

Conclusions and Recommendations

General Findings

To a certain, very large extent, some impediments result from a high-cost for-purchase housing market that is further stratified by community, and from a generally tight rental housing market. However, not all impediments to fair housing in Lake County can be attributed to financial capacity. According to an April 11, 2003 Chicago Tribune article “Low-income housing gains favor”, 66% of respondents in the Chicago metropolitan area surveyed the previous fall said “they would favor more low-income housing in towns and neighborhoods where they live—33% of those polled believe low-income housing is poorly maintained and 52% said low-income housing brings an increase in crime”. Overcoming the barriers to fair housing opportunities will be difficult, but there are a number of approaches and actions that taken together may achieve results.

The findings are as follows; documentation is contained in the body of the report:

- As of the 2000 Census, 80% of Lake County’s Black population resided in Waukegan, North Chicago and Zion. In 1990, 87% of the County’s Black population lived in these communities. Between 2000 and 1990, the County’s Black population saw a 7% decrease in Waukegan, North Chicago and Zion combined. In addition, Blacks have made small population gains in other Lake County communities. Hispanics are concentrated in the County’s Lakefront communities: 53%—with 42% in Waukegan alone (43% in 1990). Hispanics have made significant population gains in western Lake County in such areas as Mundelein and Round Lake Beach (8% and 9% of the total population, respectively). Asians are more evenly distributed throughout Lake County.
- African Americans make up the largest proportion of Section 8 voucher participants in Lake County. Black voucher holders are concentrated in Lake County’s Northshore communities: North Chicago, Waukegan and Zion. In neighborhoods where the poverty rate is above 20%, over 30% (total population) of Black voucher holders reside in these neighborhoods. Hispanic Section 8 families do not appear to be clustered in low-income neighborhoods, however, Hispanic households are a small portion of Lake County’s Housing Choice Voucher Program.
- The Hispanic population continues to outpace other minority groups in Lake County—Hispanics are the largest minority group in the County. In 1990, the number of Hispanics totaled 38,570 (7.5% of total). By 2000, nearly 93,000 Hispanic lived in Lake County, representing more than 14% of the total population. The Black population grew at a much slower pace: 34,771 or 6.7% of

the total population in 1990 and 44,741 or 6.9% of total in 2000. Asians enjoyed a population gain of 12,363 (2.4% of total) in 1990 to 25,103 (3.9% of total) in 2000.

- The population of Lake County will continue to grow at an exponential rate. Families with children are increasing as a percent of the total population in the County: from 40% (71,026) in 1990 to 42.1% (91,028) in 2000. Also, school age children (5-17) represented 21.2% of Lake County's total population. In Lake County, the median age of the population increased from 28.3 in 1980, 31.6 in 1990 and in 2000 33.8.
- When local property taxes are raised to pay for public services such as schools, seniors on fixed incomes and persons with lower-incomes in these communities will bear the greatest financial burden. Persons with modest incomes will give up essentials like food or move out of the community to look for a home in an area with lower housing costs. Low housing costs typically occur in poorer communities without the numerous public services once enjoyed in the affluent neighborhood. This could be considered an impediment to fair housing opportunities.
- In Lake County, housing values have skyrocket. In the last 10 years there was a 45% increase in the median housing value from \$136,700 in 1990 to \$198,200 in 2000. The Lake Michigan lakefront communities and the Round Lake area have the lowest housing values. While, the most expensive housing units (over \$294,480) are located in the southern half of the County.
- The Fair Housing Center of Lake County has developed affirmative marketing programs, brochures and etc. to ensure that all people seeking housing understand their options. Furthermore, the Center offers recourse to those persons who believe they have been discriminated against under the federal Fair Housing Act.
- As mentioned in the 1996 Impediments report, a mismatch between housing and jobs in Lake County still contribute to workers inability to access employment centers in the County. According to new statistics provided by NIPC, the southwest corner of Lake County accounts for 63% of the total jobs in the County, yet, only 35% of the total population lives in that particular area.
- Lake County's vacancy rate for rental and for-sale properties is dangerously low (see Housing Chapter). As evidenced in the Housing Chapter of this report, the local housing market caters to the construction of higher costs housing. In the 1999 Lake County Housing Study, the Residential Planning Corporation projected that Lake County will experience a housing surplus for homes priced above \$350,000 and will not met the demand for homes below \$190,000.

- In Lake County, minorities are concentrated in a few communities. While affordable housing cannot guarantee a racially or ethnically diverse community, a variety of housing types throughout a municipality—by subdivisions—would break up concentrations of low-income households and enhance housing choice. Concentrations of low-income households acts as an impediment to fair housing opportunities.
- People with special needs like the elderly, mentally ill and persons with HIV/AIDS need some form of housing assistance in Lake County.

Recommended Actions

1. The Fair Housing Center of Lake County has proven to be a very valuable asset in promoting and monitoring fair housing in Lake County. The County and the participating Community Development Consortium Cities of North Chicago and Waukegan should continue to provide financial support for the Fair Housing Center in order to ensure its continuing existence.
2. The Fair Housing Center should continue to search for new ways to seek interested persons in serving as testers. It is recommended that the Fair Housing Center make a concerted effort to seek volunteers through churches and civic organizations throughout Lake County. Also, reimbursement costs for testers should be increased in order to recruit more testers.
3. The Fair Housing Center should continue to expand outreach and education activities in the western communities in Lake County where there is a rapidly growing immigrant population, including Spanish language services.
4. Lake County Board adoption of the County Draft Framework Plan Goals and Policies pertaining to housing development, (as described in this Fair Housing Analysis and as presented to the County Board in August 2003), and the implementation of those goals and policies.
5. Population trends indicate that household and family sizes are increasing at a steady pace in Lake County. It is recommended that the County and municipal governments support the development of larger multifamily units – 3 bedrooms and higher-- for low and moderate-income families. Also, such developments should be encouraged to locate in neighborhoods and subdivisions with a variety of housing types.
6. Continued participation by the Lake County Housing Authority and the Affordable Housing Corporation of Lake County in the Lake County Anti-Predatory Lending

Pilot Program.

7. Development by Lake County and the Cities of North Chicago and Waukegan, in conjunction with the Fair Housing Center, of a model Affirmative Fair Housing Marketing Plan, for use by developers of HOME and CDBG-assisted housing, and more intensive monitoring of affirmative fair housing marketing efforts by such developers.
8. An analysis of statistical and programmatic data available under the Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA), to be conducted by the Fair Housing Center or an independent agency
9. Local housing authorities, the Lake County Affordable Housing Corporation and Habitat for Humanity should continue to encourage families to seek housing outside areas with low-income and minority concentrations.
10. It is recommended that the Fair Housing Center of Lake County, with assistance from County staff, develop a fair housing ordinance to be presented to the County Board for adoption.
11. Adoption by the County Board of the County Draft Framework Plan policies pertaining to school funding, and in particular the policy calling for the building of a coalition by the County with school districts, other governmental entities, businesses, and civic organizations to promote school finance reform in the Illinois General Assembly, in order to foster affordable housing choices for County residents.