WAUKEGAN
City of Progress Illinois

CITY OF NORTH CHICAGO
ILLINOIS
1909

LakeCounty

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Housing & Community Development Commission

Action Plan 2019 - Third Amendment

May 1, 2019 to April 30, 2020

Lake County Board Approval – August 11, 2020

This is the ~~second~~ third amendment to the Program Year 2019 (PY19) Annual Action Plan (AAP). The amendment incorporates Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) funding appropriated by the passing of the CARES Act. The additional CDBG and ESG funding allocated to Lake County is intended to assist in the community response to needs arising from the COVID-19 pandemic.

Executive Summary

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

1. Introduction

In this fifth and final year of the 2015 to 2019 Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD), Lake County continues working towards the five-year goals of building affordable housing, suitable living environments and new job creation opportunities. This work is in support of affirmatively furthering fair housing.

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

The existing laws and executive orders that define protected classes for housing in Lake County include:

<u>Federal</u>

- Age Discrimination Act of 1975
- Americans with Disabilities Act of 1990
- Architectural Barriers Act of 1968
- Civil Rights Act of 1964
- Executive Order 11063, 12892, 13166

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- Housing and Community Development Act of 1974
- Rehabilitation Act of 1973

State

- Illinois Human Rights Act

The protected classes that result from these laws are as follows:

- Race and color
- Gender
- Age
- Religion
- Physical and mental disability
- National origin and ancestry
- Sexual orientation
- Marital status
- Military status and Unfavorable Military Discharge
- Familial status
- Victims of sexual harassment
- Individuals with orders of protection (for victims of domestic violence)

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2. Summarize the objectives and outcomes identified in the Plan

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

In this five year plan, Lake County set the following ten goals:

1. To acquire and/or rehab existing buildings in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations.

2. To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations.

3. To end homelessness in Lake County.

4. To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.

5. To revitalize deteriorating or deteriorated neighborhoods.

6. To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.

7. To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.

8. To foster welcoming, inclusive and neighborly suburban communities.

9. To create or retain jobs for low- and moderate- income persons.

10. To support low- and moderate-income workers in need of job training, of transportation for access to employment, and/or of access to affordable, quality child care.

3. Evaluation of past performance

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

Five-year plan to date, Lake County's progress on converting existing single family homes to affordable housing has been steady due to effective downpayment assistance and owner-occupied rehab programs administered by the Affordable Housing Corporation of Lake County --- now merged with Community Partners for Affordable Housing and its successful Community Land Trust. For the development of new affordable housing, Lake County's 2015 investment in forty new units of affordable housing at Fairhaven Crossing in Mundelein was an early success. Since then, however, major commitments of HUD entitlement funds to potential new affordable rental housing in Deerfield, Mundelein and Waukegan has been reserved or reallocated as those large rental projects were delayed or canceled. Lake County's ongoing commitment to alleviating renters' cost burden and to ending homelessness continues to result in substantial investment in Homelessness Prevention and Rapid Rehousing. Toward the end of this five-year plan, Lake County increased its focus on increasing permanent supportive housing (PSH) through both new construction projects (Kirwan Apartments in Waukegan and Zion Woods Apartments in Deerfield) and proposed Tenant-Based Rental Assistance (TBRA) for chronically homeless waiting for PSH on the Continuum of Care's by-name list (Coordinated Entry).

Lake County's commitment to accessibility modifications has funded the installation of ramps, automated door-openers, chair lifts and elevators in facilities across the County. New job creation

OMB Control No: 2506-0117 (exp. 06/30/2018)

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projects have ranged from starting a home-grown microloan program at the Black Chamber of Commerce of Lake County to creating better linkages for entrepreneurs in Lake County to Accion's downtown microloan offerings.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For this 2019 Annual Action plan, a public hearing on community needs was held on September 12, 2018. For the Plan itself, official public comment period was from February 13 to April 8, 2019. Two public hearings were held at meetings of the Housing & Community Development Commission on February 13 and March 13, 2019.

A public hearing for this proposed amendment will be held on October 23, 2019 at the meeting of the Housing & Community Development Commission.

5. Summary of public comments

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

Laura Ramirez spoke on behalf of A Safe Place, which provides services to those experiencing domestic violence, thanking the Housing and Community Development Commission's (HCDC) Advisory and Recommendation Committees (ARCs). The ARC's funding recommendation for security improvements will allow the agency to ensure that individuals who flee from violence aren't at risk of further violence by their abusers and for accessibility improvements will ensure that those with disabilities will have equal access to shelter.

Gail Weil, Executive Director of Community Youth Network (CYN) Counseling Center, stated that the agency had just celebrated its 40th anniversary. The agency offers a school-based therapeutic program which assists families that have been indicated for child abuse. Ms. Weil thanked the HCDC for PY2018 funding, which enabled CYN to help more than 500 at-risk youths and asked that the proposed PY2019 funding be approved, so that CYN may continue this work.

Reverend Jackie Lynn, of ElderCARE, thanked the HCDC for her agency's funding recommendation for its project to provide transportation to Lake County's homebound senior citizens. Last year, the agency provided 1911 round-trip rides to healthcare appointments, allowing ElderCARE's clients to improve their health and maintain their independence by remaining in their homes.

Susan Shulman, of Highland Park Highwood Legal Aid Clinic (Clinic), offered her appreciation for the agency's funding recommendation. The proposed funding will be used to help those experiencing domestic violence, a project that has expanded from helping 7 victims during 2016 to aiding 119 victims

OMB Control No: 2506-0117 (exp. 06/30/2018)

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during 2018. Ms. Shulman added that the Clinic has reached out to surrounding communities to offer its services to a larger area.

Elizabeth Thielen, of Nicasa, thanked the HCDC for Nicasa's funding recommendations. As President of the Illinois Council on Problem Gambling, she informed those present that Lake County may be the only Illinois county utilizing Video Gaming Revenue funds to mitigate the harm caused by gambling. Nicasa is working hard to spread the word about gambling addiction and to provide services to help those with this problem.

Maya Ziv-El, Fair Housing attorney for Prairie State Legal Services' Fair Housing Program (Program), thanked the HCDC for continued funding for the Program and informed those present that the funds allowed Prairie State to add a staff attorney who handles only housing discrimination cases. She said she recently noted that the most prevalent type of discrimination has been against people with disabilities, both physical and mental. The Program also provided Fair Housing Rights Act training to many social service providers, community groups, landlords and the staffs and clients of the local housing authorities. Ms. Ziv-El asked that the HCDC favorably consider the Program's proposed funding, thereby allowing the agency to continue serving the County's residents.

Cheryl Hudson-Jackson, of YWCA Lake County, explained the agency's tenets and programs including the youth STEM (Science, Technology, Engineering and Mathematics) after-school classes and summer camps, currently reaching 594 youth. The YWCA believes in the early introduction of STEM education; the proposed funding would allow the agency to initiate the TechGYRLS project, to introduce possible career paths to young girls.

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

N/A

7. Summary

Please also see the Consultation section of this Action Plan for agencies who attending the Action Plan public hearings.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Questions relating to the consolidated plan may be directed to:

Jodi Gingiss, Community Development Administrator
500 W. Winchester Road, Libertyville, IL 60048
p. 847-377-2139
e. JGingiss@lakecountyil.gov

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

1. Introduction

In September 2018, Lake County announced future availability of 2019 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2018 funding.

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

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

Working with representatives at each of Lake County's three public housing agencies, Lake County Community Development staff have identified several opportunities to enhance coordination and improve program outcomes. To improve programs that provide resources for families and youth, veterans, and Lake County residents experiencing homelessness, Community Development staff regularly facilitate and attend meetings with public housing agencies. In addition to public housing agency staff, these meetings include representatives from housing and homeless service providers involved with the Lake County Coalition for the Homeless, which includes private, public, and governmental agencies that provide housing, health services, mental health services, and other services. These meetings have improved coordination, established open lines of communication, and are expected to improve the outcomes of the programs that help Lake County residents in need of affordable housing and supportive services.

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

The Continuum of Care and Lake County Community Development coordinate extensively to address the needs of homeless persons by aligning funding towards joint interventions such as rapid rehousing, homelessness prevention and permanent supportive housing. We use common metrics when evaluating the use of funds intended to provide relief for individuals facing housing crises. These are the system performance measures mandated by HUD.

The Continuum of Care Program Coordinator and her staff, the HMIS administrator, are both Lake County employees who work in cooperation with the local CoC and manage these measures. Each staff person sits on the CoC's HMIS committee and all organizations entering HMIS data do so into a common system that captures both results that have come from the investment of CoC funds and ESG funds.

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

The Community Development staff that manages the County's ESG funds regularly participates in Continuum of Care (CoC) meetings in partnership with the Continuum of Care Coordinator who works out of the same office as the County's ESG fund manager. Decisions on the allocation of both funding sources are discussed in open meetings and both groups strive to follow the prescriptions of HUD on the most effective way to distribute the available resources.

The Continuum of Care and Lake County Community Development use common metrics when evaluating the use of funds intended to provide relief for individuals facing housing crises. These are the system performance measures mandated by HUD. As a practice Lake County Community Development requires each ESG recipient to complete a quarterly CAPER report that summarizes each agencies outcomes in concert with HUD's system performance measures.

Finally, the staff that manages the County's ESG funds sits on the CoC's Monitoring and Project Performance committee and whose purpose is to evaluate the performance of organizations receiving CoC funds. There is a lot of cross-over between these agencies and those that receive ESG funds which results in a well-informed collaboration.

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

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Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Teska Associates
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Teska Associates attended a public hearing about the 2019 action plan.
2	**Agency/Group/Organization**	United Way of Lake County
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from United Way attended a public hearing about the 2019 action plan.
3	**Agency/Group/Organization**	Lake County Municipal League
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Municipal League attended a public hearing about the 2019 action plan.
4	**Agency/Group/Organization**	Stormwater Management Commission
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Stormwater Management Commission attended a public hearing about the 2019 action plan.
5	**Agency/Group/Organization**	YOUTH CONSERVATION COPRPORATION (YCC) YOUTHBUILD
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Youth Conservation Corps attended a public hearing about the 2019 action plan.
6	**Agency/Group/Organization**	Lake County Clerk
	Agency/Group/Organization Type	Other government - County

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Clerk's office attended a public hearing about the 2019 action plan.
7	**Agency/Group/Organization**	Greater Waukegan Development Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Greater Waukegan Development Coalition attended a public hearing about the 2019 action plan.
8	**Agency/Group/Organization**	Glenkirk
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Glenkirk attended a public hearing about the 2019 action plan.
9	**Agency/Group/Organization**	ElderCARE @ ChristChurch
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from ElderCare attended a public hearing about the 2019 action plan.
10	**Agency/Group/Organization**	Catholic Charities Lake Cnty Waukegan
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Catholic Charities attended a public hearing about the 2019 action plan.
11	**Agency/Group/Organization**	Bannockburn School District 106
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Bannockburn School District attended a public hearing about the 2019 action plan.
12	**Agency/Group/Organization**	Waukegan Park District
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Waukegan Park District attended a public hearing about the 2019 action plan.

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13	**Agency/Group/Organization**	LAKE COUNTY RESIDENTIAL DEVELOPEMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from LCRDC attended a public hearing about the 2019 action plan.
14	**Agency/Group/Organization**	I-PLUS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from I-Plus attended a public hearing about the 2019 action plan.

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15	**Agency/Group/Organization**	City of Zion
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the City of Zion attended a public hearing about the 2019 action plan.
16	**Agency/Group/Organization**	Mano a Mano Family Resource Center
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Mano a Mano attended a public hearing about the 2019 action plan.
17	**Agency/Group/Organization**	Ancel Glink
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Ancel Glink attended a public hearing about the 2019 action plan.

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18	**Agency/Group/Organization**	CITY OF WAUKEGAN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the City of Waukegan attended a public hearing about the 2019 action plan.
19	**Agency/Group/Organization**	NICASA
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Nicasa attended a public hearing about the 2019 action plan.
20	**Agency/Group/Organization**	YWCA OF LAKE COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from YWCA attended a public hearing about the 2019 action plan.
21	**Agency/Group/Organization**	LAKE COUNTY ADMINISTRATOR'S OFFICE
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Lake County Administrator's office attended a public hearing about the 2019 action plan.
22	**Agency/Group/Organization**	LAKE COUNTY SHERIFF'S ADULT
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Lake County Sheriff's office attended a public hearing about the 2019 action plan.
23	**Agency/Group/Organization**	PRAIRIE STATE LEGAL SERVICE
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Service-Fair Housing Services - Victims

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Prairie State Legal Services attended a public hearing about the 2019 action plan.
24	**Agency/Group/Organization**	Corporation for Supportive Housing
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from CSH attended and spoke at a public hearing about the 2019 action plan.
25	**Agency/Group/Organization**	Raquan's Haven
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Raquan's Haven attended and spoke at a public hearing about the 2019 action plan.
26	**Agency/Group/Organization**	Highland Park Community Nursery School & Day Care Center
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from HP Community attended and spoke at a public hearing about the 2019 action plan.
27	**Agency/Group/Organization**	Village of Fox Lake
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Village of Fox Lake attended and spoke at a public hearing about the 2019 action plan.

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28	**Agency/Group/Organization**	PADS Lake County
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from PADS attended and spoke at a public hearing about the 2019 action plan.
29	**Agency/Group/Organization**	Highland Park Highwood Legal Aid Clinic
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Highland Park Highwood Legal Aid Clinic attended and spoke at a public hearing about the 2019 action plan.
30	**Agency/Group/Organization**	Antioch Area Healthcare Accessibility Alliance
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the AAHAA attended and spoke at a public hearing about the 2019 action plan.
31	**Agency/Group/Organization**	Office of Brad Schneider
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Office of Brad Schneider attended and spoke at a public hearing about the 2019 action plan.

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32	**Agency/Group/Organization**	Zacharias Sexual Abuse Center
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Zacharias Center attended and spoke at a public hearing about the 2019 action plan.
33	**Agency/Group/Organization**	LAKE COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.
34	**Agency/Group/Organization**	WAUKEGAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

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	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waukegan Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.
35	**Agency/Group/Organization**	North Chicago Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	North Chicago Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County Coalition for the Homeless	Each plan intends to improve the systems in Lake County targeted at providing homes for individuals and families without a stable residence.

Table 3 – Other local / regional / federal planning efforts

Narrative

The Executive Summary section contains additional information on public comment made during the Consultation period.

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Persons with disabilities Residents of Public and Assisted Housing	A public meeting was held about the 2019 Annual Action Plan on Sept. 12. The meeting was attended by a variety of representatives from nonprofit agencies and government officials. Over thirty different organizations were represented between the two public meetings.	Comments included support for stormwater management funding, support of transportation services for seniors, encouragement to fund more affordable housing and encouragement to support programs that encourage landlords to rent to low-income/high-barrier households.	None.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	A public meeting was held about the 2019 Annual Action Plan on February 13, 2019. The meeting was attended by a variety of representatives from nonprofit agencies and government officials. Over thirty different organizations were represented between the two public meetings	Comments included encouragement to support domestic violence intervention services, as well as counseling services, legal aid services, gambling addiction treatment services, transportation services for seniors, fair housing interventions, and youth education services.	None.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	A public meeting was held about the 2019 Annual Action Plan on March 13, 2019.	Comments included encouragement to support homeless services such as rapid rehousing and homeless prevention. A public comment was entered related to the negative impacts of gambling addiction and the need to fund gambling outreach programs.	None	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The 2019 Expected Resources are based on the PY19 allocation for CDBG (Lake County & North Chicago), HOME and ESG prior year resources, program income, CDBG-CV and ESG-CV entitlement funds appropriated in the CARES Act as shown below.

Annually, Lake County provides an additional $300,000 of its general funds for affordable housing.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,809,317	67,688	2,088,164	4,965,169	0	
CDBG-CV	public - federal	Admin and Planning Economic Development Housing Rental Assistance Public Services	~~1,591,824~~ 1,709,120	0	0	~~1,591,824~~ 1,709,120		

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,509,922	23,591	1,254,868	2,788,381	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	224,137	0	0	224,137	0	
ESG-CV	public - federal	Overnight shelter Rapid re-housing (rental assistance)	777,472			777,472		
Other	public - local	Housing	300,000	1,000	0	301,000	0	

Table 2 - Expected Resources – Priority Table

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

Federal funds are leveraged with developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds. Match requirements are met by local fundraising, donated materials and labor, and state and local grant funds.

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

Lake County owns or is tax trustee for several parcels of land throughout its jurisdiction for which there is currently no process in place to address directly the needs identified in the Consolidated Plan. Community Development staff will be working with other stakeholders during the course of PY19 to seek and evaluate potential opportunities to leverage County-owned land in support of the Consolidated Plan.

Discussion

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

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Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehab Existing Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	City of Waukegan Zion Employment & Transit Centers North Chicago	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: $1,707,118 HOME: $1,355,845	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Rental units rehabilitated: 347 Household Housing Units Homeowner Housing Rehabilitated: 17 Household Housing Units Homeless Person Overnight Shelter: 60 persons assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Mundelein Zion Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods	CDBG: $804,061 HOME: $837,501 Local: $21,000	Brownfield acres remediated: 2 acres remediated Rental units constructed: 24 Household Housing Unit Homeowner housing rehabilitated: 3 housing units Buildings demolished: 4 buildings
3	Assist People Without a Home	2015	2019	Homeless	Lake County	Low Cost Housing Strengthen Neighborhoods	ESG: $1,001,609 CDBG~~: $850,000~~ $880,000	Tenant-based rental assistance / Rapid Rehousing: 32 Households Assisted Homeless Person Overnight Shelter: 1,179 Persons Assisted Homelessness Prevention: 638 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing Homeless	Lake County	Low Cost Housing	CDBG: $129,980 HOME: $444,043 Local: $250,000	Public service activities other than Low/Moderate Income Housing Benefit: 659 Persons Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Housing for Homeless added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 29 Households
5	Provide Adequate Low/Mod Income Area Infrastructure	2015	2019	Non-Housing Community Development	Round Lakes North Chicago	Strengthen Neighborhoods	CDBG: $683,281	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3080 Persons Assisted Businesses assisted: 1 business

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	North Chicago	Strengthen Neighborhoods	CDBG: $10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
7	Assist People with Disabilities	2015	2019	Affordable Housing Non-Homeless Special Needs	City of Waukegan North Chicago	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: $251,437	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5305 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Low Cost Housing Strengthen Neighborhoods	CDBG: ~~$491,693~~ $578,989	Public service activities other than Low/Moderate Income Housing Benefit: ~~1609~~ 6,500 Persons Assisted
9	Job Creation	2015	2019	Non-Housing Community Development	Lake County	Job Creation and Retention	CDBG: $650,251	Jobs created: 17 jobs Business assisted: 20 businesses
10	Provide Services for Job Stability	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Lake County	Job Creation and Retention Strengthen Neighborhoods	CDBG: $75,485	Public service activities other than Low/Moderate Income Housing Benefit: 164 Persons Assisted
11	Grant & Program Administration	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: $903,687 HOME: $150,992 Local: $30,000	Other: 1 Other

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Table 3 – Goals Summary

Goal Descriptions

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

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

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AP-35 Projects - 91.420, 91.220(d)

Introduction

According to 24 CFR 91.1, the overall goal of the community planning and development programs covered (in this Plan) is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

(i) Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

(ii) A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

(iii) Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

In the context of these three HUD goals, projects #1 through #4 support Create Decent Housing; projects #5 through #8 aim the Create Suitable Living environments and projects #9 & #10 aim to Expand Economic Opportunities.

A total of ~~$1,571,397~~ $1,688,693of CDBG has been allocated to public service projects; (Project 3 - ~~$850,000~~ $880,000; Project 4 - $99,980; Project 7 - $54,239; Project 8 ~~- $491,693~~ $578,989; Project 10 - $75,485).

Lake County Consortium's total 2019 HOME allocation was $1,509,922.00, which requires a CHDO set-aside minimum of $226,488.30. Lake County Consortium has one CHDO-eligible set-aside project for 2019, (Project 1) which has a total grant funding award of $465,700.00. This exceeds Lake County's CHDO reserve set-aside minimum by $239,211.70

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

Table 4 – Project Information

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

Allocation priorities remain consistent with the approved ~~Second~~ Third Amendment of the 2015-2019 Consolidated Plan for Housing & Urban Development (HUD).

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AP-38 Project Summary

Project Summary Information

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1	**Project Name**	Rehabilitate Existing Housing: Affordable & Special Needs
	Target Area	City of Waukegan Employment & Transit Centers North Chicago
	Goals Supported	Rehab Existing Housing: Affordable & Special Needs
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: $1,707,118 HOME: $1,355,845
	Description	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Rental units rehabilitated: 347 Household Housing Units Homeowner Housing Rehabilitated: 17 Household Housing Units Homeless Person Overnight Shelter: 60 persons assisted
	Location Description	Waukegan, Highland Park, Lake Forest, Highwood, North Chicago
	Planned Activities	• Community Partners for Affordable Housing owner-occupied rehabilitation program; $468,304 ($158,542 North Chicago HOME; $199,763 Lake County CDBG; $110,000 CDBG project delivery). • Community Partners for Affordable Housing ($465,700 HOME; CHDO set aside) acquisition, rehabilitation and resale of housing units (plus $20,000 HOME CHDO operating). • Debruler Company ($151,940 CDBG) roof replacement at Hebron Townhomes rentals • Debruler Company ($825,000 CDBG) rehabilitation at Lilac Ledge apartments. • A Safe Place ($51,466 CDBG) security upgrades at multifamily rental housing complex. • Raquan's Haven ($68,950 CDBG) Acquisition, rehabilitation and rental of 2-units • City of Waukegan ($711,603 HOME) rehabilitation of Barwell Manor • Lake County Haven ($300,000 CDBG) Acquisition of new shelter

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2	**Project Name**	Develop New Housing: Affordable & Special Needs
	Target Area	City of Waukegan Mundelein Zion Employment & Transit Centers North Chicago
	Goals Supported	Develop New Housing: Affordable & Special Needs
	Needs Addressed	Low Cost Housing
	Funding	CDBG: $804,061 HOME: $837,501 Local: $21,000
	Description	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Brownfield acres remediated: 2 acres remediated Rental units constructed: 24 Household Housing Unit Homeowner housing rehabilitated: 3 housing units Buildings demolished: 4 buildings
	Location Description	North Chicago, Waukegan, Zion, Deerfield, Mundelein
	Planned Activities	Activities planned under the goal to Develop New Housing - Affordable & Special Needs include the following: • Debruler Company ($25,144 CDBG) for environmental site investigation at potential affordable housing project in Mundelein, IL. • Youth Conservation Corps. (YCC - $21,000 local funds) construction of small homes on vacant lots in North Chicago, Waukegan and Zion. • HODC – ($1,450,000; $642,499 CDBG and $807,501 HOME) Site preparation for 25-unit affordable housing development (plus $30,000 HOME CHDO operating) • City of North Chicago ($136,418 CDBG) blighted property demolition program
3	**Project Name**	Assist People Without a Home
	Target Area	Lake County
	Goals Supported	Assist People Without a Home

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	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	ESG: $1,001,609 CDBG: ~~$850,000~~ $880,000
	Description	To end homelessness in Lake County.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 32 Households Assisted Homeless Person Overnight Shelter: ~~970~~ 1,179 Persons Assisted Homelessness Prevention: 638 Persons Assisted
	Location Description	Residents from throughout the County are provided services from the funds invested via this program.
	Planned Activities	• Lake County Haven ($26,637 ESG), homeless shelter – shelter services for individuals and families. • Catholic Charities ($49,195 ESG and $250,000 CDBG) Homelessness Prevention – short term rental assistance and case management for persons at imminent risk of homelessness. • Catholic Charities ($411,297 ESG) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families. • A Safe Place ($126,458 ESG) Domestic Violence Shelter – shelter services and case management for victims of domestic violence. • PADS ($274,335 ESG and $30,000 CDBG) Overnight shelter – night-by-night shelter services and case management. • Homeless Management Information System administration ($19,130 ESG) • Prairie State Legal Services ($100,000 CDBG) Legal Services • Community Partners for Affordable Housing ($250,000 CDBG) Rental Assistance • Community Action Partnership ($200,000 CDBG) Rental Assistance • North Shore Legal Aid Clinic ($50,000 CDBG) Legal Services • ESG Grant Administration ($94,557 ESG)
4	**Project Name**	Subsidize Housing for Low/Mod Income Families
	Target Area	Lake County
	Goals Supported	Subsidize Housing for Low/Mod Income Families

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	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: $129,980 HOME: $444,043 Local: $250,000
	Description	To provide direct assistance to facilitate and expand home ownership among and/or to provide rental assistance to persons of low- and moderate-income.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 659 Persons Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Housing for Homeless added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 29 Households
	Location Description	Clients served with service dollars will come from all areas of the County.
	Planned Activities	Activities planned under the goal to Subsidize Housing for Low/Moderate Income Families include the following: •Community Partners for Affordable Housing ($160,000 local funds) landlord risk mitigation pool •Community Partners for Affordable Housing ($30,000 local funds) Affordable Housing Program •Community Partners for Affordable Housing ($223,732 HOME) First time homebuyer Program •Supportive Housing RFP ($260,311; $10,000 local funds, $220,311 HOME and $30,000 CDBG) • Catholic Charities ($51,541 CDBG; Public Service) Homelessness prevention • Catholic Charities ($50,000 local funds) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families. • Prairie State Legal Services ($21,307 CDBG; Public Service) Legal advice and representation related to homelessness prevention and housing stability issues • ElderCARE ($21,366 CDBG; Public Service) Transportation assistance to seniors • PADS ($5,766 CDBG; Public Service) Overnight shelter – night-by-night shelter services and case management

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5	**Project Name**	Provide Adequate Low/Mod Income Area Infrastructure
	Target Area	Round Lakes North Chicago
	Goals Supported	Provide Adequate Low/Mod Income Area Infrastructure
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $683,281
	Description	To revitalize deteriorating or deteriorated neighborhoods.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3080 Persons Assisted Businesses assisted: 1 business
	Location Description	North Chicago, Round Lakes
	Planned Activities	• North Chicago ($383,281 CDBG) Sewer repairs. • Lake County Municipal League ($45,000 CDBG) – Capacity building • Round Lake Beach ($85,000 CDBG) – Drainage improvements and road reconstruction • Round Lake Heights ($170,000 CDBG) – Water Main repair
6	**Project Name**	Revitalize Low/Mod Income Area Business Districts
	Target Area	North Chicago
	Goals Supported	Revitalize Low/Mod Income Area Business Districts
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $10,000
	Description	Revitalize Low/Mod Income Area Business Districts.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
	Location Description	North Chicago

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	Planned Activities	In support of revitalizing business districts that service and employ low/moderate income households in Lake County, the following activities are planned: • NORTH CHICAGO ($10,000 CDBG): - Streetscaping - plant new trees along commercial corridors to improve appearance of struggling business districts.
7	**Project Name**	Assist People with Disabilities
	Target Area	City of Waukegan North Chicago
	Goals Supported	Assist People with Disabilities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $251,437
	Description	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5305 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted
	Location Description	Waukegan, North Chicago
	Planned Activities	• Great Lakes Adaptative Sports Association ($21,557 CDBG; Public Service) Adaptive sports programming • Arden Shore ($58,610 CDBG) – HVAC upgrades at family center • A Safe Place ($47,805 CDBG) - Accessibility upgrades to domestic violence shelter • One Hope United ($16,341 CDBG; Public Service) – Transportation services • Arden Shore ($16,341 CDBG; Public Service) – Transportation services • City of Zion ($90,783 CDBG) – Sidewalk reconstruction
8	**Project Name**	Provide Welcoming Communities
	Target Area	Lake County
	Goals Supported	Provide Welcoming Communities

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	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: ~~$491,693~~ $578.989
	Description	To foster welcoming, inclusive and neighborly suburban communities.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: ~~1609~~ 6,500 Persons Assisted
	Location Description	To foster welcoming, inclusive and neighborly suburban communities.
	Planned Activities	• CASA – ($27,284 CDBG; Public Service) Court advocacy support for abused and neglected children • Prairie State Legal Services ($87,155 CDBG; Public Service) for fair housing legal services • Mano a Mano ($21,332 CDBG; Public Service) for their productive parents program • Highland Park Legal Aid Clinic ($16,324 CDBG; Public Service) for fair housing legal services • YWCA ($16,291 CDBG; Public Service) STEM school age youth program • Antioch Area Healthcare Alliance ($16,307 CDBG; Public Service) network nurse program • Northern Illinois Food Bank (~~$200,000~~ $230,000 CDBG; Public Service) mobile food pantry • Zacharias Center ($2,000 CDBG; Public Service) youth counseling • Zacharias Center ($2,000 CDBG; Public Service) youth counseling • United Way 211 (~~$100,000~~ $110,000 CDBG; Public Service) information and referral services. • City of North Chicago ($47,296 CDBG) police and fire equipment
9	**Project Name**	Create Jobs for Low/Mod Income Workers
	Target Area	Lake County
	Goals Supported	Job Creation
	Needs Addressed	Job Creation and Retention
	Funding	CDBG: $650,251
	Description	To create or retain jobs for low- and moderate-income persons by providing assistance to business (e.g. small business incubators, small businesses and/or microenterprises).

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	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Jobs created: 17 jobs Business assisted: 20 businesses
	Location Description	All areas of the County are expected to benefit from the funds invested in this goal.
	Planned Activities	• Glenkirk ($81,000 CDBG) Day programming facility expansion • Highland Park Community Nursery ($80,000 CDBG) Construction of day care facility • Greater Waukegan Development Coalition ($142,000 CDBG) technical assistance to potential low/mod income business owners • Youth Conservation Corps. ($247,251 CDBG) reconstruction of single family homes in Zion, Waukegan and North Chicago. • Black Chamber of Commerce Lake County. ($100,000 CDBG) emergency small business loans
10	**Project Name**	Provide Services for Job Stability
	Target Area	Lake County
	Goals Supported	Provide Services for Job Stability
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $75,485
	Description	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 164 Persons Assisted
	Location Description	Clients from throughout Lake County are expected to benefit from dollars invested in this goal.

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	Planned Activities	• Highland Park Community Nursery School ($31,449 CDBG; Public Service) – Child care for low/mod income workers • Youth Conservation Corps ($16,291 CDBG; Public Service) Educational and vocational opportunities for low/mod income youth • YouthBuild Lake County ($22,745 CDBG; Public Service) - Educational and vocational opportunities for low/mod income youth • YWCA ($5,000 CDBG; Public Service) educational youth programming
11	**Project Name**	Grant & Program Administration
	Target Area	Lake County North Chicago
	Goals Supported	Grant & Program Administration
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $903,687 HOME: $150,992 Local: $30,000
	Description	This includes North Chicago CDBG Admin.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	Planning and administrative funds cover staff and other County costs in planning and administering CDBG and HOME funds. Per IDIS practices, the ESG administration funds are contained in Project #3: Assist People Without a Home.

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

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

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

1. Revitalize areas of greatest need. In addition to the entitlement communities of North Chicago and Waukegan, several areas of Lake County are home to a concentrated number of low/moderate income households whose neighborhoods would benefit from community development, including commercial revitalization, housing and infrastructure rehabilitation plus more adequate amenities. Indicated in HUD data as census tracts where over 55% of households are at or below 50% of area median income (AMI) and located in Beach Park, Fox Lake, Mundelein, Park City, the Round Lake area, Warren Township, Wauconda Township and Zion, these target areas are identified in green in the map below. In further articulating each area's specific needs/barriers, place-based strategies and opportunities, Lake County will work with local governments. A recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice is to "Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there.

2. Assist in expanding the supply of housing near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing. Another recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice is "The County could prioritize the allocation of CDBG and HOME funds to (housing) projects near public transportation and employment centers." To this end, the County is articulating areas "near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing" as a geographic priority for affordable and special needs housing. Areas proximate to employment, retail and medical facilities –or easily accessible by public transportation – often lack affordable housing, so those areas are a priority for affordable housing in this Action Plan.

Geographic Distribution

Target Area	Percentage of Funds
City of Waukegan	20
Lake County	
Mundelein	1
Round Lakes	3
Wauconda Township	
Waukegan Township	
Zion	7
Beach Park	

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Target Area	Percentage of Funds
Employment & Transit Centers	26
Fox Lake	
Gurnee	
Park City	
Warren Township	
North Chicago	13

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic allocation will be driven by a combination of the County's geographic priorities discussed above and the 2019 project proposals from the local communities. Also, the joint agreement between the City of North Chicago and Lake County reserves the amount of the City of North Chicago's entitlement for North Chicago although its CDBG allocation is administered by Lake County.

Discussion

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

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Affordable Housing

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

Introduction

Lake County's suburban structure creates unique issues in the development of affordable housing. The Consolidated Plan's four housing goals reflect the County's priorities, including developing new affordable housing stock and facilitating home ownership among low-income families.

HUD considers any family that pays more than 30% of their income towards housing as "cost burdened." This burden means that families may have difficulty affording other necessities including food, clothing, transportation, and medical care. According to the 2017 American Community Survey 1-Year Estimates, 46.7% of Lake County renter households are cost burdened, paying more than 30% of their household income on rent. This is a 6.4% decrease from 2016 (49.9%). Of Lake County's cost burdened renters, however, more than 81% pay over 35% of their income on housing. This represents an 8% increase from 2016 (75%). This percentage drops significantly for Lake County homeowners. Of all homeowners, 28.5% of those with a mortgage and 16.6% of those without a mortgage are cost burdened. Clearly, the stock of rental units available in Lake County are not affordable for Lake County's renters. 49.9-46.7

According to the 2017 American Community Survey 1-year estimates, 7.4% of all Lake County residents and 5.8% of Lake County families have an annual income below the poverty level. This is particularly true of families with multiple children or with single-parent households. 23.2% of families with a single female householder have an annual household income below poverty level; this number jumps to 32% if the household has children under 5 years old. These statistics indicate a need for affordable multi-bedroom homes that can accommodate families.

Regional Housing Solutions is a Chicago-based collaborative effort of the Chicago Metropolitan Agency for Planning, the Institute for Housing Studies at DePaul University, the Metropolitan Mayors Caucus, and the Metropolitan Planning Council. According to their analysis, housing stock falls into 8 submarkets based on several factors such as housing stock and affordability, housing market activity, resident demographics, and socioeconomic factors. 54% of Lake County housing is considered "Submarket 8," meaning that the housing stock is suburban and typically built between 1980 and 1999, while residents are an aging population and primarily higher or middle income. This submarket comes with its own set of issues. For instance, housing prices may be too high for young families, and a growing senior population with accessibility concerns may require efforts to retrofit existing housing stock or neighborhood infrastructure. Most importantly, the housing stock is uniform in size and type, meaning that there is not enough variety to accommodate the unique needs of households with varying income levels and family sizes. This indicates a need for a wider variety of housing stock and predicts a greater need for accessibility accommodations in the near future. The County utilizes these sources of data alongside many others to help shape the development of goals that are appropriate for the unique

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needs of the region.

One Year Goals for the Number of Households to be Supported	
Homeless	37
Non-Homeless	435
Special-Needs	228
Total	700

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	284
The Production of New Units	24
Rehab of Existing Units	366
Acquisition of Existing Units	26
Total	700

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

Discussion

For purposes of this section, homeless households are assisted through rapid rehousing and tenant-based rental assistance. Non-homeless households will be supported by owner-occupied rehabilitation, downpayment assistance, homelessness prevention, the construction of new rental units, and acquisition/rehab/resale. It is assumed that some acquisition and rehab projects will assist the homeless and special needs populations, as this has been true in the recent past.

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

Introduction

Lake County has three public housing agencies: Lake County Housing Authority (LCHA), Waukegan Housing Authority (WHA), and North Chicago Housing Authority (NCHA).

Lake County Housing Authority owns and operates 332 units of public housing for seniors and individuals with disabilities and 161 single family homes. Additionally, LCHA administers 294 project-based vouchers and approximately 3,076 tenant-based Housing Choice Vouchers, including special purpose vouchers such as Family Unification (FUP) vouchers and Mainstream vouchers.

Waukegan Housing Authority maintains 448 public housing units and administers a Housing Choice Voucher Program, including special purpose tenant-based FUP vouchers, HUD-VASH vouchers, and Mainstream vouchers.

North Chicago Housing Authority manages 150 public housing units and administers 471 Housing Choice Vouchers, including FUP vouchers and HUD-VASH vouchers.

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

Lake County Housing Authority: LCHA continues progress on the Marion Jones redevelopment in North Chicago. The Brookstone and Regency at Coles Park projects, totaling 220 units, will include amenities such as a community center, meeting space, and playgrounds.

Waukegan Housing Authority: During a recent physical needs assessment, WHA determined that several building systems at Barwell Manor Homes have passed their useful life expectancy. WHA plans to redevelop the 120-unit property as part of a Rental Assistance Demonstration conversion project.

North Chicago Housing Authority: In order to help house more families on the waiting list, NCHA has released a Request for Proposals for Section 8 Project-Based Funding Assistance projects. NCHA will continue to accept applications from landlords interested in contracts for project-based vouchers.

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

Lake County Housing Authority operates a Family Self-Sufficiency (FSS) Program, which is an employment and savings incentive program for low-income families using Section 8 Housing Choice Vouchers. For graduates of the program that wish to use their FSS savings for downpayment on a home, LCHA has a housing counselor to assist the tenant's transition to homeownership. Additionally, LCHA holds free Home Buyer's Education Workshops that are welcome to any member of the public

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interested in obtaining advice on the homebuying process.

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

None of the housing authorities in Lake County are designated as troubled.

Discussion

Lake County recognizes that quality affordable housing is crucial to ensuring that all residents are able to live a safe, healthy, and productive life. For that reason, Lake County's 5-year Consolidated Plan has prioritized the production and preservation of quality affordable housing. Public housing agencies provide critical housing resources to Lake County's low-income residents, and Lake County welcomes and encourages collaboration between public housing agencies and other organizations that help Lake County residents in need.

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

Introduction

Lake County has made tremendous strides in recent years to achieve functional zero in our homeless services system and have achieved the goal for veterans. This makes Lake County among the elite systems in the Country which is a designation we are proud of and that was achieved through an on-going relationship with housing and homeless service providers via the Continuum of Care and other avenues. The County will continue to work closely with its community partners to maintain our levels of success and to make additional strides with other homeless and special needs populations.

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

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

The County had the largest volunteer turnout ever for a Point In Time (PIT) count in 2019 which built on the record achieved in 2018. In addition to the increased volunteer count, technologies, including GPS to locate encampments were employed and a cell phone app for the survey's conducted when a person was found. The County was pleased to see that a comparable number of homeless were located as compared with last year's results even though the effort to find them was included more volunteers – one likely reason for the comparable number is that the system is working better for people experiencing housing crises. Whatever the reason, the County is confident it conducted its best PIT count to date.

In the upcoming year, the County will continue to work closely with the first ever outreach specialist, hired in 2016 and employed by the local night-by-night shelter, to identify and support individuals living on the street. This program was also awarded additional CoC funds which will increase the likelihood individuals wishing to obtain services for housing are identified and supported.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County will continue to work with Lake County nonprofits via the Continuum of Care and its grant making to ensure the emergency shelter and transitional housing systems are adequate to the task of meeting the needs of Lake County's residents. In 2019 the County expects to take a greater role in the Emergency Food and Shelter Program, currently administered by the United Way, which will aid in the streamlining of benefits supporting the shelter system as a number of grants supporting these efforts

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are already administered by the County (ESG and CDBG).

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

The County has worked hard to improve the Coordinated Entry process. It has spent over three years refining the manner in which people are prioritized and moved from places not meant for human habitation to housing. A special sub-committee of the local Continuum of Care is devoted to this task and continually refines the process. These improvements have meant that the system works faster and more accurately to place people and will continue to be refined in the upcoming year. Additional funds received by the CoC for Rapid Rehousing for victims of domestic violence will require more revisions to Coordinated Entry in 2019.

Over the past few years, time in shelter across the board has been reduced to just over thirty days due to the diligent work of the system staff. The lessons learned from our success with veterans (obtaining functional zero) will be transitioned to the other sub-populations, with a focus on chronically homeless households in 2019 in a hope to reach functional zero with that population. The continuum looks at our system performance measures routinely in board meetings in an effort to pinpoint issues and address those issues.

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

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

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and CDBG funds in homeless prevention as informed by community need and evidence-based practices. Additionally, the County will continue to work with the regional Continuum of Care to ensure the standards regarding the money distributed, particularly those that ensure only those with the most significant need (documentation of imminent risk of homelessness) will be served.

The Lake County Continuum of Care works with primary health, mental health, corrections and youth institutions to ensure that people are not discharged into homelessness. A committee of the Continuum of Care called the System Coordination and Entry committee has made a particular effort with the jail and other public facilities to improve the existing system's effectiveness to provide housing to those in need and to ensure people are not discharged into homelessness. Additionally, Programs supported by the County for homelessness assistance include case management so those receiving care are provided tools to maintain their housing and improve their situation.

The County invests heavily in the Fair Housing program which provides a resource to anyone housed in Lake County who is low income and facing a housing crisis. Fair housing dollars are also used for testing the housing markets utilized by low income individuals and families to identify housing providers employing unfair practices and to provide the information needed to correct these issues.

Discussion

As stated above, Lake County is prioritizing housing as a means to enabling its most in-need citizens to improve their lives and their self-sufficiency. Evidence of the success of the County and the region's providers as a whole, came in the form of the achievement of functional zero for veteran homelessness in Lake County.

To continue this work, the Emergency Solutions Grant is used in conjunction with other funding sources to provide a safety net for the County's most significantly at-risk individuals. The County is proud of its efforts to identify homeless individuals, such as its vastly improved and innovative PIT count effort and of the improvements we've made in conjunction with the local Continuum of Care to improve the Coordinated Entry process. Supporting people facing housing crisis is a priority for people at all levels in the County and the results are borne out by their collective efforts.

Not stated above, but of significant importance are the resources being dedicated to the creation of housing. CDBG and HOME are being leveraged to support the creation of housing opportunities for low-income individuals. When possible, housing in high opportunity areas is sought to provide more options for people. The County has made housing a priority and continues to move more and more funds in this direction, as it will in the upcoming action plan year, to provide real permanent answers for individuals

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experiencing housing crises.

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

Introduction

As indicated in Lake County's Analysis of Impediments to Fair Housing, no one demographic group can afford 100% of the housing units sold in Lake County based on sale prices and the estimated median household income. Also, minority households may have a more difficult time procuring average or lower mortgage interest rates and terms, which lowers the price of housing affordable to them. While "affordable housing" is different from "fair housing," the HUD focus on assisting low- and moderate-income people with housing challenges

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

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

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

Land use regulations, zoning laws and building codes become impediments to fair housing if they

According to a 2018 study by CATO Institute, "When major (land use) reform is out of reach, local governments can take small steps forward. Streamlining existing approval processes, and making certain classes of development by right—rather than discretionary—would increase housing supply and thereby improve affordability."

Discussion

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

Activities contained in this Action Plan are in alignment with the 2015-19 Consolidated Plan and many of them address underserved needs. In addition to these plans, the County has provided technical assistance to agencies looking to expand their operations both in the numbers of individuals served and the types of services being offered. In the upcoming years, it is expected that these conversations will result in expanded services to Lake County residents now underserved by Lake County's current network of support. To this end, the County is working close with the local United Way in the development of a 211 system that will make information and referral services more easily attainable by local residents in need. Lastly, the advent of video gambling in the County has resulted in a new revenue source intended to benefit social service agencies, particularly those addressing problem gambling or otherwise providing behavioral health supports. Over the next several months, the County will distribute a third round of grants to area behavioral health providers to use these funds in a way that directly offsets the negative effects of the gaming machines.

Actions planned to foster and maintain affordable housing

Projects have been initiated that will result in a greater stock of available affordable housing. Greater amounts of resources have also been dedicated to rapid re-housing and outreach to landlords has been conducted in an effort to improve relationships which may be leveraged into greater options for people in need. In 2019 a pilot effort will be undertaken between the County jail and local service providers to provide housing to high utilizers of the jail. Should the program prove success, it is hoped the effort can be leveraged to bring in additional housing resources to the County.

Actions planned to reduce lead-based paint hazards

The County's inspection team and Community Development team use an inspection checklist that not only addresses lead based paint, but all other necessary inspection items required for HUD supported efforts. We have reviewed our processes, revised where necessary, and are confident that the needs of

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the community will be met effectively in this regard.

Actions planned to reduce the number of poverty-level families

The general emphasis on housing is intended to have the long-term effect of alleviating poverty. By providing individuals with a decent, stable and well located, 'base of operations', individuals will be given essential tools they need to succeed. As noted in the plan, several jobs initiatives are also planned to include job training programs and small business loans. Each of these efforts is intended to improve the employment outlook for individuals in need.

Actions planned to develop institutional structure

Lake County Community Development continues to work with partner agencies to improve the connections between service providers which will serve to strengthen the existing system. The pilot between the Lake County Jail and area service providers to give unstably housed frequent users of the jail a housing option to break their cycle of recidivism is a good example of the efforts being undertaken in the County to improve collaboration and systems improvement.

An electronic referral system has also been refined over the last year and is now in a state of growth. 2019 will see a focus on this program with an eye towards increasing use of the system that links nonprofits together for the benefit of clients served.

Finally, Community Development continues to look for grant opportunities that will support systems changes that will increase collaboration and improve outcomes for Lake County residents.

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

As noted above, Lake County is in receipt of a grant to implement an electronic referral network in the region. 2019 will be the third year of the grant wherein the referral network will be expanded to include behavioral health providers. Individuals wishing to receive supports for employment, housing, health care, behavioral health or a number of other social services may take advantage of the network to obtain these services. This initiative is very exciting, and Community Development is looking forward to all the new developments in 2019.

The County has also worked closely with the regional housing authorities to create a more unified approach to alleviating poverty and homelessness. These meetings and collaborative efforts will

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continue into 2019.

Discussion

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

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Program Specific Requirements

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

Introduction

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

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

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

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as follows:

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

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

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

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

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

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

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

   The Lake County Consortium does not have plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. The refinancing guidelines

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required under 24 CFR 92.206(b) are as follows:

In many cases, property owners will seek to refinance other loans for their property outside of the

Lake County Community Development funds. In those cases, the County must execute a

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

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

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

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

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an adjustable rate mortgage (ARM).
- ***Subordination of County liens under Rental Housing Programs will be permitted in cases involving refinancing of a borrower's first mortgage only when the following conditions are met:***
- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an

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adjustable rate mortgage (ARM).

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

Emergency Solutions Grant (ESG)

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

Each individual program can have general criteria by which they evaluate a potential participant's eligibility in an ESG-funded program. All such criteria must be reviewed and approved by the Homeless Assistance Application Review Committee of the Community Development Commission (CDC), and must contain the following:

- All program participants must have an initial consultation with a case manager or other authorized representative who can determine eligibility and the appropriate type of assistance needed.
- All program participants must have income at or below 30% of the Area Median Income (AMI). Income shall be determined on a prospective basis (not retrospective) and shall be certified using the Part 5 definition.
- A Staff Certification form (to be provided by Lake County) must be completed with each eligibility evaluation.

All ESG-funded programs must participate in the Lake County Homeless Management Information System (HMIS), commonly known as ServicePoint. Only programs that are specifically forbidden by other statutes or regulations (e.g., domestic violence victim service providers) may not participate.

All HMIS-participating agencies must collect and maintain common data fields as determined by the HMIS Administrator and HMIS Committee, considering all relevant regulations. These common practices will be to ensure services are coordinated among organizations – one client, one record.

Lake County worked in concert with the Lake County Coalition for the Homeless, which serves as the Continuum of Care for IL-502 Waukegan/North Chicago/Lake County, to develop a robust system for Coordinated Entry that is tailored to the local need. Please reference the Lake County Coalition for the Homeless Coordinated Entry Policies and Procedures for more detail.

Finally, all ESG-funded programs must send a representative to the meetings of the Lake County

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Coalition for the Homeless. Participation in at least one committee is also required. Failure to attend may result in penalties on future applications.

Additional details may be obtained at https://www.lakecountyil.gov/

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

Coordinated Assessment is a requirement of all Continuums of Care (CoC) established by the HEARTH Act. The Lake County Coalition for the Homeless (LCCH)/CoC has implement a coordinated entry system. To do so, the CoC has established a centralized prioritization list and all CoC permanent supportive housing (PSH) grantees have agreed to prioritize 100% of beds for the chronically homeless. Additionally, rapid rehousing programs now use the list to identify individuals for their programs and homeless prevention also uses the system. There are many coordinated entry sites in the County, but the night-by-night shelter provider processes the vast majority of applications for the system. The agency administers an assessment tool, the VI-SDPAT to aid in prioritizing households for placement.

When an organization has a vacancy, they will pull a set of names from the list and attempt to reach out to each household for further evaluation. Organizations only try a set number of times for a set number of days to make contact and then move on to another name in order to limit the amount of time their resource goes unutilized.

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

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

Letters of intent to apply are submitted and reviewed. Applicants are notified of any concerning elements. Applications are due subsequent. All applications have a deadline for submission. Upon submission, applications are reviewed by staff who make recommendations for funding for the Lake County Board appointed application review committees. In doing so, Lake County Community

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Development staff summarize projects and provide support to the application review committees to enable them to make the most informed decisions possible.

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

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

   N/A

5. Describe performance standards for evaluating ESG.

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

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

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

A summary of the outcomes measures follows. This is not an exhaustive list as HUD requirements in HMIS include a number of other measures.

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- For all programs, average length of stay, Percentage of households with exits to permanent destinations, Percentage of adult participants who maintain or increase their income
- For Homeless Prevention Programs (except legal services) and Rapid Rehousing Programs: Percentage of households who remain in permanent housing six months after their exit from the program

The Lake County community is dedicated to maximizing the resources available to us to meet the needs of the region's homeless.

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Attachments

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