shelter from May through September because the County's largest emergency shelter program currently operates during winter months only leaving clients unsheltered the remaining part of the year and disengaged from services that can address the causes of their homelessness. Unaccompanied homeless youth (under 18) also lack shelter and supportive services because most homeless service programs require unaccompanied participants to be at least 18 years old to receive services. Recent homeless trends in Lake County also indicate that homeless women without children are having an increasingly difficult time finding transitional housing services. Although the Lake County Continuum of Care emphasizes permanent supportive housing as its highest priority, homeless persons will need transitional housing until a sufficient supply of permanent affordable housing is developed. Finally, homeless persons with mental illness are also finding it increasingly difficult to access appropriate housing services coordinated with mental health care. The typical homeless service program is not equipped to handle the multiple and complicated needs of homeless persons with serious mental illness.

Proposed Outcome:

By April 2010, the Lake County Continuum of Care will report less than 450 people are homeless at any given night in Lake County.

2.1 Emergency Shelter

Five-Year Goal:

All homeless persons, particularly unaccompanied homeless youth, will have access to emergency shelter, assessment, and referral services on any given night in Lake County. **(Priority - High)**

Strategy:

Develop a fixed-site, year round emergency shelter program with the capacity to provide emergency shelter, assessment, and referral services to 90 homeless individuals and persons in families, at least 5 of which will be reserved for unaccompanied homeless youth.

Support programs that provide emergency shelter with assessment and referral services that move clients towards self-sufficiency.

2.2 Transitional Housing

Five-Year Goal:

An increased number of homeless, particularly homeless women without children, will receive transitional housing with supportive services and acquire permanent housing within two years of entering the program. **(Priority - High)**

Strategy:

Develop 20 units of transitional housing with supportive services dedicated for homeless women, 10 of which are reserved for homeless women without children.

Support programs that provide transitional housing, particularly for homeless women without children.

2.3 Permanent Supportive Housing

Five-Year Goal:

75 homeless persons, 40 of which are chronically homeless, will acquire and retain permanent supportive housing and be linked with mainstream programs and community services to maintain independent living. **(Priority - High)**

Strategy:

Develop 75 units of permanent supportive housing, 40 of which will be reserved for the chronic homeless population.

Support programs that provide permanent supportive housing for homeless persons, particularly the chronic homeless population.

2.4 Group Homes for the Mentally Ill

Five-Year Goal:

An increased number of homeless persons with mental illness will have their housing and health care needs met. **(Priority - Medium)**

Strategy:

Develop 20 new group home beds with mental health services for homeless persons with mental illness.

Support programs that provide group home and mental health services for homeless persons with mental illness.

2.5 Homeless Outreach

Five-Year Goal:

A decreased number of homeless persons, particularly the chronically homeless, will be living on the streets or other places not meant for human habitation and an increased number will be engaged in homeless services and addressing the problems responsible for their homelessness. **(Priority - Medium)**

Strategy:

Develop a community-wide homeless outreach program to engage homeless persons living on the street, particularly the chronically homeless, in housing and supportive services to address problems responsible for their homelessness.

Support programs specifically designed to provide homeless street outreach to engage homeless persons in housing and supportive services.

3.0 Lake County Community Development Goals and Strategies

3.1 Public Facilities

Area Policy Statement:

To strive to minimize the disparities between the lower- and higher-income areas of the County in terms of quality, quantity and availability of public infrastructure and public facilities, funding for improvements to the public infrastructure and public facilities will be provided to enhance the quality of life for the maximum number of low- and moderate-income residents of Lake County.

Area Needs Statement:

The Lake County Planning Department requests information on needs and priorities for infrastructure improvements from its communities on an ongoing basis. The Lake County Board Strategic Plan goals, Lake County *Framework Plan* goals and the 2004 United Way of Lake County *Community Assessment* were sources of data for determining CDBG funding priorities for the *2005 - 2009 Consolidated Plan*. In Spring of 2004, a series of public meetings and a mailed "Local Priority Needs" survey were utilized to accumulate additional data on local infrastructure needs and priorities throughout the County from municipal representatives and the general public.

Local survey results indicated a variety of infrastructure and public facility needs: roadway improvements, sanitary sewer improvements, water supply system improvements and storm sewer/drainage improvements were listed most often as high priorities in the local surveys. Those four identified needs also ranked highest in total estimated funds required to construct the needed improvements.

The data collected from all of the above-identified sources, along with comments received from the public, were reviewed and analyzed in order to develop priorities intended to guide the effective allocation of Lake County's limited community development resources.

Based upon these needs assessments, the Community Development Commission has assigned a High Priority to: roadway, sanitary sewer, water supply, and drainage improvements. Fire Protection Equipment is rated a Medium Priority. Any other HUD-eligible Public Facilities activities have been assigned a Low Priority.

3.1.1 Roadway Improvements:

Needs:

According to the draft 2004 *Lake County Regional Framework Plan*, "Traffic congestion on the highways and roads in Lake County poses a threat to the local economy and quality of life." Traffic congestion was among most frequently

mentioned issues by participants at the *Regional Framework Plan* Public Forums. "Less traffic congestion" was identified as the second most important quality of life factor in a Lake County Resident Transportation Survey conducted by the Department of Communications in 2000.

Survey respondents rated "slow-moving, pervasively heavy traffic as the county's most serious issue" in the United Way's *Community Assessment*. Roadway improvements were identified as a High Priority need in the Lake County Board Strategic Plan goals and also in the Local Priority Needs Survey performed for this 2005 - 2009 Consolidated Plan.

Five-Year Goal:

Residential areas of low- and moderate-income populations will benefit from improved roadways and intersections. **(Priority - High)**

Strategy:

Coordinate with Lake County departments, municipalities and townships in order to effectively fund and construct eligible, High Priority project proposals for Roadway Improvements.

3.1.2 Sanitary Sewer System Improvements:

Needs:

The areas of Lake County along the shore of Lake Michigan have had adequate sanitary sewer access and capacity for a number of years. The rapid development of housing and industry in communities like Gurnee and Grayslake has been due, in part, to the availability of this sewer capacity. The northwestern part of Lake County, specifically Antioch, Wauconda, Fremont, Grant and Newport Townships remain largely without sewers and rely on septic systems for disposal of wastewater. As development continues to occur in the northwestern areas of Lake County, existing septic systems are being taxed or are failing to function effectively. Newly enacted permitting requirements for septic system installations are creating additional demand for sanitary sewer installations.

Sanitary Sewer System Improvements were identified as a High Priority infrastructure need in the Lake County Board Strategic Plan goals and in the Local Priority Needs Survey performed for the 2005 - 2009 Consolidated Plan.

Five-Year Goal:

Areas of low- and moderate-income population will benefit from newly extended or improved existing sanitary sewer services sanitary sewer services. **(Priority - High)**

Strategy:

Coordinate with Lake County departments, municipalities and townships in order to effectively fund and construct eligible, High Priority project proposals for Sanitary Sewer Improvements.

3.1.3 Water Supply System Improvements

Needs:

Approximately sixty-four percent of households in Lake County rely on water supplied by Lake Michigan for their main source of potable water. The balance of the County utilizes private or community wells for water supply. New federal (EPA) regulatory standards for community wells are resulting in an increased demand for alternative water supply systems in areas that have in the past relied on community wells for potable water.

Water Supply System improvements were identified as a High Priority infrastructure need in the Lake County Board Strategic Plan goals and in the Local Priority Needs Survey performed for this *2005 - 2009 Consolidated Plan*.

Five-Year Goal:

Areas of low- and moderate-income population will benefit from improved existing and newly extended water supply services. **(Priority - High)**

Strategy:

Coordinate with Lake County departments, municipalities and townships in order to effectively fund and construct eligible, High Priority project proposals for Water Supply System improvements.

3.1.4 Drainage System Improvements

Needs:

Lake County experienced major flood events in 1986, 1993 and in 2004 that resulted in losses of public and private property. The County has funded the construction of stormwater detention and control projects with CDBG funds over the past ten years, which have resulted in visible improvements in stormwater management techniques.

Drainage improvements were identified as a High Priority infrastructure need in the Lake County Board Strategic Plan goals and in the Local Priority Needs Survey performed for this *2005 - 2009 Consolidated Plan*.

Five-Year Goal:

Areas of low- and moderate-income population will benefit from improvement to stormwater management systems, including storm sewers, detention and retention facilities, repetitively flooded property buyouts and other flood control infrastructure. **(Priority - High)**

Strategy:

Coordinate with Lake County departments, municipalities and townships in order to effectively initiate and fund eligible, High Priority infrastructure improvement project proposals.

3.1.5 Fire Protection Equipment

Needs:

Many Lake County communities have stated a need for new or updated fire protection equipment for use in structural firefighting, rescue, hazardous materials events, terrorism and other incidents. Current equipment and technology is required to maintain a high state of readiness and rapid response.

Fire protection equipment was included in the Lake County Board Strategic Plan within the Homeland Security goal.

Five-Year Goal:

Areas of low- and moderate-income population will benefit from the use of improved and updated fire protection equipment. **(Priority - Medium)**

Strategy:

Make CDBG funding available to fire departments serving low- and moderate-income persons and located in low- and moderate-income communities.

3.2 Responding to Basic Needs

Area Needs Statement:

An increasing number of low- to moderate-income residents in Lake County need assistance meeting basic food, healthcare, and transportation needs and require help acquiring and managing mainstream benefits and employment income. The 2004 United Way Community Assessment identified inadequate public transportation and a growing inability to afford basic healthcare as the number two and number three barriers that hold people back from success and lead to dozens of other obstacles to self-sufficiency. A single unforeseen healthcare expense can result in the loss of housing or inability to purchase food. Similarly, limited public transportation can decrease employment options, eliminate access to quality childcare, and reduce access to healthcare and other necessary community services.

Low- to moderate-income residents are often unable to access preventative healthcare, diagnostic services, dental care, medication assistance, or behavioral health services which can lead to inefficient and expensive emergency room visits. Residents relying on Medicaid are often unable to find a provider willing to accept Medicaid patients and language barriers often prevent many non-English speaking persons from getting appropriate healthcare. The United Way Needs Assessment reported that Latinos ranked healthcare as the most important issue facing Lake County. The Lake County Health Department reports 30% of Lake County residents are uninsured or underinsured and many jobs do not offer affordable health insurance, especially to dependents.

More low- to moderate-income residents of diverse backgrounds are also relying on food assistance as indicated through the tremendous rise in food pantry statistics

over recent years. The growing need for basic transportation, food, and healthcare is simply outpacing non-profits' ability to provide adequate service. It is estimated that only 15% of homeless persons receive food stamps, 8% receive SSI/SSDI, 4% TANF, 7% Medicaid, and only 14% receive veterans assistance although many more are eligible for such mainstream benefits but are either unaware or unable to complete complicated application requirements. Low- to moderate-income residents need help identifying benefits for which they are eligible, assistance enrolling in mainstream resources, and help managing income to meet basic food, shelter, and healthcare needs.

Proposed Outcome:

By April 2010, an increased number of low- to moderate-income residents of Lake County, particularly the immigrant and homeless populations, will have their basic food, healthcare, and transportation needs met and will receive all mainstream benefits for which they are eligible.

3.2.1 Meet Basic Food & Nutrition Needs

Five-Year Goal:

An increased number of low- and moderate-income residents of Lake County will report having their basic food and nutrition needs met. **(Priority - High)**

Strategy:

Support programs that provide food and nutrition advice to low- and moderate-income persons, particularly programs that are easily accessible by public transportation and programs that offer multiple on-site services such as food, healthcare, and housing services.

3.2.2 Meet Basic Healthcare Needs

Five-Year Goal:

An increased number of low- and moderate-income residents of Lake County, particularly the immigrant and homeless populations, will report having their basic health care needs met. **(Priority - High)**

Strategy:

Support programs that provide healthcare to low- and moderate-income persons, particularly programs that serve immigrant and homeless persons and programs that provide diagnostic services, specialty care, dental services, behavioral health services, medication assistance, and preventative services.

3.2.3 Meet Basic Transportation Needs

Five-Year Goal:

An increased number of low- and moderate-income residents of Lake County will report being able to access work, healthcare, and other community services necessary for self-sufficiency. **(Priority - High)**

Strategy:

Support programs that provide inexpensive and flexible transportation to healthcare, employment, and other community supports for low- and moderate-income persons.

3.2.4 Assistance Acquiring & Managing Financial Benefits**Five-Year Goal:**

An increased number of low- to moderate-income residents in Lake County, particularly the homeless, will receive mainstream benefits (i.e. SSI, SSDI, Food Stamps, TANF) for which they are eligible and use those resources and employment income to maintain self-sufficiency. **(Priority - Medium)**

Strategy:

Support programs that are specifically dedicated to helping low- to moderate-income residents, particularly the homeless, identify and enroll in mainstream benefits for which they are eligible and ensure mainstream and other financial resources are used to maintain self-sufficiency.

3.3 Individual / Family Self-Sufficiency**Area Needs Statement:**

Low- and moderate-income Lake County residents are more likely to have difficulty achieving social and economic self-sufficiency due to multiple stressors. Emotional or behavioral problems, parenting without adequate supports, a history of incarceration, or isolation from existing services due to geographical and cultural/language barriers can significantly impair the ability of individuals and families to manage the challenges of everyday life in many complex ways.

The United Way of Lake County recently released its *Community Assessment*, in which residents from across the County identified and rated the most serious needs in the community. Substance abuse, violence, mental health, and the lack of after school activities were among the needs most respondents rated as being “serious” or “very serious.” Isolation resulting from language and cultural barriers was one of the most serious problems discovered, particularly as experienced by the growing number of immigrant households and the Latino/Hispanic households in particular. The United Way recommends that programming not only address the serious needs within the county, but should also go beyond addressing symptoms to target those needs that contribute to the further escalation of related problems. Looking at such causal relationships can prevent future impediments to self-sufficiency and save investment of community resources.

The following Individual/Family Self-Sufficiency goals and priorities are based upon the assessment of needs by focus groups, public hearings, the Lake County Board’s 2002 “Strategic Goals,” the United Way of Lake County’s *Community Assessment*, and the draft *Regional Framework Plan*. The Community Development Commission established priority rankings based upon their evaluation of these needs

assessments. Additional priority should be given to programs that can integrate services addressing multiple needs of underserved populations.

Proposed Outcome:

By April 2010, low- and moderate-income residents of Lake County will be able to demonstrate increased levels of self-sufficiency, by being better able to cope with life stressors and access community resources, as indicated in the following goals.

3.3.1 Behavioral Health

Five-Year Goal:

Participating low- and moderate-income individuals and families will report and demonstrate their increased capacity to cope adaptively with life stressors and challenges. **(Priority - High)**

Strategy:

Support behavioral/mental health and/or substance abuse counseling programs that target eligible and underserved populations.

3.3.2 Prevention Activities for Youth

Five-Year Goal:

Low- and moderate-income parents will both report improved understanding of and demonstrate an increased capacity to meet the appropriate developmental needs of their children of ages 0-17. **(Priority - Medium)**

Strategy:

Support prevention-oriented early childhood education, parenting skills instruction, youth crime prevention services and/or structured after-school activities.

3.3.3 Case Management, Information and Referral Services

Five-Year Goal:

Low- and moderate-income residents will report improved access to community service resources; including ex-offenders who will report an improved adjustment to the demands of living in the community, with an increased capacity to locate jobs and housing, and a reduced incidence of recidivism. **(Priority: High** for supportive service programs specifically targeted for ex-offenders; **Medium** for supportive service programs for general populations)

Strategy:

Support comprehensive case management and referral services to guide residents through the process of gaining access to a wide variety of social services and community resources; including linkage to housing, jobs, behavioral health and skills training services for ex-offenders.

3.4 Enhancement of Economic Opportunities

Area Needs Statement:

There is a need to enhance and increase economic opportunities for the County's lower income residents through support of programs that create jobs, help people acquire basic employment readiness skills, provide employment training, and reduce barriers to employment through the provision of child care services. Persons particularly in need of employment opportunities include persons released from incarceration and persons with disabilities.

The economic opportunities needs and priorities were determined as a result of a focus group meeting on economic opportunities needs, subsequent communication with focus group attendees and other interested parties, presentations at Community Development Commission (CDC) public hearings, and discussions by the CDC.

Proposed Outcome:

By April 2010, there will be an increased number of jobs created and persons employed in Lake County, and a reduction in the number of unemployed persons, particularly ex-offenders and persons with disabilities.

3.4.1 Job Creation

Five-Year Goal:

Persons of low- or moderate-income will become employed in new created jobs, through the expansion of existing businesses or the location of new businesses in Lake County. **(Priority - High)**

Strategy:

Provide job creation incentives through loans or grants to for-profit and non-profit entities that agree to hire and train low- and moderate-income persons in need of employment.

3.4.2 Basic Employment Skills

Five-Year Goal:

Unemployed and underemployed persons will become trained for jobs that would otherwise be unavailable to them. **(Priority: High** for ex-offenders and persons with disabilities; **Medium** for others)

Strategy:

Support programs that provide life skills training for job seekers, as well as basic reading, writing, math and computer skills. Many individuals attempting to move into the workforce, especially those who have not been previously employed or who have been only marginally employed, need training in basic life skills so that they will understand what will be expected of them when they enter the workforce.

3.4.3 Dependent Care Services in Support of Employment

Five-Year Goal:

Persons responsible for the care of young children or disabled adults will become employed or retain employment, due to having adequate child or elder care.

(Priority - Medium)

Strategy:

Promote the establishment of additional child and elder care facilities and the expansion of existing facilities, or the provision of support to existing dependent care programs that would not otherwise be in a position to serve low-income persons.

3.5 Administration & Planning

3.5.1 Program Administration and Planning

Five-Year Goal:

Grant investments will be sustained and improved through effective grant management activities. **(Priority – High)**

Strategy:

Ensure effective investments of grant resources through improved grant monitoring, including: site visits, evaluation of proposed and achieved program outcomes, implementation of internal processes to streamline grant management process, and insuring the consistent enforcement of grant regulations. Available funds will be used mostly for the general project and program management, and coordination of the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs. A portion of these funds will also be used for planning costs in connection with the development and certification of the Annual Action Plan, the development of performance report documents, and the development of continued application procedures. Funds may also be used for special planning studies (if needed or requested). These funds will also be used to provide information and technical assistance for prospective CDBG and HOME Program applicants, preparation of application forms/tables, applicant training/workshops, and the review of funding applications. Available HOME funds will also be used for inspections of HOME-funded properties.

3.5.2 Education, Advocacy and Outreach

Five-Year Goal:

Factors contributing to poverty in Lake County will be reduced through the support of administrative efforts by Lake County Commissions. **(Priority - High)**

Strategy:

Support the education, advocacy and outreach efforts of Lake County Commissions and non-public service agencies, using available funds to promote the development of affordable housing, the furtherance of fair housing practices and other community development opportunities in Lake County, principally for low- and moderate-income residents.

4.0 North Chicago Community Development Goals & Strategies

4.1 Public Facilities

Area Needs Statement:

The City of North Chicago has a need to expand and upgrade public facilities within the community. Funding in this area would be for the development or improvement to new or existing public facilities to offer opportunities for residents to access and participate in government, supportive services, transportation, healthcare, public safety, and recreational opportunities.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and the United Way of Lake County's *Community Assessment*. The Citizen Advisory Committee (CAC) established the priority rankings for the 2005 – 2009 goals based upon their evaluation of the needs essential for the community.

4.1.1 Recreation Facilities

Goal:

Increase recreational facilities by linking with services to build a coalition of public agencies and advocate groups to enhance the quality of life for the maximum number of North Chicago residents. **(Priority - Medium)**

Strategy:

Partner with park, recreation, and open space advocates to create a recreational action plan, to secure funding for programmatic and capital facility expansion, and to create a bike and pedestrian path networking plan like community, cultural, and recreational resources.

4.1.2 Senior Centers

Goal:

Implement or develop a variety of services available to the growing population, which will enable them to remain independent and active in the community. **(Priority - High)**

Strategy:

Partner with new or existing agencies to develop a coalition to service the senior population, secure funding for the development of or implementation of a senior based center to address their needs, and support programs that increase their quality of life maintaining aid in senior's self-sufficient and independence.

4.1.3 Community Safety Equipment

Goal:

Improve the readiness and upgrade equipment of public safety agencies to preserve quality of life in the community. **(Priority - Medium)**

Strategy:

Support public outreach and community training initiatives regarding public safety.

4.2 Infrastructure Improvement

Area Needs Statement:

The City of North Chicago has a need to expand and upgrade infrastructure within the community due to deterioration and aging of the present infrastructures. The existing condition of the built environment has a negative effect on the quality of life and public safety creating areas of blight and poverty throughout the community. The City will concentrate its efforts on improvements to sidewalk, street and alleys, handicap accessibility, and water and sewer systems.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and the United Way of Lake County's *Community Assessment*. The Citizen Advisory Committee (CAC) established the priority rankings for the 2005 – 2009 goals based upon their evaluation of the needs essential for the community.

4.2.1 Street Improvements

Goal:

Improve the conditions and safety of deteriorating infrastructure in primarily low to moderate-income areas. **(Priority - Medium)**

Strategy:

Coordinate with the various City departments in an effort to rehabilitate and/or rebuild the deteriorating infrastructures in the community, leverage with other funding and financial resources in addressing improvements, and invest in traffic calming and "defendable space" systems to improve quality of life, traffic safety and deter crime activity.

4.2.2 Handicap Accessibility Improvements

Goal:

Provide and improve accessibility for persons with disabilities to public facilities throughout the community. **(Priority - High)**

Strategy:

Develop a plan to address accessibility needs and improvements, support and partner with other financial resources to address the improvements that are necessary throughout the community.

4.3 Public Services

Area Needs Statement:

The socio-economic characteristics of North Chicago has a high percentage of single parent families, childbirths to minor-age children, low educational test scores, the lack of adequate health care, and the lack of access to resources necessary to break the cycle of poverty and a subsistence life style indicates a need to invest and support public services and agencies that provide those services.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and the United Way of Lake County's *Community Assessment*. The Citizen Advisory Committee (CAC) established the priority rankings for the 2005 – 2009 goals based upon their evaluation of the needs essential for the community.

4.3.1 Health Services

Goal:

Increase awareness and utilizing preventive health measures for low to moderate-income residents. **(Priority - High)**

Strategy:

Plan and fund to address educational and outreach efforts for accessing health care systems and partner with new or existing agencies in addressing health care education – access, delivery and funding.

4.3.2 Substance Abuse Services

Goal:

Increase access to treatment services and preventative education to reduce chemical dependence there by facilitating employment and advancement, family reunification, personally growth, and economic self-sufficiency. **(Priority - High)**

Strategy:

Partner with new or existing agencies to develop a coalition to address the needs of the substance abuse population and secure funding for the development of or implementation of a substance abuse program that will increase their quality of life to maintain self-sufficiency and independence with in the community.

4.3.3 Youth Services

Goal:

Provide a variety of educational and recreational activities and programs available to North Chicago youth by protecting the interest of all children, particularly those at-risk. **(Priority - High)**

Strategy:

Support programs and activities that are supportive, protective, recreational, and educationally based for youth throughout the community who come from low and moderate-income families and those who are at-risk.

4.3.4 Parental Supportive Services

Goal:

Provide parents with training, support, and the necessary resources to give their children an opportunity to excel and become an asset to the community. **(Priority - High)**

Strategy:

North Chicago will support programs that strengthen early childhood development, provide parents with resources to care for their children, and promote healthy development for low to moderate-income residents.

4.3.5 Early Childhood Intervention

Goal:

Increase the awareness and identify opportunities to overcome the obstacles of social and educational development. **(Priority - High)**

Strategy:

Develop a coalition to partner with new or existing educational entities to service the educational needs of North Chicago children (ages 0 – 12) to increase reading, writing, mathematical skills, as well as social, emotional, and mental development. In addition, funding programs that increase the child's readiness to learn.

4.3.6 Senior Services

Goal:

To develop and provide a variety of services for the senior population that will enable them to remain independent and active in the community. **(Priority – Medium)**

Strategy:

Support investment and agencies that provide programs that increase their quality of life by maintaining assistance in senior's self-sufficiency and independence.

4.3.7 Basic Needs Assistance

Goal:

Provide basic need opportunities such as shelter, food, a basic source of income, and protection for all people that will enable them to become and maintain self-sufficiency. **(Priority – High)**

Strategy:

Support investment and agencies that provide programs and activities that aid in meeting to provide basic needs of individuals and families in order to promote self-sufficiency.

4.4 Economic Development

Area Needs Statement:

Over the last two decades, North Chicago has experienced a lost of high wage industrial jobs, commercial services, and retail outs. This situation creates a barrier for low and moderate-income residents seeking employment and goods & services. Further more, the lost has shifted the tax burden to the remaining commercial and residential property owners by increasing property taxes and rents, which further encourages disinvestments and creating “boundaries to entry”.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and the United Way of Lake County’s *Community Assessment*. The Citizen Advisory Committee (CAC) established the priority rankings for the 2005 – 2009 goals based upon their evaluation of the needs essential for the community.

4.4.1 Real Estate Development

Goal:

Increase private investment in commercial, industrial, and retail properties to expand economic development opportunities. **(Priority - Medium)**

Strategy:

Provide financing and assistance for façade improvements, provide incentives for new developments and rehabilitation of older commercial buildings, leverage of Brownfield remediation activities, promote safety & security projects, or other similar activities.

4.4.2 Business Education

Goal:

To foster new business creation and expansion that provides jobs and commercial services to low and moderate-income residents. **(Priority - Medium)**

Strategy:

Partner with new or existing organizations to develop a coalition for businesses to network and support one another in their experiences as a new or existing

business owner and fund agencies that assist in the development or expansion of new or existing businesses within the City of North Chicago.

4.5 Planning & Administration

Area Needs Statement:

The Community Development Block Grant (CDBG) funds must be managed in compliance with federal regulations and in the best interest of the low-income population. It is necessary that this funding be used to efficiently and effectively manage CDBG funding and explore new and innovative methods of spending and leveraging federal resources.

4.5.1 Planning & Administration

Goal:

To effectively manage and monitor the use CDBG funding in accordance with federal regulations in order to benefit the community. **(Priority - High)**

Strategy:

Manage the CDBG funding in accordance with all applicable regulations and monitor spending when necessary.

5.0 Waukegan Community Development Goals & Strategies

Community needs were assessed through public hearings held in conjunction with Consortium members, (Lake County and North Chicago) and through public hearings held in various locations City Wide. Priorities were established through a voting process using the HUD funding recommendation table 2B. This process was duplicated at all public hearings, and voted upon by the Waukegan Stakeholders Participation Panel as final recommendations.

5.1 Public Facilities

Area Policy Statement:

Improve the condition, quality and availability of a variety of facilities to the citizens of Waukegan.

5.1.1 Downtown Revitalization Area

Needs Statement:

Waukegan's downtown has suffered an economic decline similar to that of many other older downtown areas throughout the nation. Flight of businesses from the historically viable downtown area in conjunction with the ages of existing structures is the driving forces perpetuating the need for downtown revitalization. Already employed efforts coupled with the potentials for future redevelopment are also driving forces behind this need.

Goal:

Provide visible, tangible and planned improvements to the condition of the downtown area to support economic revitalization. **(Priority – High)**

Strategy:

Promote and assist in the revitalization effort and accept applications for CDBG funding for appropriate facilities improvements.

Measurement:

Approximately 50% of currently vacant dilapidated storefronts will be rehabilitated and occupied, along with environmental improvements over the next 5 years.

5.1.2 Infrastructure Improvements

Needs Statement:

Much of the infrastructure (including sidewalks, streets, alleys and sewers) throughout Waukegan has been upgraded while at the same time much improvement is needed particularly in older sections of the City. Improvements in many areas have caused greater demands on older preexisting systems. These preexisting systems being, located predominately in low income areas are

targeted as priority.

Goal:

To improved the conditions and safety of public infrastructure, particularly in low-income areas. **(Priority - High)**

Strategy:

Accept applications for CDBG funding for infrastructure improvements in low-income residential areas, and support the continued use of City funds to make infrastructure improvements.

Measurement:

Approximately 40% of the unimproved infrastructure will be updated by 2009.

5.1.3 Recreational and Service-Oriented Facilities

Needs Statement:

As Waukegan's population increases, the need for facilities for recreation and services continues to grow. Healthy communities are ones which offer opportunities for residents to participate in a variety of activities and which have facilities with varieties of resources readily available and accessible. Parks and green space within neighborhoods also improve the aesthetics of the community.

Goal:

To provide a variety of service and recreational facilities that offers numerous options for a multitude of participatory activities and programs. **(Priority - Medium)**

Strategy:

Support and encourage public and private investment in facilities of all types and accept applications for CDBG funding for facilities that support community needs.

Measurement:

An increased number of recreational and service-oriented facilities, along with additional green space to improve aesthetics in blighted neighborhoods.

5.1.4 Accessibility for People with Disabilities

Needs Statement:

Obstacles and barriers for people with disabilities exist throughout the community. Two major contributing factors are the existence of a higher concentration of disabled individuals, coupled with age and initial design of many older structures built prior to the development of Americans with Disabilities Act guidelines.

Goal:

Reduce the number of barriers that prevent equal access for people with disabilities. **(Priority - High)**

Strategy:

Support ADA compliant improvements to all types of structures throughout the community, serve as a resource for information regarding ADA compliance, and accept applications for CDBG funds for improvements to public accommodations in compliance with the ADA.

Measurement:

Approximately 50% of buildings with existing barriers to the disabled will become accessible.

5.2 Public Services

Area Policy Statement:

To address the needs of Waukegan residents through the provision of services to its residents, with a specific focus on services for residents of low-income areas, particularly those services provided within those areas. The City of Waukegan Stakeholder Participation Panel and staff will employ special efforts, and seize every available opportunity to assess these needs and to collaborate services to address them as completely and expeditiously as possible.

5.2.1 Youth Services

Needs Statement:

Economic demands cause a continuing increase in the number of families in which all adults in the household are working outside the home. This has resulted in many children having a significant amount of time without adult supervision. Studies show an estimated 67% of Waukegan students being home alone after school, with approximately thirty-five percent of those students being alone for more than two hours each day. These numbers increase during the summer when students aren't in school. In addition, approximately 61% of students reported feeling less than "very safe" when they were home alone in their neighborhoods. These children need supervised educational and recreational activities to keep them occupied and ensure their safety. There is also a need to ensure the best interests and safety of at-risk children who are homeless, abused, neglected or have other special needs.

Goal:

To have a variety of educational and recreational activities and programs available to Waukegan youth and to have services available which protect the best interests of all children, particularly those at-risk. **(Priority – High)**

Strategy:

Support public and private investment and volunteerism in numerous types of supportive, protective, recreational and educational activities for youth throughout the community on a year-round basis and accept applications for CDBG funding for activities that benefit youth from low-income families and those at-risk.

Measurement:

More youth will report participating in supervised activities conducted in safe environments both after school and during the summer. Youth service agencies will report a reduction in number, and improvement in the attitude of homeless, abused and neglected youth.

5.2.2 Senior Services

Needs Statement:

A substantial number of senior citizens are low income. While some seniors receive income from pensions, retirement funds, and/or annuities, many are forced to live entirely on their social security income. A large number of senior citizens are no longer able to do many of the things they used to, due to age and declining health, and are dependent on other people for assistance, particularly with household upkeep and related issues. The increase in healthcare needs and medical expenses has also added to the ever-increasing burdens of aging individuals.

Those who cannot find assistance with these issues may be forced to enter nursing homes or other supportive care facilities prematurely. Others may depend on family and friends for assistance, which may over time, become burdensome to them.

Goal:

To have a variety of services available to seniors that will help them to remain independent, including available and accessible healthcare along with assistance for medical expenses. **(Priority - High)**

Strategy:

Support public and private investment and volunteerism in activities available to senior citizens which help them remain self-sufficient, and accept applications for CDBG funding for activities and programs that benefit senior citizens, including healthcare agencies, and programs providing free or reduced prescriptions.

Measurement:

A larger number of seniors will have available to them assistance with healthcare needs and medical expenses. A larger number of seniors will maintain their self sufficiency status for a longer period of time.

5.2.3 Basic Needs Assistance

Needs Statement:

Without shelter, food, and a basic source of income, people are unable to sustain themselves and be contributing members of society. These are the most basic of needs, without which one cannot survive.

Goal:

Opportunities for all people to have, at a minimum, their basic needs met. Goals will also include efforts to create and retain employment opportunities to assist

individuals in obtaining or maintaining self-sufficiency. **(Priority - High)**

Strategy:

Support public and private investment and volunteerism in programs and activities that help provide for the basic needs of individuals and families and to accept applications for CDBG funding for programs and activities, that aid and promote self-sufficiency.

Measurement:

The number of repeat visits to homeless shelters, food pantries, and unemployment agencies will decrease by 40%.

5.2.4 Community Safety

Needs Statement:

As with most urban areas, Waukegan suffers from some criminal activity. While some of it is of a more severe nature, much of it is minor activity of a neighborhood variety. We have found that Community Oriented Policing is an extremely effective approach to controlling criminal activity in neighborhoods and to creating an overall atmosphere of community safety.

Goal:

Have Effective Community-Oriented Policing and a pervasive feeling of safety within neighborhoods. **(Priority - High)**

Strategy:

Support the efforts of the Community Oriented Policing Program within the Community Services Division of Waukegan Police Department.

Measurement:

Community Police will report a decrease in the number of neighborhood crimes being committed.

5.2.5 Other Public Services

Needs Statement:

Many needs in this area are the results of low self-esteem. A tremendous number and variety of services of all types are needed in order to help citizens achieve and maintain self-sufficiency and be contributing, productive members of the community.

Goal:

Have services available to meet all types of needs. **(Priority - Medium)**

Strategy:

Support and encourage public and private investment and volunteerism in services of all types that benefit people throughout the community, and accept applications for CDBG funding for services that address the specific funding goals of the CDBG program and meet the needs of low income people.

Measurement:

Elevation in self-esteem, which will be reflected through more individuals striving toward being self-sufficient, realizing their potential to be productive, and open expressions of aspirations to be contributing members of society and their community.

5.3 Code Enforcement

Policy Statement:

To support the use of coordinated compliance of building and zoning codes permissible to ensure the safety and health of Waukegan residents.

Needs Statement:

A significant number of code violations of all varieties exist within the City. Some are due to the age and neglect of structures and properties, some to a lack of education and some to apathy or disregard.

Goal:

Improve the safety and appearance of neighborhoods. **(Priority – High)**

Strategy:

Support programs that are operated by the Code Compliance division of the Waukegan Building Department through planning and funding.

Measurement:

Blight and safety hazards will be reduced by approximately 40% in low-income areas.

5.4 Program Oversight and Administration

Policy Statement:

To efficiently and effectively manage and monitor the use of Community Development Block Grant funding and explore new and innovative ways of using and leveraging federal resources.

Needs Statement:

Community Development Block Grant Funds must be managed in compliance with federal regulations and in the best interest of the low-income population.

Goal:

Make the most effective use of CDBG funding and benefit the community with the greatest impact possible.

Strategy:

Professionally manage entitlement grant funds in accordance with all applicable regulations and remain abreast of all pertinent changes and developments related to CDBG grant programs.

Measurement:

More partnerships will be formed, and available funds will be channeled toward more innovative and more productive activities.

6.0 Anti-Poverty Strategy

Area Policy Statement

This *2005-2009 Housing and Community Development Consolidated Plan* outlines the multifaceted approach that the Lake County Consortium is taking to combat poverty within its jurisdiction

The Lake County Consortium is committed to the reduction of the number of households with incomes below the poverty line by providing low-income persons and families with the opportunity to attain the resources necessary to become fully self-sufficient, ranging from basic needs, knowledge, skills, motivation and economic opportunities. Lake County along with the various local governments and public service providers work together to provide low- and moderate-income persons and families with supportive services.

A large network of agencies exists in Lake County, providing a wide range of human services. It is the policy of the Consortium to utilize these existing agencies to in its efforts to alleviate poverty. In particular, the programs and services of agencies such as the Community Action Partnership of Lake County (CAP), the County's Workforce Development Department, and the three Housing Authorities in the County assist in this respect. CAP's programs include information and referral, housing assistance, economic development (including job training), general assistance and crisis intervention services, energy assistance, and home weatherization. The Workforce Development Department provides a variety of job training options to low-income persons. The Housing Authorities operate self-sufficiency programs, which are designed to break the poverty cycle by coordinating housing authority assistance with other public and private resources focusing on childcare, career counseling, education, job training/placement, and economic independence. Also, Prairie State Legal Services provides free legal assistance to persons in poverty. United Way of Lake County provides funding for a number of the agencies which serve the poor, and works to address the human services needs in the County by uniting contributors, volunteers, providers, and users of human service programs.

Recognizing the value of the social service network in addressing poverty issues, the Consortium is committed to supporting the existing service delivery network. The Consortium members have each prioritized those issues that most directly relate to the policy goals of their advisory commissions and elected officials. However, beyond these goals, the Consortium also recognizes the value of the entire service delivery system.

To support the overall system, the Consortium will work to leverage supplemental resources, to assess service effectiveness, to identify unmet needs and to facilitate systems integration to maximize the effectiveness of existing resources.

Five-Year Goal:

An array of services will be available to assist low-income persons and families as they strive to move out of poverty. Because of the many variables involved, it is not possible to predict the exact extent to which these programs and services will reduce

the number of households with incomes below the poverty line. In recent years, the County has used statistics from the Illinois Department of Human Services, which reports on the number of TANF recipients who obtain employment through the Welfare-to-Work Program, as a measure of the movement from poverty to non-poverty. During the most recently completed Consolidated Plan program year, however, the number of persons on the TANF rolls was actually greater than it was the previous year, indicating an increase in the number of persons in poverty. Also, according to a recent report prepared by the Chicago Rehab Network, the number of persons in poverty in Lake County increased by nearly 40% between 1990 and 2000. As of 2000, the poverty rate in Lake County was 5.2% of the total population.

Given the above noted trends, it would be unrealistic to attempt to predict a net reduction in the number of persons in poverty over the next five years. It is possible, however, to set a goal for the number of individuals moving out of poverty as a result of programs such as Welfare-to-Work. Based on information provided over time by the Illinois Department of Human Resources, the Consortium's projected goal for the number of individuals moving out of poverty over the next five years is 500.

Strategy:

The Lake County Consortium will support, directly and indirectly, a network of services available to low-income persons and families with the goal of alleviating poverty. The Consortium will work with existing agencies which serve persons in poverty in order to evaluate their needs, coordinate the delivery of services, and determine if funding assistance should be made available through HOME, CDBG and/or ESG programs in cases where there are insufficient resources to meet the identified needs.

This strategy includes the following elements:

1. To continue to work within the Consortium to coordinate community development efforts with integrated planning.
2. To continue to work within the Continuum of Care process and other coordinating councils to reduce duplication, improve integration, and identify and address unmet service needs.
3. To expand coordination among local funding entities to streamline the application process, and to maximize the impact of those resources.
4. To establish and support a framework for systems and program evaluation, including continued training and technical assistance using outcomes.
5. To provide letters of support and other documentation to agencies in support of their fundraising efforts.
6. To continue to enhance public access to information about community services, through initiatives like the IMPACT project, which brings Information & Referral tools to the general public and provider community.

7.0 Monitoring Standards and Procedures

The Community Development Division of the Lake County Department of Planning, Building and Development, the City of North Chicago's Community Development and Planning Department, and the City of Waukegan's Community Development Department each have responsibility for monitoring project activities funded under their separate Community Development Block Grant programs, the Emergency Shelter Grant program, the Supportive Housing Program, or the HOME program. Each of these departments is responsible for monitoring their general progress under the Consolidated Plan.

The monitoring standards and procedures to be used in these efforts will be the standards and procedures as set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. The monitoring functions will include:

1. Careful evaluation of funding applications to ensure that they comply with all applicable federal regulations, that they clearly describe the proposed activity, and that they fully delineate the cost of the project.
2. Assignment of risk factors to determine monitoring strategy and technical assistance needs of subrecipients.
3. Post-award conferences (either group or individual) held to outline federal regulatory compliance requirements and local government operational guidelines.
4. Preparation of subrecipient agreements which clearly set forth the activities to be carried out, a time schedule for completion of the project's activities, the reporting and compliance requirements, and the rules, regulations, and procedures to be followed by the subrecipient.
5. Workshops/Technical Assistance Sessions for all subrecipients prior to project implementation, to explain all applicable rules, regulations, and procedures.
6. The establishment of internal project management systems for tracking the progress of all funded activities.
7. Establishment of scheduled reporting procedures, including those with long-term compliance requirements.
8. Periodic reviews of all activities, including desk reviews, project file and financial reviews, and on-site field visits.
9. Formal on-site monitoring of all projects at least once annually, including written reports to subrecipients with written responses, as appropriate.
10. Withholding of payments to subrecipients found to be in non-compliance with rules, regulations, or procedures.
11. Receipt and review of Quarterly Reports from funded Subrecipients.
12. Preparation of annual reports covering all activities.

Administration:

Community development staff from Lake County, North Chicago, and Waukegan will continue their regular administrative reviews of open funded projects to:

- encourage more timely draw downs of HUD funds by their subrecipients;
- speed up the expenditure levels of currently operating projects;

- financially close out recently completed projects;
- regularly update internal and HUD-related project databases; and
- expeditiously reprogram un-obligated balances of completed projects for future re-use in subsequent award cycles.

Community development staff from Lake County, North Chicago, and Waukegan will develop and monitor monthly expenditure benchmarks to direct their progress on timely expenditures of HUD funded activities. Staff will aim for a 10% monthly expenditure of program entitlements beginning June 1st of the program year, such that 90% of the annual program allotments will be expended by the following February. Progress toward this goal depends on:

- the subrecipients' ability to manage their project activities successfully;
- the timely submission of properly documented payment requests;
- weather related constraints for housing and public facility projects; and
- quarterly progress reports from public service projects.

Summary of Performance Measurements:

The Lake County Consortium has established housing and homeless goals for New Construction, Rental Assistance, Rehabilitation, Homebuyer Assistance, Emergency Shelter, Transitional Housing, and Permanent Supportive Housing in terms of the number of units affected. Each goal area indicates a specific number of units to be achieved under the "Five-Year Goal" by the completion of the *Consolidated Plan*. In the grant application process, subrecipients project the number of units that they intend to make available during the program year. Subrecipients report their progress quarterly, as they work toward meeting their goal. At the end of the project year, the total number of units is measured as Housing Outputs, included in the Consolidated Annual Performance Evaluation Report to determine the effectiveness of each project and the progress being made toward the Five-Year Goals.

Consortium members developed goals for each non-housing community development activity area to indicate the desired level of benefit or change for individuals or populations during or after participation in the funded programs. These anticipated benefits or changes, along with the projected numbers of beneficiaries, are identified under the Five-Year Goals. Applicants project numbers of beneficiaries they intend to serve and identify one to three program outcomes that address the Five-Year Goals. An outcomes workshop is provided in order to assist applicants in improving the quality of their outcomes, which they submit in their applications. Once funded, subrecipients provide quarterly reports throughout the program year, reporting the numbers of beneficiaries and their progress toward attaining their outcomes. The year-end results in each activity area are evaluated in the Consolidated Annual Performance Evaluation Report. Client Outcomes are based on what has been accomplished and levels of beneficiary involvement.

Housing Program Procedures:

The following steps will also be taken to ensure long-term housing compliance:

- Each Project Sponsor and program administrator will receive a "Lake County HOME/CDBG Housing Fund Management Guide" and its companion piece, "Lake County HOME/CDBG Housing Fund Monitoring Compliance Guide."

These would be distributed at a mandatory required attendance Post-Award Conference. The guidebooks are intended to be used by Project Sponsors as a reference guide for federal regulatory compliance during the construction and post-completion phases of the project. In addition, each Project Sponsor is assigned a staff person to provide individualized technical assistance on the general administration of their Housing Fund project.

- All newly-completed housing projects, both new construction and rehabilitation, will be inspected at the time of completion by appropriate local building officials and will be required to have a valid certificate of occupancy. In addition, HOME-funded projects and County CDBG-funded projects will be regularly inspected by Lake County Affordable Housing Corporation’s Rehabilitation Specialist or other qualified inspector.
- All HOME rental projects will be inspected in accordance with the requirements specified in the HOME Regulations. The inspection schedule mandated by the HOME Regulations will be followed for the duration of the required affordability period. The Affordable Housing Corporation’s Rehabilitation Specialist, who is under contract with the County, will conduct these inspections.
- During the project construction period, periodic on-site monitoring visits of all Housing Fund projects will be conducted by Community Development staff.
- The County will maintain records to monitor federal regulatory compliance during a rental project’s post-completion period of affordability. Annual reports will be submitted by project sponsors to certify tenant income and unit rent eligibility. In addition, HOME-assisted rental units will be subject to periodic on-site inspections according to the following guidelines:

<u>Number of Units in Project</u>	<u>Frequency of Inspection</u>
1 to 4 units	Every 3 years
5 to 25 units	Every 2 years
26 or more units	Annually

Homeless Program Procedures:

In addition to the above monitoring procedures, the Continuum of Care Advisory Planning Group (APG) developed the *Technical Assistance & Monitoring Guide For Homeless Programs*. The guide is distributed to all homeless programs that receive federal funding and includes information about federal program rules and regulations as well as Continuum of Care policies and priorities concerning beneficiaries, program design and policies, supportive services, housing, staffing, financial capacity, outcomes, and general administration. Lake County uses the Technical Assistance and Monitoring Guide to prepare homeless programs for the on site monitoring visits conducted by the Lake County Department of Planning, Building, & Development and the Continuum’s Technical Assistance Committee who sends three members to conduct onsite peer monitoring reviews for all programs seeking Continuum of Care funding. In addition to identifying strengths and weaknesses of programs at an early stage, the monitoring guide and site visits:

- Ensure homeless funding is used effectively to assist homeless individuals & families to achieve self-sufficiency
- Verify compliance with Federal Regulations and program requirements in order to maintain and expand funding
- Build grantee capacity & improving program performance to end homelessness in Lake County

APPENDIX A: Public Involvement Process

Although a general description of the public involvement process has been included in the body of the Consolidated Plan, a list of meetings and participants has been also included to give a more complete picture of Lake County Consortium’s citizen participation process and receipt of public input.

Consolidated Planning Process Oversight

Oversight for the planning process is provided by the advisory commission membership of the three entitlement jurisdictions, as discussed in the Institutional Structure and Coordination of Resources section of the Introduction.

Consultation with Public Housing Authorities

A joint meeting and numerous follow-up individual contacts were held with the directors and staff of the Public Housing Authorities to exchange information and to coordinate planning efforts, in addition to review of their PHA Plans.

Continuum of Care Planning Process Participants

The following governmental agencies, non-profit organizations, and other homeless advocates participate in either the Advisory Planning Group or the Lake County Coalition for the Homeless:

A Safe Place	Lake County Residential Development Center
Alexian Brothers (The Harbor)	Love, Inc.
Catholic Charities	Maristella
Christian Outreach of Lutherans (COOL)	NICASA
City of Waukegan	North Chicago VA Medical Center
Emmaus House	PADS Crisis Services
Fair Housing Center	Prairie State Legal Services
Habitat for Humanity	Project Reach
HealthReach	Shields Township
Independence Center	United Way of Lake County
Illinois Department of Human Services	University of Illinois/Chicago
I-Plus	Waukegan Township
Lake County Haven	Youth Build
Lake County Housing Authority	YWCA
Lake County Health Department/Behav. Health	Zion Township
Lake County Planning Department	

Copies of previous and current Continuum of Care applications provide a more complete listing of activities conducted by this group. Advisory Planning Group members continue to meet and plan for current and future Continuum of Care applications in an effort to end chronic homelessness.

HUD Consultation

An email was sent on April 8, 2004 to the Lake County Consortium's CPD Field Representative requesting an update on changes since the previous 2000 - 2004 Consolidated Plan was completed. This email contained original versions of a staff developed "2005 – 2009 Consolidated Plan: HUD Requirements" table and a staff developed "Cross-Reference of HUD Requirements and Consolidated Plan Narrative" that could be used as an appendix for the final version of the 2005 – 2009 Consolidated Plan. Both documents were updated versions of what staff used for the development of the 2000 –2004 Consolidated Plan.

A response was received on April 26, 2004 indicating that no significant changes had occurred for the 2005 –2009 Consolidated Plan process and that use of the same HUD Consolidated Plan checklist was acceptable.

Focus Groups

Consolidated Plan focus group meetings are identified in the attached Consolidated Plan List of Meetings.

Public Information Meetings and Public Hearings

Public information meetings and Public Hearings, in compliance with the HUD public hearing requirements, for the development of the 2005 – 2009 Consolidated Plan are identified in the attached Consolidated Plan List of Meetings.

The Lake County Community Development Division maintains public records of the Agendas, Agenda attachments, meeting handouts, and Commission approved minutes documenting public comments made at these meetings and hearings for the Community Development Commission. Notification in the Consortium's legal paper of record, the News Sun, and mailing distribution lists are also maintained as part of the Consortium's public records.

The Cities of North Chicago and Waukegan were attendees and participants in these monthly Public Hearings held since the first of the year. The Cities of North Chicago and Waukegan also conducted their own public information meetings and Public Hearings for their own CDBG entitlement funds as identified in the attached list of Consolidated Plan Related Meetings. The Cities of North Chicago and Waukegan are responsible to maintain their own public records of the Agendas, Agenda attachments, meeting handouts, and Citizen Advisory Council/Stakeholder Panel approved minutes documenting public comments made at these meetings and hearings.

County Board Approval

The *Consolidated Plan* was brought before the Community and Economic Development Committee of the Lake County Board for discussion and feedback on January 28, 2004 (Staff's initial presentation on the revisions necessary to create the 2005 – 2009 Consolidated Plan); March 3, 2004 (Allocation process for HUD funded programs in Lake County, collaboration with the Cities of North Chicago and Waukegan, the Annual Action Plan process, and the upcoming *Consolidated Plan* process); May 5, 2004 (Staff presentations on the overall *Consolidated Plan* process, forum focus group meetings, public hearing comments, and an update on general needs and housing needs assessments); and July 28, 2004 (Staff presentations on

the review of relevant planning documents, additional forum focus group meetings, additional public hearing comments, review of the draft *Consolidated Plan*, review of priority goals, and the development of Needs, Goals, and Strategies for the *Consolidated Plan*).

The Community and Economic Development Committee approved the final 2005 – 2009 Consolidated Plan on September 8, 2004 and the full County Board approved the Consolidated Plan on September 14, 2004.

North Chicago City Council Approval

The City Council for the City of North Chicago approved the Consolidated Plan on September 6, 2004.

Waukegan Approval

The City Council for the City of Waukegan approved the Consolidated Plan on September 6, 2004.

Beyond specific open meetings that document public input on Consolidated Plan related matters, the following Commissions or Committees or Governmental Staff also held additional administrative meetings. These meetings were regularly scheduled Commission or Committee meetings that dealt with local or regional issues, including ancillary housing and community development related matters. Copies of Agendas and Minutes for public meetings can be obtained by contacting the following Commissions or Committees directly or through their webpages at:

www.co.lake.il.us/board;
www.co.lake.il.us/board/committees.asp;
www.co.lake.il.us/government/agency.asp;
www.co.lake.il.us/planning/zoning/committees;
www.lakecountypartners.com;
www.waukeganweb.net;
www.northchicago.org; and
www.uwlakeco.org.

The following meeting schedules were effective as of the publication of the *2005 – 2009 Consolidated Plan*:

- The Lake County Board regularly meets the second Tuesday of each month.
- The Community and Economic Development Committee regularly meets the first and last Wednesday of each month.
- The Community Development Commission meets, on an as needed basis, the fourth Wednesday of each month.
- The Regional Planning Commission regularly meets the first and third Tuesday of each month.
- The Board of Directors and the Executive Committee of the Affordable Housing Commission regularly meet the first Tuesday of every month and the full Commission regularly meets the third Tuesday of every other month.
- The Advisory Planning Group regularly meets the first Tuesdays of even months.
- The Lake County Partners is a membership fee paying 501(c)(3) economic

development corporation having a Board of Directors and 10 separate Committees that frequently reports to Lake County Board Committees.

- The Waukegan City Council regularly meets the first and third Monday of each month.
- The Waukegan Stakeholders Participation Panel meets, on an as needed basis, approximately 4 – 5 times per program year.
- The North Chicago City Council regularly meets the first and third Monday of each month.
- The North Chicago Citizen’s Advisory Committee meets, on an as needed basis, approximately 4 – 5 times per program year.
- The United Way of Lake County provides health and human services agencies technical assistance and opportunities to apply for financial assistance in addition to networking with civic leaders, non-profit organizations, volunteers, and donors to create community partnerships for a better Lake County.

Consolidated Plan Related Meetings

#	Meeting Type	Date	Description of Meeting Purpose
	Kick-Off Meeting: Regional Framework Plan.	January 25, 2001	Public presentations by County Board members, Regional Planning Commission members, and County Staff initiating the Regional Framework Plan planning process.
RFP – FG 1	Forum Group Meetings.	February 14 – March 08, 2001	Initial meeting of Forum Groups A through J regarding the Regional Framework Plan and Forum Group process along with a discussion of the Community Problems and Opportunities Forum Group survey form.
RFP – FG 2	Forum Group Meetings.	March 28 – April 25, 2001	Forum Groups A through J regarding the results of the Community Problems and Opportunities survey from all Forum Groups; initial presentation of draft Chapter 2 (Population); and initial presentation of draft Chapter 3 (Economy and Employment).
RFP – FG 3	Forum Group Meetings.	June 20 – July 18, 2001	Forum Groups A through J regarding final presentation of Chapter 2 (Population); second presentation of draft Chapter 3 (Economy and Employment); initial presentation of draft Chapter 4 (Environmental Resources, Open Space, and Farmland); and initial presentation of draft Chapter 5 (Infrastructure and Services).
RFP – FG 4	Forum Group Meetings.	September 19 – October 4, 2001	Forum Groups A through J regarding final presentation of Chapter 3 (Economy and Employment); second presentation of draft Chapter 4 (Environmental Resources, Open Space, and Farmland); second presentation of draft Chapter 5 (Infrastructure and Services); and initial presentation of draft Chapter 6 (Community Revitalization).
RFP – FG 5	Forum Group Meetings.	January 16 – January 30, 2002	Forum Groups A through J regarding final presentation of Chapter 4 (Environmental Resources, Open Space, and Farmland); third presentation of draft Chapter 5 (Infrastructure and Services); and second presentation of draft Chapter 6 (Community Revitalization).
RFP – FG 6	Forum Group Meetings.	April 17 – May 7, 2002	Forum Groups A through J regarding fourth presentation of draft Chapter 5 (Infrastructure and Services); third presentation of draft Chapter 6 (Community Revitalization); and initial presentation of draft Chapter 8 (Housing). It was discussed by presenters and accepted by Forum Group attendees that Chapter 5 was an extensive chapter needing future individual presentations on subsequent sub-chapter data, assessments, goals and policies.

RFP – FG 7	Forum Group Meetings.	July 17 – 25, 2002	Forum Groups A through J regarding initial presentations of draft sub-Chapter 5 (Infrastructure and Services) sections on Stormwater Management and Parks and Recreation; final presentation of sub-Chapter 5 (Infrastructure and Services) sections on Solid Waste, Fire Protection Districts and Fire Departments, and Law Enforcement; final presentation of Chapter 6 (Community Revitalization); initial presentation of draft Chapter 7 (Transportation) and second presentation of draft Chapter 8 (Housing).
RFP – FG 8	Forum Group Meetings.	October 16 –24, 2002	Forum Groups A through J regarding initial presentations of draft sub-Chapter 5 (Infrastructure and Services) sections on Telecommunication and Public Health Systems and Regional Hospitals; final presentation of sub-Chapter 5 (Infrastructure and Services) section on Parks and Recreation; second presentation of draft Chapter 7 (Transportation); and final presentation of Chapter 8 (Housing).
	“Discussion of the Housing Issues in Lake County as part of the Regional Framework Plan”.	October 10, 2002	Presentations by the Executive Director of the Lake County Affordable Housing Commission, Developers/Members of the Attainable Housing Alliance, the Lake County Home Builder’s Association, the Housing Director of the Metropolitan Planning Council, and the Director of Governmental Affairs of the Lake County Association of Realtors.
LC – CD 1	LC – CD Division Staff Meeting.	January 6, 2003	Staff review and comment on “Community Revitalization” chapter and “Housing’ Chapter for the Regional Framework Plan.
RFP – FG 9	Forum Group Meetings.	January 15 – February 5, 2003	Forum Groups A through J regarding second presentations of draft sub-Chapter 5 (Infrastructure and Services) sections on Stormwater Management, Telecommunications, and Public Health Systems and Regional Hospitals; and final presentation of Chapter 7 (Transportation).
LCB - 1	Special Meeting of the Lake County Board.	February 21, 2003	Review of available chapters for the proposed update to the Regional Framework Plan – review of Public Schools section, Energy section, and Water Supply section of the Infrastructure and Services chapter and a review of the Community Revitalization chapter.

CDC - 1	Community Development Commission Meeting/PY2003 Annual Action Plan Public Hearing.	February 26, 2003	Presentation, discussion and approval of the revised Citizen Participation Plan as developed by Lake County and the Cities of North Chicago and Waukegan for federally funded programs, including revisions regarding the 5 – year Consolidated Plan process.
RFP PRM - 1	Public Review Meeting/Open House: Regional Framework Plan.	March 6, 2003	Public review open house providing citizen opportunity to “review and rate the proposed goals and policies for the following draft chapters: Population; Economy and Employment; Environmental Resources, Open Space, and Farmland; Infrastructure and Services; and Community Revitalization.” Information was also “available on the following working chapters: Housing and Transportation.”
RFP PRM - 2	Public Review Meeting/Open House: Regional Framework Plan.	March 13, 2003	Public review open house providing citizen opportunity to “review and rate the proposed goals and policies for the following draft chapters: Population; Economy and Employment; Environmental Resources, Open Space, and Farmland; Infrastructure and Services; and Community Revitalization.” Information was also “available on the following working chapters: Housing and Transportation.”
CEDC - 1	Community and Economic Development Committee Meeting.	March 26, 2003	Staff presentation of the “Lake County Commercial and Industrial Site Inventory” conducted by Deloitte and Touche.
	Planning, Building, and Zoning Committee.	April 7, 2003	Staff presentation of the “Lake County Commercial and Industrial Site Inventory” conducted by Deloitte and Touche.
RFP – FG 10	Forum Group Meetings.	April 9 – 16, 2003	Forum Groups A through J regarding final presentations of sub-Chapter 5 (Infrastructure and Services) sections on Stormwater Management, Telecommunications, and Public Health Systems and Regional Hospitals; initial presentation of draft Chapter 9 (Future Land Use); and initial presentation of draft Chapter 10 (Community Character).
	Community Development Week / Fair Housing Month.	April 21 – 27, 2003	Lake County, North Chicago, and Waukegan Proclamations and celebration of Community Development Week and Fair Housing Month, including Bus Tour of housing and community development projects previously funded under 2000 – 2004 Housing and Community Development Consolidated Plan Goals.
LC – CD 2	LC – CD Division Staff Meeting.	June 9, 2003	Staff discussion on County Board Strategic Plan Goals and the need to identify CD Division activities in support of County Goals and Strategies.

LCB - 2	Lake County Board Meeting.	June 10, 2003	County Board adoption of 11 County Board Strategic Plan Goals.
RFP – FG 11	Forum Group Meetings.	July 9 – July 23, 2003	Forum Groups A through J regarding second presentation of draft Chapter 9 (Future Land Use); final presentation of Chapter 10 (Community Character); and initial presentation of draft Chapter 11 (Intergovernmental Coordination and Implementation).
LC – CD 3	LC – CD Division Staff Meeting.	August 4, 2003	Staff discussion on Special Call Meeting of August 12 th (after County Board Meeting) for County Board members to review and discuss Regional Framework Plan chapters.
LCB - 3	Lake County Board Committee of the Whole.	August 8, 2003	Distribution of Strategic Plan Implementation Process, Sample Action Plan Format, and 2003 Strategic Plan including implementation Committee assignments.
LCB - 4	Lake County Board Committee of the Whole – Special Call Meeting.	August 12, 2003	Special Call meeting (after County Board Meeting) to hear Planning and Support Staff presentations on available Regional Framework Plan chapters.
IT - 1	Affordable Housing Implementation Team Meeting.	September 11, 2003	Initial meeting of Implementation Team members.
	NACCED Annual Conference. (Fort Worth, Tarrant County, Texas)	September 20 – 24, 2003	Lake County staff attendance at National Association for County Community and Economic Development Workshops on Program Management and Administration, Performance Evaluation: Outcomes versus Outputs, Planning to End Chronic Homelessness, Consolidated Plan Streamlining, Comprehensive Neighborhood Revitalization Programs, Performance Measurement Standards, Working with Faith Based Organizations, Predatory Lending, Creative Uses for HOME Dollars, Building Support for Affordable Housing and Neighborhood Revitalization Programs, Creating and Supporting CHDO's, and Running a Rehab Program.
	Meeting on Affordable Housing Initiatives.	October 10, 2003	Planning meeting for future Affordable Housing Breakfast Session on Governor's Executive Order, House Bill 625, Illinois Housing Development Authority roles, and Metropolitan Mayors Caucus activities.
IT - 2	Affordable Housing Implementation Team Meeting.	October 14, 2003	Second meeting of Implementation Team members regarding Governor's Executive Order #2003-18 establishing a Comprehensive Affordable Housing Initiative, Employer Assisted Housing activities, and the Metropolitan Mayors Caucus Survey.

RFP – FG 12	Forum Group Meetings.	October 14 –23, 2003	Forum Groups A through J regarding presentations of Chapter 9 (Future Land Use) and Chapter 11 (Intergovernmental Coordination and Implementation); preliminary presentation of “2020 Population and Employment Forecast Re-Review”; and preliminary presentation of “Draft Framework Plan Final Review and Adoption Process”.
	Lake County United Meeting.	October 21, 2003	“Pep-style” Action Assembly on affordable housing issues and possible governmental solutions.
LC – CD 4	LC – CD Division Staff Meeting.	November 10, 2003	Staff review of Program Timetable for steps necessary to redraft 2000 – 2004 Housing and Community Development Consolidated Plan.
IT - 3	Affordable Housing Implementation Team Meeting.	December 2, 2003	Third meeting of Implementation Team members regarding Employer Assisted Housing activities, Illinois House Bill 625 on the Affordable Housing Planning and Appeals Act, and affordable homeownership programs.
LC – CD 5	LC – CD Division Staff Meeting.	January 8, 2004	2000 – 2004 Consolidated Plan review and development of process outline to revise/develop 2005 –2009 Consolidated Plan.
CDC - 2	Community Development Commission - Executive Committee Meeting.	January 13, 2004	Initial discussion of new 5-year Consolidated Plan.
	“Housing Lake County” Meeting. (Country Squire Banquet Hall)	January 21, 2004	Breakfast Presentations by State Senator Garrett, State Representative Ryg, the Director of Housing Coordination Services for the Illinois Housing Development Authority, the Housing Director of the Metropolitan Mayors Caucus, the Executive Director of the Lake County Municipal League, the Executive Director of the Lake County Affordable Housing Commission, and the President-Elect of the National Association of Counties.
CDC - 3	Community Development Commission Meeting.	January 21, 2004	Initial discussion of new 5-year Consolidated Plan.
CEDC - 2	Community and Economic Development Committee Meeting.	January 28, 2004	Initial discussion of new 5-year Consolidated Plan.
LC – CD 6	LC – CD Division Staff Meeting.	January 29, 2004	Staff discussion on 2005 – 2009 Consolidated Plan update process, timetable, relevant chapters from the Regional Framework Plan, and the County Board’s Strategic Plan Goals.
	LC – CD Staff Meeting with the County Administrator’s Office.	January 30, 2004	Discussion regarding innovative Court programs that address homelessness and other social issues to determine if/how these programs and other Law and Judicial Committee discussions fit within the HUD federal funding cycle.

	LC – CD Deputy Director Meetings.	February 6, 2004	Single meetings with Consolidated Plan participants from the Cities of North Chicago and Waukegan and the Affordable Housing Corporation regarding the currently available Consolidated Plan related research documents.
LC – CD 7	LC – CD Division Staff Meeting.	February 9, 2004	Continued staff discussion on 2005 – 2009 Consolidated Plan update process, timetable, relevant chapters from the Regional Framework Plan, and the County Board’s Strategic Plan Goals. Discussion also included development of 5-year “panel funding” list funded under prior Consolidated Plan Goals and converting selected Regional Framework Plan Goals and Policies to standard federal funded project types.
CP - 1	Consolidated Plan Group Staff Meeting.	February 12, 2004	Initial Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities including the Lake County Regional Framework Plan, and the United Way’s Community Assessment.
LC – CD 8	LC – CD (Housing) Division Staff Meeting.	February 16, 2004	Initial CD staff housing meeting regarding 5-year list of housing projects applied for/funded per 2000 – 2004 Housing Goals, collection of Housing Authority information, AHC maps for rehab and FTHB funded project locations, and the development of 2005 – 2009 Housing Goals.
BPI - 1	Planning Building and Development Staff Meeting.	February 18, 2004	Staff discussion regarding proposed HB625 Amendment from Business and Professional People for the Public Interest.
LC – CD 9	LC – CD Division Staff Meeting.	February 23, 2004	Continued staff discussion on 2005 – 2009 Consolidated Plan update process, timetable, relevant chapters from the Regional Framework Plan, and the County Board’s Strategic Plan Goals. Discussion also included development of an overall vision for Consolidated Plan reference material, 2000 – 2004 Program/Project Funding Assessments, Public Facilities Survey, Homeless Needs Survey, draft Community Profile information, and United Way Needs Assessment.
CDC - 4	Community Development Commission Meeting.	February 25, 2004	Follow-up discussion regarding new 5-year Consolidated Plan.
CP - 2	Consolidated Plan Group Staff Meeting.	February 26, 2004	Second Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities including development of the March 24 th Consolidated Plan Public Hearing.

AHC - 1	Affordable Housing Corporation Executive Committee Meeting.	March 2, 2004	
BPI - 2	Planning Building and Development Staff Meeting.	March 5, 2004	Staff discussion with a representative from the Business and Professional People for the Public Interest regarding proposed HB625 Amendments.
HA - 1	Housing Authority Group Meeting.	March 5, 2004	Consultation meeting with the Lake County, North Chicago, and Waukegan Housing Authorities in connection with preparation of the 2005 – 2009 Consolidated Plan.
LC – CD 10	LC – CD Division Staff Meeting.	March 8, 2004	Continued staff discussion on 2005 – 2009 Consolidated Plan update process, timetable, and relevant chapters from the Regional Framework Plan, the County Board’s Strategic Plan Goals, and the United Way’s Community Assessment. Discussion also included an overall vision for Consolidated Plan reference material, Consolidated Plan flowchart/bubblechart, 2000 – 2004 Program/Project Funding Assessments, Regional Framework Plan Goals by standard federally funded project types, the March 24 th Consolidated Plan Public Hearing topics, draft Community Profile information, and United Way Needs Assessment.
NCCAC - 1	North Chicago Citizens Advisory Committee.	March 9, 2004	General discussion on Lake County and North Chicago Consolidated Plan Needs.
WSPP - 1	Waukegan Stakeholders Participation Panel.	March 9, 2004	General discussion on Lake County and Waukegan Consolidated Plan Needs.
CP - 3	Consolidated Plan Group Staff Meeting.	March 11, 2004	Third Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities including discussion on the Community Profile chapter and finalization of the March 24 th Consolidated Plan Public Hearing.
	Press Conference regarding Lake County Housing Assistance Programs.	March 12, 2004	Press Conference featuring Lt. Governor Quinn to promote housing assistance in Lake County and to highlight the newly established Employer Assisted Housing Program offered through Lake County and the Affordable Housing Corporation.
AHC - 2	Affordable Housing Commission Meeting.	March 16, 2004	Initial discussion of County Board Strategic Plan Housing Goals, the new 5-year Consolidated Plan process, and the beginning development of Housing needs and strategies.
IT - 4	Affordable Housing Implementation Team Meeting.	March 19, 2004	Fourth meeting of Team members regarding the County Board Strategic Plan Housing Goals, the State of Illinois’ “Affordable Housing Planning and Appeal Act (Public Act 93-0595), and Senate Bill 2724 regarding senatorial amendments.

	United Way of Lake County.	March 22, 2004	Public release of United Way’s “Community Assessment: A Study of Human Needs in Lake County.”
	Lake County Partners.	March 22, 2004	Kick-Off meeting for Team Lake County and discussion of economic development needs.
CP - 4	Consolidated Plan Group Staff Meeting.	March 23, 2004	Fourth Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities including reports on the March 16 th and March 22 nd meetings, the March 24 Public Hearing, the Goals and Policies of the Regional Framework Plan, the HUD Consolidated Plan tables, the Community Profile Chapter, and the development of Goal Statements for Housing, Public Facilities, Public Services, Economic Opportunities, Homelessness, North Chicago, and Waukegan Chapters.
CDC - 5	Community Development Commission Meeting. (Public Hearing)	March 24, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on Housing and Community Development needs and strategies; initial discussion toward development of the Community Profile Chapter; United Way PowerPoint presentation; and handout of United Way’s “Community Assessment”
	American Planning Association – Chicago Metro Presentation.	March 25, 2004	Presentations by the Housing Director of the Metropolitan Planning Council, the Legislative Committee Chair of the Illinois APA, and the President of Brinshore Development Corp. regarding the Governor’s Executive Order for the State’s first housing policy, the establishment of a State Housing Task Force, the Affordable Housing Planning and Appeals Act, APA assistance in creating municipal Housing Plans, and obstacles that developers face in providing new affordable housing options.
AHC - 3	Affordable Housing Corporation Executive Committee Meeting.	April 6, 2004	Follow-up discussion regarding County Board Strategic Plan Housing Goals, the new 5-year Consolidated Plan process, and continued development of Housing needs and strategies. Executive Committee members reviewed the 2000 – 2004 Housing priority statements and discussed re-ranking and/or combining these statements for the 2005 – 2009 Consolidated Plan. County staff will summarize the Housing priorities and re-present at a future Executive Committee meeting.

	Lake County Coalition for the Homeless/Advisory Planning Group Focus Meeting.	April 6, 2004	General discussion on development of “Homeless” needs and strategies. County staff presented a brief PowerPoint slideshow on the development of the 2005 – 2009 Consolidated Plan, HUD funding priorities, and the upcoming schedule of Consolidated Plan focus group meetings/Public Hearings. 30 Planning Group members (through an open forum group discussion) provided suggestions for “Homeless” needs, goals, and strategy suggestions, which predominately are a county-wide issue.
CEDC - 3	Community and Economic Development Committee Meeting.	April 7, 2004	Committee members heard presentations from: the Affordable Housing Corporation regarding its Annual Statistic Update (in lieu of an Annual Report that will be published in the near future); the Affordable Housing Implementation Team regarding its response to meeting the County Board Strategic Plan Goal on Affordable Housing; and the Lake County Partners regarding its Team Lake County approach and Community Surveys for Economic Development.
NCCAC - 2	North Chicago Citizens Advisory Committee.	April 7, 2004	Follow-up discussion on Lake County and North Chicago Consolidated Plan Needs. Attendees addressed public facility, public service, and economic development issues for the next five years, predominately from a North Chicago perspective.
	Waukegan Housing Authority.	April 7, 2004	Public Hearing on 5-year Agency Plan.
WSPP - 2	Waukegan Stakeholders Participation Panel.	April 13, 2004	Follow-up discussion on Lake County and Waukegan Consolidated Needs.
	Lake County Consortium (LC CD Staff/General Public).	April 14, 2004	General discussion on development of “Economic Opportunities” needs and strategies. County staff presented a brief PowerPoint slideshow on the development of the 2005 – 2009 Consolidated Plan, HUD funding priorities, and the upcoming schedule of Consolidated Plan focus group meetings/Public Hearings. 15 attendees (through an open forum group discussion) provided suggestions for “Economic Opportunities” needs, goals, and strategy suggestions, which predominately are a county-wide issue.

	Lake County Consortium (LC CD Staff/General Public).	April 19, 2004	General discussion on development of “Basic Needs” needs and strategies. County staff presented a brief PowerPoint slideshow on the development of the 2005 – 2009 Consolidated Plan, HUD funding priorities, and the upcoming schedule of Consolidated Plan focus group meetings/Public Hearings. Attendees (through an open forum group discussion) provided suggestions for “Basic Needs” needs, goals, and strategy suggestions, which predominately are a county-wide issue.
WSP - 3	Waukegan Stakeholders Participation Panel.	April 21, 2004	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Needs for the 5-year Consolidated Plan.
CP - 5	Consolidated Plan Group Staff Meeting.	April 22, 2004	Fifth Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities. Draft Consolidated Plan “Introduction” and “Community Profile” chapters were discussed and distributed.
	Lake County Consortium (LC CD Staff/General Public).	April 27, 2004	General discussion on development of “Family Self-Sufficiency” needs and strategies. County staff presented a brief PowerPoint slideshow on the development of the 2005 – 2009 Consolidated Plan, HUD funding priorities, and the previous schedule of Consolidated Plan focus group meetings/Public Hearings. Attendees (through an open forum group discussion) provided suggestions for “Family Self-Sufficiency” needs, goals, and strategy suggestions, which predominately are a county-wide issue.
	Fair Housing Community Event (SER/Jobs for Progress).	April 27, 2004	Presentations by the Housing Justice Organizer from the Statewide Housing Action Coalition on the Creation and Effects of TIF Districts on Affordable/Fair Housing Choices; the former Executive Director of the Affordable Housing Corporation on the Current Status of Affordable Housing in Lake County; the Equal Opportunity Specialist/Investigator for the HUD-Chicago Office of Fair Housing and Equal Opportunities on the Effects of Rental Inspections and Municipal Ordinances on Fair Housing Choices; and the Director of the Fair Housing Center of Lake County on the Obstacles and Discrimination That Residents Can Face in Obtaining Affordable/Fair Housing Options.

CDC - 6	Community Development Commission Meeting. (Public Hearing)	April 28, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the continued development of Needs and Strategies Statements; the draft Introduction chapter; and the draft Community Profile chapter.
AHC - 4	Affordable Housing Corporation Executive Committee Meeting.	May 4, 2004	Discussion of draft Housing needs and strategies.
WSPP - 4	Waukegan Stakeholders Participation Panel.	May 4, 2004	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Needs for the 5-year Consolidated Plan.
WSPP - 5	Waukegan Stakeholders Participation Panel.	May 5, 2004	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Needs for the 5-year Consolidated Plan.
CP - 6	Consolidated Plan Group Staff Meeting.	May 13, 2004	Sixth Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities.
AHC - 5	Affordable Housing Commission Meeting.	May 18, 2004	Presentation on Housing needs and strategies.
NCCAC - 3	North Chicago Citizens Advisory Committee.	May 19, 2004	Follow-up discussion on Lake County and North Chicago Consolidated Plan Needs. Attendees addressed housing and community development issues for the next five years, predominately from a North Chicago perspective.
CDC - 7	Community Development Commission Meeting. (Public Hearing)	May 26, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the final presentation of the Introduction chapter; the final presentation of the Community Profile chapter; discussion regarding Needs and Strategies Statements; and the presentation of the draft 5-year Funding Assessment.
AHC - 6	Affordable Housing Corporation Executive Committee Meeting.	June 1, 2004	Discussion of draft Housing needs and strategies.
NCCAC - 4	North Chicago Citizens Advisory Committee.	June 15, 2004	Follow-up discussion on Lake County and North Chicago Consolidated Plan Needs. Attendees addressed housing and community development issues for the next five years, predominately from a North Chicago perspective.

RFP – FG 13	Forum Group Meetings.	June 16 – 30, 2004	Renamed Forum Groups A through J regarding final presentations of Chapter 1 (Introduction), Chapter 9 (Future Land Use), and Chapter 11 (Intergovernmental Coordination and Implementation); and discussion on the “Final Review and Adoption Process”.
CP - 7	Consolidated Plan Group Staff Meeting.	June 21, 2004	Seventh Group Meeting of Consolidated Plan participants from Lake County, North Chicago, Waukegan, and the Affordable Housing Corporation for task discussions, task assignments, and reports on updated plan activities.
CDC - 8	Community Development Commission Meeting. (Public Hearing)	June 30, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the presentation of Needs and Strategies Statements; and the presentation of the final 5-year Funding Assessment.
AHC - 7	Affordable Housing Corporation Executive Committee meeting.	July 13, 2004	Presentation and recommendation for approval of Housing Needs and Strategies Statements.
AHC - 8	Affordable Housing Commission Meeting.	July 20, 2004	Presentation and recommendation for approval of Housing Needs and Strategies Statements.
RFP PRM – 3	Public Review Meeting/Open House: Regional Framework Plan (Lake County Discovery Museum, Wauconda).	July 22, 2004 (Rescheduled to September 30, 2004)	Dual session public review open house (two hour early session followed by a two hour late session) providing citizen opportunity to “review the <i>draft</i> Regional Framework Plan contents, maps, and highlighted displays” and to solicit “public comments to (attending) members of the Regional Planning Commission”.
RFP PRM – 4	Public Review Meeting/Open House: Regional Framework Plan (Lake Villa Township Hall, Lake Villa).	July 27, 2004 (Rescheduled to September 27, 2004)	Dual session public review open house (two hour early session followed by a two hour late session) providing citizen opportunity to “review the <i>draft</i> Regional Framework Plan contents, maps, and highlighted displays” and to solicit “public comments to (attending) members of the Regional Planning Commission”.
CEDC - 4	Community and Economic Development Committee Meeting.	July 28, 2004	Presentation of draft 5-year Consolidated Plan.
RFP PRM – 5	Public Review Meeting/Open House: Regional Framework Plan (Greenbelt Cultural Center, North Chicago).	July 28, 2004 (Rescheduled to September 28, 2004)	Dual session public review open house (two hour early session followed by a two hour late session) providing citizen opportunity to “review the <i>draft</i> Regional Framework Plan contents, maps, and highlighted displays” and to solicit “public comments to (attending) members of the Regional Planning Commission”.
CDC - 9	Community Development Commission Meeting. (Public Hearing)	July 28, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the draft of the full 5-year Consolidated Plan, for a thirty-day comment period.

WCC - 1	Waukegan City Council.	August 2, 2004	Presentation of draft 5-year Consolidated Plan.
NCCC -1	North Chicago City Council.	August 16, 2004	Presentation of draft 5-year Consolidated Plan.
CDC - 10	Community Development Commission Meeting. (Public Hearing)	August 25, 2004	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the proposed final 5-year Consolidated Plan, at the conclusion of a thirty-day comment period.
WCC - 2	Waukegan City Council.	September 6, 2004	Presentation adopting the 5-year Consolidated Plan.
NCCC -2	North Chicago City Council.	September 6, 2004	Presentation adopting the 5-year Consolidated Plan.
CEDC - 5	Community and Economic Development Committee Meeting.	September 8, 2004	Presentation adopting the 5-year Consolidated Plan.
LCB - 5	Lake County Board Meeting.	September 14, 2004	Presentation adopting the 5-year Consolidated Plan.
AHC - 9	Affordable Housing Corporation Executive Committee Meeting.	September 14, 2004	Presentation of 5-year Consolidated Plan.

APPENDIX B: Cross-Reference of HUD Requirements & The Lake County Consortium Consolidated Plan

Section	HUD Requirement	Page	Description
91.1	GENERAL INFORMATION		
	Executive Summary, including:	1	
91.1a	Purpose—Overall goals of community development	1	
91.1b	Functions of the Consolidated Plan	2	
91.2	Applicability - Grants Covered	1	CDBG, HOME, ADDI, and ESG Programs
91.10	Consolidated Program Year (Period covered by Plan)	1	May 1 2005 – April 30 2010 (5 Year Plan)
91.100	CONSULTATION PROCESS		
91.100a	Consultation with other public/private entities:	10-36	
“	Assisted housing, homeless, health, and social service agencies involved with the development of the plan	10-11	
“	Health and welfare agencies that examine data related to lead-based paint hazards and poisonings	64-65	
“	Adjacent local and state governments regarding non-housing community development needs	13	See also Appendix A
“	Metropolitan Planning Agencies	13	
91.100c	Public Housing Authorities	10	
91.105	CITIZEN PARTICIPATION PLAN		
91.105a	Citizen Participation Plan and efforts to encourage broad public participation		See 2003 Citizen Participation Plan and Appendix A
91.105b	Development of the Con Plan:	12-15	
“	Availability of information to the public during the process of plan development		See also Appendix A
“	Plans to minimize displacement		See also Annual Action Plan and Housing Program Guidelines
“	Schedule of public hearings and reception of comments		See Appendix A
91.105c	Process and criteria to make amendments to Con Plan		See Citizen Participation Plan
91.105d	Opportunity for citizens to comment on performance reports		See Citizen Participation Plan
91.105e, f, g, h	Public hearings at least twice a year, with ample accommodation to public for meetings and for access to records		See Citizen Participation Plan
91.105i	Technical assistance	143-145	See also Application Packet
91.105j	Complaint procedures		See Citizen Participation Plan
91.200b	Description of the lead agency	4	Lake County
“	List of organizations involved	4-36	See also Appendix A

“	Summary of the citizen participation process & public comments		On File, See Citizen Participation Plan
91.205	HOUSING AND HOMELESS NEEDS ASSESSMENT		
91.205b	Housing		
91.205a	Number and types of families with housing needs for 5 years	103	Table 4-1 (HUD 2A)
91.205b	Types of housing needs and descriptions of cost burden, overcrowding, and “standard conditions”	58-60	
“	Disparity in need for minority households (i.e. >10% higher need than for percentage of whole population)	58-60	
91.205c	Homeless		
“	Nature and extent of homelessness	89-95	Figure 2-19 (HUD 1A)
“	Need for homeless facilities and services	95	Figure 2-19 (HUD 1A)
“	Extent of homelessness by racial/ethnic group	80	
91.205d	Special population housing needs	61-63	
“	Estimated number of non-homeless in need of supportive housing (elderly, frail, persons with disabilities, persons with addictions, persons/families with HIV/AIDS, public housing residents)	61-63 71-76	
91.205e	Estimated number of units with lead-based paint hazards	64-65	
91.210	HOUSING MARKET ANALYSIS		
91.210a	Significant characteristics of the housing market	54-60	
“	Racial/minority concentrations	42-45	
91.210b	Public and assisted housing		
“	Number and conditions of public housing units, strategies for improving the operation and living conditions for residents	79-84	
“	Number and targeting of other assisted units by income level and household type, and number of units expected to be lost from assisted housing inventory	79-84	
91.210c	Homeless Facilities and Services	94-95	
91.210d	Facilities/services for non-homeless special needs population, including supportive housing for persons w/ mental illness	94-95	
91.210e	Barriers to Affordable Housing, including building & zoning codes, environmental problems, impact fees, cost of land, and incentive programs	73-74	See also Lake County Fair Housing Analysis (5/24/04)
91.215	STRATEGIC PLAN		
91.215b	Affordable Housing		
91.215a	Basis for priority given to each category	106 109-110	Table 4-1 (HUD 2A)
“	Obstacles to meeting underserved needs	109	
“	Summarized priorities, specific objectives and use of funds	109-114	
“	Proposed accomplishments for each objective	109 –114	

91.215b	Identification of market characteristics that influence availability and use of funds for rental assistance, production of new units, rehabilitation, and acquisition of existing units	109-114	
“	Number of families in each category who will benefit from use of funds	106 111-114	Table 2A
91.215c	Homelessness	89-95	
91.215a	Basis for priority given to each category for homeless needs	95 107 115	Figure 2-19 (HUD 1A) Table 4-2 (HUD 2B)
“	Obstacles to meeting underserved needs	89-95	
“	Summarized priorities, specific objectives and use of funds	116-117	
“	Proposed accomplishments for each objective	116-117	
91.215c	Homelessness prevention strategy	89-95	
“	Outreach and needs assessment strategy	89-95 117	
“	Emergency shelter and transitional housing response	116	
“	Strategy for transition to permanent housing	116	
91.215d	Other Special Needs (supportive housing)	116-117	
“	Priority housing and supportive service needs	116-117	
91.215a	Basis for priority given to each category for special needs	64-66	
“	Obstacles to meeting underserved needs	64-66	
“	Summarized priorities, specific objectives and use of funds	116-117	
“	Proposed accomplishments for each objective	116-117	
91.215e	Non-housing community development plan		
	Description of non-housing community development needs	107-108 115-140	Table 4-2 (HUD 2B)
“	Basis for priorities given to non-housing needs, by CDBG category	107-108 115-140	Table 4-2 (HUD 2B)
“	Long- and short-term objectives that reflect CDBG goals	115-140	
“	Estimated costs and plans for how funds to be used	115-140	
“	Obstacles to meeting underserved needs	115-140	
91.215f	Strategy to address barriers to affordable housing	73-74	See Lake County Fair Housing Analysis (5/24/04)
91.215g	Actions to evaluate and reduce lead-based paint hazards	64-67	
91.215h	Anti-poverty Strategy: Goals, Programs to reduce number of families at poverty level	141-142	
91.215i	Institutional Structure		
“	Description of Institutional Structure through which Consortium implements goals in plan, assessing strengths and gaps in service system	3-12	
“	Organizational relationship between Consortium members and public housing agencies	80-83	

91.215j	Coordination between housing providers, health, mental health and service agencies	11-12	
91.215k	Initiatives to encourage public housing residents to become more involved in management and participate in homeownership	83-84	
	Description of ways the Consolidated Plan will help address the needs of public housing	83-84	
91.220	ACTION PLAN		
“	See separate Annual Action Plan documents		
91.225	CERTIFICATIONS		
“	CDBG, ESG and HOME certifications		See Annual Action Plan
91.230	MONITORING		
“	Description of the standards and procedures to monitor activities carried out to implement the Consolidated Plan in compliance with program requirements	143-145	
91.400	CONSORTIUM		
“	Consortium Members * Lead Agency	4	Lake County* City of North Chicago City of Waukegan
	TABLES		
	Table 1A	95	Figure 2-19
	Table 2A	106	Figure 4-1
	Table 2B	107	Figure 4-2
	Table 3		See (future) Annual Action Plans under the Proposed Consortium Activities, Sections 1.0 through 5.0.

APPENDIX C: 2000-2004 AWARDS AND FUNDING HISTORY

***NOTE THAT ALL 2004 FIGURES ARE PROJECTED**

1.0 Lake County Consortium Housing Goals & Strategies

1.1 To increase the number of rental housing units available to meet the demands of low-income households.

Five-Year Goal:

To produce 500 units of new or rehabilitated housing that are affordable to very low and low-income renters, including rental units for seniors and persons with disabilities.

Year	Funding Type	Total Allocation	Total Program Cost	Total Persons/ Housing Units
Totals		0		0

^2002 and 2003 projects were cancelled

1.2 To improve the quality and condition of existing rental housing units.

Five-Year Goal:

To improve 100 units of existing rental housing affordable to very low and low-income renters, including rental units for seniors and persons with disabilities.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
2000	HOME	\$20,000^	20,000	None
	CDBG	\$142,134	\$300,000	1
2001	CDBG	\$24,000	\$32,000	1 group home
	HOME	\$311,000^	\$441,400	3 homes & 12 units
2002	HOME	\$195,000^	\$180,000	2
2003	HOME	\$241,280^	\$203,780	6
2004*	HOME	\$200,000	\$1,466,841	1
Totals		\$1,333,414	\$3,705,521	26

^Allocations include CHDO administration, which does not count toward number of units created.

1.3 To provide rental financial assistance for low-income households, including the elderly and persons with disabilities.

Five-Year Goal:

To obtain the maximum number of Section 8 Housing Choice Vouchers made available by HUD for Lake County.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
00-04				
Totals		\$0		0

1.4 To improve existing affordable owner occupied housing stock for low-income households.

Five-Year Goal:

To rehabilitate 305 units currently occupied by low-income persons and to retain this housing within the affordable housing stock. This includes 205 rehab projects in Waukegan, including 25 exterior rehab projects and 120 emergency rehab projects. Note that this is the top housing priority for both the City of North Chicago and the City of Waukegan.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
2000	CDBG	\$217,116	\$266,012	9 units
2001	HOME	\$100,000	\$100,000	3 units
2001	CDBG	\$329,159	\$414,074	13 units
2002	HOME	\$212,070	\$651,849	5 units
2002	CDBG	\$357,563	\$415,933	13^
2003	CDBG	\$488,610	\$624,596	20
2003	HOME	\$255,654	\$853,346	7*
2004*	CDBG	\$175,000	\$535,000	20 projected
	HOME	\$203,000	\$862,930	8 projected
Totals		\$2,338,172	\$4,723,740	98

2000,2001,2003 CDBG includes income from revolving loan funds

1.5 To increase affordable owner-occupied housing supply for low-income households.

Five-Year Goal:

To produce 50 units of new housing that are affordable to very low and low-income renters, including units for seniors and persons with disabilities.

Year	Funding Type	Allocation	Program Cost	Total Housing Units
2000	HOME	\$300,000	\$1,275,000	13
2001	HOME	\$228,233	\$1,725,976	6
2002	HOME	\$309,119	\$1,209,119	7
2003	HOME	\$237,392	\$1,767,010	5
2004*	HOME	\$50,000	\$0	0
Totals		\$1,344,474	\$7,897,105	31

1.6 To provide homeownership financial assistance for low-income households, including the elderly and persons with disabilities.

Five-Year Goal:

To increase homeownership opportunities for low and very-low income households by assisting a minimum of 800 households obtain their first home.

Year	Funding Type	Allocation	Program Cost	Total Households
2000	HOME	\$413,434	\$24,195,240	74
	CDBG	\$192,866	\$17,355,240	0
2001	HOME	\$665,000	\$9,101,000	112
2003	HOME	\$706,059	\$9,101,000	94
2004*	HOME	\$494,737	\$7,820,700	86
Totals		\$2,472,096	\$67,573,180	366

1.7 To invest in housing and neighborhood improvements that aid in neighborhood revitalization goals.

Five-Year Goal:

To stabilize older residential communities and preserve the viability of areas that provide much of the existing affordable housing stock.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
Totals		\$0		0

1.8 To increase supply of affordable housing designated for low-income seniors and persons with disabilities.

Five-Year Goal:

To meet a portion of the demand projected in the 1999 Lake County Housing Study through the development of 250 age-restricted housing units, of which 50 will be assisted living housing units, and through the development of 10 group homes.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
2000	HOME	\$250,000	\$13,037,220	See 2001
2001	HOME	\$250,000	\$13,037,220	36
2002	HOME	\$140,070	\$353,663	1
2003	HOME	\$683,935	\$12,620,524	100
2004*	HOME	\$264,651	\$15,707,892	99
Totals		\$1,688,656	\$55,045,519	236

1.9 To provide housing counseling for pre-purchase education, homeownership, mortgage default and foreclosure prevention, tenant eviction prevention, etc.

Five-Year Goal:

To counsel over 1,000 low-income households regarding their housing situations, through a wide range of existing community and grant-funded counseling programs.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Housing Units
00-04				
Totals		\$0		0

^Past Counseling activities have been funded through first-time homebuyer programs and other funding sources

1.10 To provide equal housing opportunities for all citizens of Lake County and to eliminate fair housing violations.

Five-Year Goal:

Equal housing opportunities for all citizens of Lake County.

Year	Funding Type	Allocation	Program Cost	Total Persons
2000	CDBG	\$78,000	\$188,530	255
2001	HOME	\$30,522	\$166,232	172
2001	CDBG	\$53,254	\$166,232	"
2002	CDBG	\$80,474	\$166,232	268
2003	CDBG	\$89,698	\$117,156	
2004*	CDBG	\$69,733	\$298,000	280
Totals		\$401,681	\$804,680	975

2.0 Lake County Consortium Homeless Goals & Strategies

2.1 Emergency Shelter

Five-Year Goal:

Enhance the County’s capacity to respond to the emergency shelter and basic care needs of its homeless residents year-round. The emergency shelter system should accommodate at least 75 persons on any given night, with appropriate solutions for both individuals and families.

Year	Funding Type	Allocation	Program Cost	Total Persons
2000	ESG	\$31,500	\$823,427	1,444
2001	ESG	\$28,000	\$1,219,402	1,817
2002	ESG	\$16,500	\$1,049,375	485
2003	ESG	\$30,000	\$1,121,329	627
2004	ESG	\$61,782	\$2,372,399	1,638
Totals		\$167,782	\$6,585,932	6,011

2.2 Transitional Housing

Five-Year Goal:

Expand the County’s transitional housing services by 20 units to meet a portion of the current demand.

Year	Funding Type	Allocation	Program Cost	Total Persons/ Units
2000	ESG	\$48,500	\$563,717	277
2000	CDBG	\$90,000	\$214,800	Added 2 Units
2000	HOME	\$10,000	0	0
2000	SHP	\$238,987	\$610,837	90
2001	ESG	\$47,000	\$722,220	274
2001	CDBG	\$25,000	\$351,646	67
2001	SHP	\$330,750	\$1,239,381	54
2002	HOME	\$500,000	\$4,000,000	Added 20 Units
2002	CDBG	\$25,000	\$344,160	89
2002	ESG	\$51,500	\$767,933	214
2002	SHP	\$711,704	\$1,286,272	200
2003	ESG	\$50,750	\$838,559	160
2003	CDBG	\$17,125	\$386,125	76
2003	SHP	\$684,947	\$1,517,867	167
2004*	ESG	\$33,564	\$530,999	101
2004*	CDBG	\$15,000	\$279,158	33
2004*	SHP	\$1,031,619	\$2,213,758	270
Totals		\$3,911,446	\$15,867,432	2,094

22 Units were added with PY 2000–2004 funding and 1,836 persons received transitional housing services.

2.3 Permanent Supportive Housing

Five-Year Goal:

Expand the County’s base of affordable permanent housing to prevent the occurrence of first-time homelessness and recidivism.

Year	Funding Type	Allocation	Program Cost	Total Units
2000	HOME	\$20,000	\$0	0
2000	SHP	\$630,000	\$0	0
2001	HOME	\$20,000	\$0	0
2001	SHP	\$252,000	\$0	0
2002	HOME	\$25,000	\$9,152,003	0
2002	SHP	\$354,605	\$898,290	12
2003	SHP	\$510,300	\$1,020,600	14
2004	SHP	\$712,440	\$1,424,880	25
Totals		\$2,524,345	\$12,495,773	51

51 units of permanent supportive housing were added with PY 2000-2004 funds.

2.4 Supportive Services

Five-Year Goal:

Increase the availability and access to supportive services.

Year	Funding Type	Allocation	Program Cost	Total Persons
2000	ESG	\$19,000	\$70,000	115
2000	SHP	\$160,685	\$192,910	388
2001	ESG	\$15,000	\$37,000	123
2001	SHP	\$91,014	\$114,588	118
2002	ESG	\$14,000	\$421,446	711
2003	ESG	\$18,250	\$137,070	127
2003	SHP	\$100,000	\$160,380	388
2004*	ESG	\$18,782	\$60,182	125
2004*	SHP	\$171,021	\$331,625	177
Totals		\$607,752	\$1,525,201	2,272

2.5 Outreach, Intake & Assessment

Five-Year Goal:

Improve the County's capacity to identify, assess and link persons who are homeless or at-risk for homelessness.

Year	Funding Type	Allocation	Program Cost	Total Persons
2002	SHP	\$143,422	\$353,525	834
2003	SHP	\$272,502	\$1,162,616	1,668
Totals		\$415,924	\$1,516,141	2,502

3.0 Lake County Community Development Goals & Strategies

3.1 Ensuring Suitable Living Environments – Public Facilities

3.1.1 Mitigate Flood Hazards by Stormwater System Improvement

Five-Year Goal:

To continue to improve the stormwater management systems (storm sewers, detention and retention facilities, and other flood control infrastructure) in a coordinated manner, particularly in areas of low- and moderate-income population. To continue to pursue FEMA funds to be used for the buyout of appropriate properties.

Year	Funding Type	Allocation	Program Cost	Projects
2000	CDBG	\$200,000	\$709,000	2
2001	CDBG	\$220,000	\$2,280,855	2
2002	CDBG	\$425,000	\$1,254,788	5
2003	CDBG	\$585,000	\$2,063,063	5
2004*	CDBG	\$459,638	\$1,282,584	4
Totals		\$1,889,638	\$7,590,290	18

3.1.2 Expand Sanitary Sewer Facilities and Potable Water Supply System to Low-income Communities

Five-Year Goal:

Assist in efforts to improve and expand sanitary sewer facilities and potable water supply systems in areas of the County which presently do not have access to these facilities.

Year	Funding Type	Allocation	Program Cost	Water System Projects	Sanitary Sewer Projects
2000	CDBG	\$1,195,000	\$2,734,761	10	1
2001	CDBG	\$1,658,338	\$3,928,870	9	2
2002	CDBG	\$1,174,072	\$3,585,368	8	3
2003	CDBG	\$1,425,000	\$3,243,080	9	3
2004*	CDBG	\$1,547,790	\$2,884,424	6	5
Totals		\$7,000,200	\$16,376,503	42	14

6 fire protection projects also completed

3.1.3 Improve Accessibility to Public Facilities for Persons with Disabilities

Five-Year Goal:

To provide and improve accessibility for people with disabilities to public facilities throughout the County.

Year	Funding Type	Allocation	Program Cost	Projects
2000	CDBG	\$118,626	\$246,256	4
2001	CDBG	\$38,795	\$84,895	2
2002	CDBG	\$85,000	\$207,170	4
2004*	CDBG	\$22,340	\$35,820	1
Totals		\$264,761	\$574,141	11

3.2 Responding to Basic Needs

3.2.1 Meet Basic Food and Nutrition Needs

Five-Year Goal:

To provide all residents in need with food and nutritional advice.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$12,000	\$136,497	16,009
2001	CDBG	\$23,582	\$206,080	18,010
2002	CDBG	\$40,000	\$371,209	25,205
2003	CDBG	\$42,125	\$240,488	78,689
2004*	CDBG	\$50,000	\$256,150	43,964
Totals		\$167,707	\$1,210,424	181,877

3.2.2 Provide Access to Primary Health Care

Five-Year Goal:

To increase the percentage of low-income persons with access to primary health care and prescriptions through community-based public and private health care centers.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$22,500	\$603,760	4,125
2001	CDBG	\$27,000	\$667,660	4,159
2002	CDBG	\$18,000	\$281,390	117
2003	CDBG	\$43,000	\$724,332	2,807
2004*	CDBG	\$40,000	\$703,575	3,145
Totals		\$150,500	\$2,980,717	14,353

3.2.3 Link Persons in Need to Essential Community Services

Five-Year Goal:

To provide residents with information on available, appropriate community resources to those in need, and to track gaps in services for future Consolidated Planning purposes.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$35,000	\$235,000	40,528
2001	CDBG	\$32,616	\$262,858	37,172
2002	CDBG	\$25,000	\$58,500	63
2003	CDBG	\$25,000	\$59,670	51
2004*	CDBG	\$25,000	\$45,000	115
Totals		\$142,616	\$661,028	77,929

3.3 Promoting Family Self-Sufficiency and Child Development

3.3.1 Prepare Children and Youth to be Successful Adults

Five-Year Goal:

To provide parents with training and support, as well as necessary resources to give their children a healthy start to increase the likelihood of long-term success.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$45,000	\$297,939	441
2001	CDBG	\$45,155	\$319,546	773
2002	CDBG	\$50,000	\$470,097	595
2003	CDBG	\$53,000	\$515,055	215
2004*	CDBG	\$70,000	\$910,683	1397
Totals		\$263,155	\$2,513,320	3,421

3.3.2 Build Family Self-Sufficiency

Five-Year Goal:

To assist 500 families to achieve self-sufficiency, to the point where they are earning a living wage and are not reliant on welfare benefits.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$144,000	\$646,927	3085
2001	CDBG	\$155,989	\$1,847,515	4135
2002	CDBG	\$175,000	\$1,880,974	5134
2003	CDBG	\$185,000	\$1,661,691	3100
2004*	CDBG	\$125,000		3360
Totals		\$784,989	\$7,609,796	18,814

3.3.3 Help People Acquire Basic Life Skills

Five-Year Goal:

A measurably improved level of skills for entry-level job seekers, as demonstrated by a high level of retention by employers.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$30,000	\$875,867	571
2001	CDBG	\$42,512	\$1,118,251	595
2002	CDBG	\$40,000	\$1,240,601	674
2003	CDBG	\$40,000	\$1,206,771	343
2004*	CDBG	\$88,040	\$1,219,918	395
Totals		\$240,552	\$5,661,408	2,578

3.4 Enhancement of Economic Opportunities

3.4.1 Increase Availability of Affordable, Quality Childcare

Five-Year Goal:

An increased number of affordable high-quality childcare facilities for lower-income working parents throughout Lake County, with longer hours to accommodate the needs of second and third shift workers.

Year	Funding Type	Allocation	Program Cost	Persons Served
2003	CDBG	\$25,000	\$428,341	57
2004*	CDBG	\$20,000	\$555,825	50
Totals		\$45,000	\$984,166	107

3.4.2 Improve Transportation Access to Employment

Five-Year Goal:

Substantial improvement to the transportation system, so that there will be no significant employment sites within Lake County which lack transportation at any time of day that employees need it.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$45,600	\$206,000	312
Totals		\$45,600	\$206,000	312

3.4.3 Expand Vocational Training to Enhance Quality of Job Placement Options

Five-Year Goal:

An increase in the number and variety of vocational classes offered at low cost in Lake County, resulting in more far-ranging employment opportunities for lower-income persons.

Year	Funding Type	Allocation	Program Cost	Persons Served
2000	CDBG	\$49,000	\$731,612	274
2001	CDBG	\$90,946	\$5,597,004	788
2002	CDBG	\$274,788	\$1,753,218	356
2003	CDBG	\$62,400	\$1,326,716	353
2004*	CDBG	\$140,600	\$1,108,986	450
Total		\$617,734	\$10,517,536	2221

3.5 Administration & Planning

3.5.1 To sustain and improve grant management activities to ensure effective use of grant investments

To ensure effective investments of grant resources through improved grant monitoring, including site visits, evaluation of proposed and achieved program outcomes, and implementation of internal processes to streamline grant management process and to ensure consistent enforcement of grant regulations.

Year	Funding Type	Allocation
2000	CDBG	\$353,490
2000	HOME	\$216,544
2001	CDBG	\$453,678
2001	HOME	\$274,653
2002	CDBG	\$434,016
2002	HOME	\$187,400
2003	CDBG	\$462,302
2003	HOME	\$224,469
2004*	CDBG	\$542,467
2004*	HOME	\$175,434
Totals		\$3,324,453

3.5.2 To support education and advocacy

To support the efforts of the Lake County Commissions to enhance the countywide education and advocacy program required to address governance and structural factors contributing to poverty.

Year	Funding Type	Allocation
2000	CDBG	\$79,300
2001	CDBG	\$83,468
2002	CDBG	\$64,509
2003	CDBG	\$75,000
2004*	CDBG	\$69,393
Totals		\$371,670

4.0 North Chicago Community Development Goals & Strategies

4.1 Suitable Living Environments

4.1.1 Housing Demolition

Funding in this area will allow acquisition and demolition of unsafe housing that may be contributing to the decline in safety and quality of life in North Chicago neighborhoods.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2000	CDBG	\$100,000	\$100,000	\$0	\$100,000	0
Totals		\$100,000	\$100,000	\$0	\$100,000	0

4.1.2 Public Improvement Activities

Public Facilities

Funding in this area would be for the development of, or improvements to, public facilities, which will enhance the quality of life for the maximum number of residents of the City of North Chicago. Such examples include parks and recreational facilities.

Parks and Recreational Facilities received the second highest priority for this Consolidated Plan. The City has been expanding even further west with many different kinds of housing developments, but lacking any suitable kind of park or recreational facility to serve the residents of the community. The City is also considering using some of its land it owns to convert into parks or recreational facilities.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2001	CDBG	\$80,000	\$162,000	-	\$80,000	None
2002	CDBG	\$15,000	\$30,000	-	\$15,000	None
2004*	CDBG	\$25,000	\$25,000	\$25,000	-	50 Seniors
Totals		\$120,000	\$217,000	\$25,000	\$95,000	50 Seniors

Public Infrastructure

The City of North Chicago experienced major flood events, most recently in 1993, which resulted in losses of public and private property and severe overloading of existing stormwater systems. In 1993, the City of North Chicago was granted Supplemental Disaster

Relief Funds by the U.S. Department of Housing and Urban Development (HUD) to assist in recovery efforts from the Great Midwest Flood.

In an effort to address these problems, the City Engineer created a stormwater detention plan to help alleviate these problems of flooding. This stormwater detention plan has resulted in the creation of four detention facilities that have greatly reduced the impact of overloaded stormwater systems. The City of North Chicago also received awards from the Lake County Stormwater Management Commission and the American Public Works Association (APWA – Chicago Chapter) in 1997 for these flood abatement projects. The City of North Chicago intends to maintain these facilities, if not expand upon them with future additional sites.

The City will also concentrate its efforts on street and sidewalk improvements. Funding for these activities, over the period of the Consolidated Plan time frame, will be provided by the City of North Chicago, the Illinois Motor Fuel Tax (MFT) and the Community Development Block Grant (CDBG) funds. Usage of these funds will further the goal of providing suitable and safe living environments for the residents of the City of North Chicago.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiary
2000	CDBG	\$339,368	\$1,009,993	\$210,270	\$129,098	5 streets/sidewalks
2001	CDBG	\$277,349	\$835,000	\$160,473	\$116,876	13 streets/sidewalks
2002	CDBG	\$160,000	\$760,000	\$103,988	\$56,012	16 streets/sidewalks
2003	CDBG	\$135,000	\$1,308,000	\$		
2004*	CDBG	\$145,000	\$2,117,000	\$145,000	-	N/A
Totals		\$1,056,717	\$6,029,993		\$	34 Projects

4.1.3 Public Services

Among the public service needed for the City of North Chicago, the primary need is given to crime awareness with health services secondary. These services will receive funding, in an amount yet to be determined, from various sources, including Community Development Block Grant (CDBG). The services focus on providing a suitable living environment, as both are issues of human needs – safety and health. Other needs will also be addressed and supported by funding as they fit into the overall Consolidated Plan. Those needs include, but are not limited to, youth services and employment training.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2000	CDBG	\$55,500	\$975,749	\$55,500	-	2719
2001	CDBG	\$73,921	\$483,070	\$62,400	\$11,521	2046
2002	CDBG	\$61,050	\$2,826,249	\$59,351	\$1,699	883
2003	CDBG	\$61,575	\$1,818,383			
2004*	CDBG	\$67,795	\$3,341,905	\$67,795		2375
Totals		\$319,841	\$9,445,356		\$	8023 Persons

4.1.4 Handicapped Accessibility Improvements

Since the passage of the Americans with Disabilities Act, accessibility needs have been a high priority for the City of North Chicago. Funds will be used to improve all types of accessibility, especially within North Chicago City Hall. This will provide a suitable environment for all residents of North Chicago and its visitors. Written in 1993, and updated on an annual basis, the City of North Chicago established a plan to address accessibility needs and improvements that are necessary, not only in North Chicago City Hall, but in the

community as well.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2000	CDBG	\$168,597	\$232,472	\$105,309	\$69,660	8
2001	CDBG	\$128,550	\$312,000	\$112,605	\$53,263	13
2002	CDBG	\$120,000	\$195,000	\$48,628	\$71,372	7
2003	CDBG	\$175,000	\$175,000	\$	\$	
2004*	CDBG	\$30,000	\$30,000	\$30,000	-	15
Totals		\$622,147	\$944,472		\$	43 Homes

4.1.5 Historic Preservation Needs

The City of North Chicago will be willing to examine preservation needs for both residential and non-residential buildings on a case by case basis should the need arise during the time frame of this Consolidated Plan.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
00-04	CDBG					
Totals		\$0		\$0		0

4.2 Enhancement of Economic Opportunities

4.2.1 Five Points Economic Development Corporation

Economic development activity within the City of North Chicago is monitored by the Five Points Economic Development Corporation, and operated by the Community Development and Planning Department of the City of North Chicago. During the past fiscal year, the Five Points Economic Development Corporation made \$100,000 in low-interest business loans available. This in turn helps foster job creation because for every \$25,000 that is loaned, one full-time position must be created.

North Chicago has been struggling economically because there is no presence of a strong retail market. The current unemployment rate is over 10% and to compound the problem, North Chicago is a landlocked community with over 60% of its land non-taxable. The expansion of North Chicago-based Abbott Laboratories promises further employment expansion in the future. The U.S. Navy is also in the process of consolidating its operations at the Great Lake Naval Training Center, and could add thousands of new employees to the area.

The City of North Chicago will be allocating well over \$500,000 in funds over the period covered by the Consolidated Plan to help businesses locate to the City or help those already in the City with capital to expand or to rehabilitate and improve their infrastructure.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2000	CDBG	\$154,536	\$303,953	-	\$154,536	0
2001	CDBG	\$286,942	\$465,000	\$4,219	\$282,723	1
2002	CDBG	\$152,200	\$365,000	\$19,212	\$132,988	6
2003	CDBG	\$249,550	\$938,000	\$	\$	
2004*	CDBG	\$363,000	\$1,271,000	\$363,000	-	*10
Totals		\$1,206,228	\$3,342,953	\$	\$	17 Businesses

4.2.2 Transportation

There are a predominant number of North Chicago residents who do not have adequate transportation to and from job and retail centers, particularly those centers which are not located close to the homes of these residents. This is due in part because many of North Chicago's low-income residents do not have a car and ridership on public transportation is low. The City of North Chicago intends to work better with agencies, such as PACE and METRA, to increase the ridership, make stops convenient for the residents, and to make physical improvements to improve transit performance and access to transit.

The City of North Chicago also intends to monitor and evaluate the transit service within the City to determine how well it is serving the community and the quality of transit service provided.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2004*	CDBG	\$30,000	\$500,000	\$30,000	-	Citywide
Totals		\$30,000	\$500,000	\$30,000	-	Citywide

4.2.3 Child Care Facilities

By assisting child care facilities, it helps keep the cost of enrollment down and at the same time, provides parents with a safe environment for their children while the parents are able to join the labor force or obtain job training. The Five Points Economic Development Corporation helped facilitate the opening of a 24-hour day care facility that caters to parents who works shifts other than 9:00 AM to 5:00 PM. This type of activity helps to meet both the statutory goal of providing suitable living environments and that of enhancing economic opportunities.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
00-04						
Totals		\$0		\$0		0

4.3 Planning & Administration

Funding in this area will be used to efficiently and effectively manage and monitor the use of Community Development Block Grant funding and explore new and innovative ways of using and leveraging federal resources. Community Development Block Grant Funds must be managed in compliance with federal regulations and in the best interest of the low-income population.

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2000	CDBG	\$125,000	\$125,000	\$9,009	\$115,991	N/A
2001	CDBG	\$163,222	\$213,222	\$79,502	\$83,720	N/A
2002	CDBG	\$120,400	\$175,400	\$85,541	\$34,859	N/A
2003	CDBG	\$82,100	\$249,256			31
2004*	CDBG	\$50,000	\$50,000	\$50,000	-	20
Totals		\$540,722	\$812,878	\$	\$	51 Persons

5.0 Waukegan Community Development Goals & Strategies

5.1 Public Facilities

5.1.1 Downtown Revitalization Area

Five-Year Goal:

Visible, tangible and planned improvements to the condition of the downtown area to support economic revitalization.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$200,000	\$200,000	\$195,385	SL/BL
2001	CDBG	\$200,000	\$200,000	\$144,120	SL/BL
2004*	CDBG	\$10,599	\$14,400	\$10,599	SL/BL
Totals		\$410,599	\$414,400	\$350,104	SL/BL

5.1.2 Infrastructure Improvements

Five-Year Goal:

Improved condition and safety of public infrastructure, particularly in low-income areas.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries**
2000	CDBG	\$100,000	\$100,000	\$100,000	25,506
2001	CDBG	\$100,000	\$100,000	\$100,000	
2002	CDBG	\$139,200	\$158,500	\$139,162	100
2003	CDBG	\$215,000	\$235,000	\$215,000	253
2004*	CDBG	\$137,400	\$183,143	\$137,400	
Totals		\$691,600	\$776,643	\$691,562	25,859

**Beneficiary figures include persons served by sidewalks and ADA improvements

5.1.3 Recreational and Service-Oriented Facilities

Five-Year Goal:

A variety of service and recreational facilities that offer numerous options for a multitude of participatory activities and programs.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$17,500	\$100,000	\$10,746	1000
2002	CDBG	\$31,800	\$31,800	\$27,807	8500
Totals		\$49,300	\$131,800	\$38,553	9500

5.1.4 Accessibility for People with Disabilities

Five-Year Goal:

Fewer barriers which prevent equal access for people with disabilities.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2001	CDBG	\$13,425	\$17,900	\$10,942	130
2002	CDBG	\$19,765	\$26,353	\$16,661	166
2003	CDBG	\$7,373	\$9,830	\$7,373	179
2004*	CDBG	\$16,851	\$30,526	\$16,851	177
Totals		\$57,414	\$84,609	\$51,827	652

5.2 Public Services

5.2.1 Youth Services

Five-Year Goal:

To have a variety of educational and recreational activities and programs available to Waukegan youth, and to have services available which protect the best interests of all children, particularly those at-risk.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$31,000	\$240,946	\$30,863	1997
2001	CDBG	\$34,930	\$462,525	\$34,930	606
2002	CDBG	\$35,190	\$614,000	\$35,190	812
2003	CDBG	\$42,000	\$873,950	\$42,000	1558
2004*	CDBG	\$58,208	\$3,657,062	\$58,208	4374
Totals		\$201,328	\$5,848,483	\$201,191	9347

5.2.2 Senior Services

Five-Year Goal:

To have a variety of services available to seniors, which will help them to remain independent.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$25,000	\$871,628	\$25,000	541
2001	CDBG	\$24,930	\$1,013,191	\$24,930	539
2002	CDBG	\$30,190	\$692,646	\$30,190	546
2003	CDBG	\$30,000	\$575,910	\$30,000	482
2004	CDBG	\$26,355	\$426,375	\$26,355	470
Totals		\$136,475	\$3,579,750	\$3,289,850	2578

5.2.3

Five-Year Basic Needs Assistance Goal:

Opportunities for all people to have, at a minimum, their basic needs met.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$40,000	\$478,530	\$40,000	1123
2001	CDBG	\$55,360	\$376,914	\$43,395	2634
2002	CDBG	\$35,190	\$930,278	\$35,190	2915
2003	CDBG	\$59,000	\$2,114,972	\$59,000	20574
2004*	CDBG	\$52,829	\$2,319,783	\$52,829	24141
Totals		\$242,379	\$6,220,477	\$230,414	51387

5.2.4 Community Safety

Five-Year Goal:

Effective Community Oriented Policing and a pervasive feeling of safety within neighborhoods.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$38,050	\$130,315	\$38,050	3120
2001	CDBG	\$30,120	\$75,190	\$30,120	3120
2002	CDBG	\$30,095	\$81,016	\$30,095	3160
2003	CDBG	\$20,000	\$82,816	\$20,000	3170
2004	CDBG	\$19,522	\$90,544	\$19,522	3175
Totals		\$137,787	\$459,881	\$137,787	15745

5.2.5 Other Public Services

Five-Year Goal:

To have services available to meet all types of needs.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$9,500	\$93,500	\$9,500	714
2001	CDBG	\$40,360	\$683,140	\$40,360	4838
2002	CDBG	\$34,035	\$664,798	\$34,035	6356
2003	CDBG	\$50,900	\$2,014,766	\$50,900	2209
2004*	CDBG	\$41,236	\$1,408,236	\$41,236	1891
Totals		\$176,031	\$4,864,440	\$176,031	16008

5.3 Code Enforcement

Five-Year Goal:

Improved safety and appearance of neighborhoods.

Year	Funding Type	Allocation	Program Cost	Amount Spent	Beneficiaries
2000	CDBG	\$304,550	\$304,550	\$453,477	31
2001	CDBG	\$491,275	\$491,275	\$454,088	27
2002	CDBG	\$522,935	\$533,940	\$589,747	7040
2003	CDBG	\$652,527	\$701,638	\$882,057	7062
2004*	CDBG	\$693,800	\$752,673	\$693,800	9560
Totals		\$2,665,087	\$2,784,076	\$3,073,169	23720

5.4 Program Oversight and Administration

Five-Year Goal:

To make the most effective use of CDBG funding and benefit the community to the greatest extent possible.

Year	Funding Type	Allocation	Program Cost	Amount Spent
2000	CDBG	\$191,400	\$191,400	\$166,676
2001	CDBG	\$247,600	\$247,600	\$199,994
2002	CDBG	\$219,600	\$219,600	\$191,601
2003	CDBG	\$269,200	\$269,200	\$206,564
2004	CDBG	\$264,200	\$264,200	\$264,200
Totals		\$1,192,000	\$1,192,000	\$1,029,035

APPENDIX D: REFERENCES

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