

WAUKEGAN  
City of Progress *Illinois*



LakeCounty

Housing & Community Development Commission

**Program Year 2024 Annual Action Plan**

May 1, 2024 to April 30, 2025

# Executive Summary

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

### 1. Introduction

In this fifth year of the 2020-2024 Consolidated Plan (Con 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 improving economic opportunities. This work is in support of affirmatively furthering fair housing.

### 2. Summarize the objectives and outcomes identified in the Plan

The Program Year 2024 (PY24) Annual Action Plan focuses on actions and investments that will support low- and moderate-income residents of Lake County. The following plan will advance progress within the following five goals:

1. Improve homeless crisis response system
2. Assist People with Special Needs
3. Maximize Affordable Housing
4. Create Pathways for Upward Economic Mobility
5. Program Administration

### 3. Evaluation of past performance

Grantee's annual project application review and scoring criteria evaluated subrecipient's past performance. In PY23, projects continued to address post-pandemic housing and economic needs. In PY23 funds were shifted to shovel-ready projects in order to increase spending. This strategy proved successful as spending increased. Progress towards goals identified in the PY2020-24 Consolidated Plan (ConPlan) continued. Subrecipient program operations are still responding to economic impacts of the pandemic. All five goals are addressed in the PY24 AAP. Consistent with the ConPlan, more resources have been allocated to support the creation of affordable housing units and improving the homeless crisis response system.

### 4. Summary of Citizen Participation Process and consultation process

The PY24 AAP was completed in accordance with the Lake County Consortium Citizen Participation Plan (CCP). Following the public announcement of the opening of the PY24 application round a series of public meetings, including public hearings, were held. Each meeting allowed for public comment during

the meeting as well as the ability for members of the public to submit comment via mail or email. The meeting schedule is summarized below, and all comments received are detailed in **Table 4 – Citizen Participation Outreach**.

- 10/13/2023 – Lake County Human Services PY2024 Grant Workshop
- 10/13/2023 – Lake County Affordable Housing PY2024 Grant Workshop
- 10/13/2023 – Lake County Public Improvement PY2024 Grant Workshop
- 2/2/2024 – Public Improvements Advisory & Recommendation Committee (ARC)
- 2/8/2024 – Public Services Advisory & Recommendation Committee (ARC)
- 3/8/2024 – Homeless Advisory & Recommendation Committee (ARC)
- 3/8/2024 – Affordable Housing Advisory & Recommendation Committee (ARC)
- 3/13/2024 – Housing and Community Development Commission (HCDC) – Public Hearing
- 6/7/2024-7/7/2024 – Public Comment Period
- 6/12/2024 – Housing and Community Development Commission (HCDC) – Public Hearing

## **5. Summary of public comments**

All comments received are detailed in Table 4 – Citizen Participation Outreach

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

All public comments were accepted.

## **7. Summary**

Lake County’s Consolidated Plan will serve as a guide for building affordable housing, creating suitable living environments, and improving economic opportunities. The PY24 Annual Action Plan reflects the coordinated efforts of citizens, stakeholders, and partner agencies to achieve the goals in the Consolidated Plan. This work is in support of affirmatively furthering fair housing.

**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.

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 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**

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

### **1. Introduction**

In 2023, Lake County announced future availability of 2024 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2024 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)).**

Lake County is in regular contact with community health and human services agencies and housing providers in a variety of forums. Working with representatives at each of Lake County's three public housing agencies, Lake County Community Development staff have worked to improve coordination and communication with partners and community members. Lake County staff members send weekly emails to facilitate referrals between community service providers and the Mainstream and Emergency Housing Voucher Programs at the Lake County Housing Authority. Monthly data on this program is used to improve processing time and increase utilization among people experiencing homelessness.

Lake County coordinates with community providers through participation in a variety of efforts. Through membership in the Alliance for Human Services, Lake County staff members attended regular meetings with community partners to learn about urgent community needs and new community initiatives. Lake County participates in a monthly meeting with local funders to coordinate with complementary philanthropic efforts. Lake County participates in the steering committee of the Lake County Health Department's community health improvement planning efforts, especially as it relates to housing and homelessness.

**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, generated from HMIS or comparable database, when evaluating the use of funds intended to provide relief for individuals facing housing crises. The Continuum of Care Program Coordinator and her staff, the HMIS administrator and Coordinated Entry Specialist, are both Lake County employees who work in cooperation with the local CoC and manage program and system reporting on 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.

To further develop programs providing for families and youth, veterans, and Lake County residents experiencing homelessness, Lake County continues to host and facilitate virtual meetings with 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. Discussions and continued interagency cooperation has led to better dialogue and problem-solving, and will lead to better outcomes for those that are served and in need throughout Lake County.

**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 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Lake County Coordinated Transportation Services Committee
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Other government - County Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with Division of Transportation staff about its draft Paratransit Market Study for the Lake County Region. Areas of improved coordination include partnering together to request support from the Rapid Transit Authority (RTA) to link transportation pulse points and availability to housing.
2	<b>Agency/Group/Organization</b>	City of Zion
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with City of Zion staff to discuss the economic development and non-housing community development needs of the City. It is anticipated that the City will continue to engage Lake County Community Development to assist in the implementation of the economic development strategies outlined in the City's 2016 Comprehensive Plan: pursue lakefront development, participate in Great Lakes Circle Tour, revitalize downtown and promote development of the Route 173 Corridor.
3	<b>Agency/Group/Organization</b>	WAUKEGAN HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with Waukegan Housing Authority staff to discuss the potential to collaborate on projects where the goals of the WHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is an increase in rental assistance resources available to low-income Lake County residents with disabilities, improved access to services, and improved coordination between the Waukegan Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development.
4	<b>Agency/Group/Organization</b>	North Chicago Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with North Chicago Housing Authority staff to discuss the potential to collaborate on projects where the goals of the NCHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is improved coordination between the North Chicago Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development, which will improve the outcomes of existing programs.
5	<b>Agency/Group/Organization</b>	Lake County Workforce Development
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An in-person consultation was held between the Workforce Development Director, key staff of the organization and Lake County Community Development. Ideas for future collaborations were discussed that will be considered in the future including creating transportation subsidies for homeless individuals seeking employment resources and continued transit assistance to those households until they are self-sufficient in this regard. Additionally, a grant seeking partnership between the Homeless Coalition and Workforce Development was discussed wherein homelessness and workforce issues could be addressed in partnership.

6	<b>Agency/Group/Organization</b>	LAKE COUNTY HEALTH DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Lake County Health Department (LCHD) was consulted on the existing programs for lead poisoning in Lake County. The LCHD provided data on the number of cases investigated and the trends they interpret from the data. Potential outcomes included an improved coordinated effort to target the areas where cases are most common.
7	<b>Agency/Group/Organization</b>	Lessons in Care
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of Lessons in Care visited for a one hour in-person meeting to discuss the needs of the growing senior citizen population in Lake County. Needs such as resources for caregivers, housing and a central 'clearinghouse' for senior issues were a focus of the conversation.

8	<b>Agency/Group/Organization</b>	WARREN TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Warren Township Supervisor was consulted via small group meeting between a local affordable housing developer and Lake County's Community Development Administrator on March 5, 2019. The need for affordable housing in the Gurnee/Warren Township area surpasses supply. Warren Township frequently receives calls asking for rental assistance. For families in existing rental housing stock, there is a need for financial counseling; the Township is often approached for emergency financial assistance to pay rent after families incurred a discretionary expense such as a vacation and/or holiday presents. The Township uses emergency/general assistance dollars to pay critical bills on behalf of employed residents. In terms of housing needs, the Gurnee area still needs more senior housing after seven new assisted living centers have been recently built. There are local examples of assisted living centers with long waiting lists. Due to the large numbers of seniors in the area, Warren Township has constructed a bond-financed \$6 million addition to its Senior Center. Among younger families, Township clients have reported quitting their jobs due to lack of childcare.

9	<b>Agency/Group/Organization</b>	The Alliance for Human Services in Lake County
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	At a convening of non-profit Executive Directors by the Lake County Alliance for Human Services, Lake County Community Development held an informal focus group on the service needs to be addressed in the County's 2020-24 HUD Strategic Plan. There was substantial interest in coordination of services by United Way 211 and the ServicePoint Referral Network. Lack of transportation was mentioned as a barrier to both services and jobs.
10	<b>Agency/Group/Organization</b>	Lake County Municipal League
	<b>Agency/Group/Organization Type</b>	Housing Other government - County Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lake County Community Development consulted with the Lake County Municipal League (LCML) via telephone on 4/24/19. The topics discussed included the potential role for the Lake County Land Bank Authority (LCLBA) in the 2020-2024 HUD Strategic Plan. It was noted that affordable housing is a natural byproduct of Land Banking activities and that the LCLBA can serve as a redevelopment tool for many of Lake County's vacant and/or distressed properties.
11	<b>Agency/Group/Organization</b>	ANTIOCH TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An in-person meeting was conducted with Antioch, Libertyville, Lake Villa and Wauconda townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
12	<b>Agency/Group/Organization</b>	Libertyville Township
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	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 Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An in-person meeting was conducted with Antioch, Libertyville, Lake Villa and Wauconda townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
13	<b>Agency/Group/Organization</b>	WAUCONDA TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An in-person meeting was conducted with Antioch, Libertyville, Lake Villa and Wauconda townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
14	<b>Agency/Group/Organization</b>	LAKE VILLA TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An in-person meeting was conducted with Antioch, Libertyville, Lake Villa and Wauconda townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.

15	<b>Agency/Group/Organization</b>	Lake County Coalition for the Homeless
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	At an in-person meeting of the Youth Homelessness Work Group of the Lake County Coalition for the Homeless, attendees were asked for opinions regarding the Consolidated Plan and encouraged to distribute and respond to a survey that would be incorporated into the plan. Attendees were also encouraged to attend future meetings where they could express input, such as the Housing and Community Development Commission meetings. This consultation is expected to result in increased input through the survey and improved coordination of services by youth service agencies and the County. At an in-person meeting of the Strategic Planning and System Performance Committee of the Lake County Coalition for the Homeless, member agency staff were asked for input on the homeless needs Gaps Analysis. The outcome of this consultation will be incorporated into the Gaps Analysis and Consolidated Plan for the purposes of improving coordination of homeless services.



16	<b>Agency/Group/Organization</b>	Illinois Department of Children and Family Services
	<b>Agency/Group/Organization Type</b>	Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with a staff member from the Illinois Department of Children and Family Services. This consultation is part of ongoing communication and collaboration improvement with the IDDFS. IDDFS staff indicated that the number of investigations and the number of youth in care has increased, as have the number of families who are homeless and children who are aging out of care. The staff member also indicated a need for Lake County residents to be more aware of the role IDDFS has in the community.
17	<b>Agency/Group/Organization</b>	Lake County Division of Transportation
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of the Lake County Division of Transportation met on multiple occasions with Community Development to discuss the County's needs as they relate to transportation and future planning. Plans were discussed to have consulting group work hand-in-hand with County decision makers to use CDBG-PS funding to improve transit in Lake County for low/mod income households. Work in this regard would be done in concert with a recent transit study completed for the County.

18	<b>Agency/Group/Organization</b>	Senior Services Coalition of Lake County
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development attended a regular meeting of the SSCLC to gather input on the consolidated plan and their perspective on priorities for the County. Housing options were a main point of focus for the SSCLC. There are gaps in senior service housing options, in particular for those suffering from serious mental illness and others who could benefit from "supportive living" intermediate skill residences, that could be ameliorated by an infusion of County resources. Services to help seniors with paying bills and other supports to allow seniors to age in place were identified as potential spending targets.
19	<b>Agency/Group/Organization</b>	City of North Chicago
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff attended the needs assessment public hearing in April 2019. In addition, multiple one-on-one meetings were held to discuss the City's priority needs and how they could be addressed. The city expressed the needs for funding capital projects including bolstering their aging infrastructure.
20	<b>Agency/Group/Organization</b>	Village of Fox Lake
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Village staff attended the needs assessment public meeting in February 2019. In addition, one-on-one discussions were held to discuss the Village's priority needs and how they could be addressed. The Village expressed the desire to invest in their downtown business district and was interested in technical assistance for local small business owners.
21	<b>Agency/Group/Organization</b>	Village of Round Lake Beach
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Village staff attended the needs assessment public meeting in February 2019. In addition, discussions were held to discuss the Village's priority needs and how they could be addressed. The Village expressed their need for continued improvements to their aging infrastructure system and flood prevention measures for homeowners.
22	<b>Agency/Group/Organization</b>	Community Youth Network
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with Community Youth Network to discuss their priorities and plans for growth. The CYN staff indicated that the organization is interested in expanding and partnering with other youth organizations to better serve youth who need counseling, after school enrichment, and housing. The consultation is expected to improve coordination for services for Lake County youth.

23	<b>Agency/Group/Organization</b>	Mano a Mano Family Resource Center
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mano a Mano representatives provided their input on what they felt Community Development should prioritize in the future in a face-to-face meeting. The growing foreign born and Spanish speaking population in Lake County could benefit from County spending to improve job readiness according to Mano a Mano representatives. Computer skills training, quality childcare and supports for citizenship assistance were also identified as important focusses for funding consideration by the Mano a Mano staff.
24	<b>Agency/Group/Organization</b>	Highland Park Community Nursery School & Day Care Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Highland Park ED met face-to-face with Community Development representatives to express her organization's concerns for the future and what priorities CD should consider for future planning. The organization has seen an increasing need for subsidized childcare for low/mod income households. As there is increasing need the pre-school suggests that increasing resources to offset the costs not covered elsewhere would ease the burden on these low/mod income households and allow them to support their family via employment.
25	<b>Agency/Group/Organization</b>	Center for Enriched Living
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the Center for Enriched Living met face-to-face with Lake County representatives to express their opinion on what the spending priorities for Community Development should be in the upcoming consolidated plan. Investments in employment services for intellectually disabled Lake County residents was identified as a key potential focus for County investment. The dollars supporting these individuals result in lifelong results for those served because they are able to gain employment skills, not taught elsewhere, that result in jobs that provide satisfaction to both the employee and employer when executed well. Without investment, fewer employable people will find work.
26	<b>Agency/Group/Organization</b>	Great Lakes Adaptive Sports Association
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from GLASA met with Lake County representatives to discuss, face-to-face, the priorities they believe the County should include in their upcoming consolidated plan. GLASA staff proposed further investment in disability services such as those provided by GLASA. If service dollars were not possible, then capital investments in equipment would be helpful to the organization.
27	<b>Agency/Group/Organization</b>	Erie Family Health Center Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from Erie's Waukegan facility met face-to-face with Lake County representatives to discuss their organization's future and the needs they see in the community. Their client numbers are growing, and they suggested that continued investment in their behavioral health services will support the growth they're seeing. They have become an efficient provider of counseling and psychiatric services for low/mod income households which is not the case County-wide. Investment in their programs could result in better health outcomes for Lake County's low/mod income residents.
28	<b>Agency/Group/Organization</b>	City of Waukegan
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development participated in a conference call with the Mayor of the City of Waukegan, the Director of CDBG Programs and the Executive Director of the Waukegan Housing Authority. The Mayor asked for Lake County HOME and CDBG dollars to be co-invested with Waukegan HOME and CDBG investment over the coming years in the redevelopment of Barwell Manor currently a Waukegan public housing authority site. The buildings and the areas need investment, revitalization and better housing choices.
29	<b>Agency/Group/Organization</b>	Prairie State Legal Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Prairie State Legal Services (PSLS) was interviewed by CSH for the stakeholder interview portion of the homeless needs gap analysis. PSLS shared with CSH that it assists with any civil legal problem- DV/family law, housing law - but does not handle criminal or traffic law. The most common case at PSLS is housing-related, especially eviction-related legal services.
30	<b>Agency/Group/Organization</b>	Lake County Sheriff's Adult Correction
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Outreach staff of the Lake County Sheriff's Office was interviewed by the CSH team for the homeless needs gap analysis. Staff reported that Lake County is working on a crisis center and is assessing sites for the crisis center. Deputies are seeing more people who are homeless in mostly the north part of the county. Homelessness is present but more hidden in the southern half of Lake County.
31	<b>Agency/Group/Organization</b>	Fremont Township
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with Disabilities Services-homeless Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Fremont Township Supervisor and Case Manager were interviewed by CSH for the homeless needs gap analysis. They reported a lack of availability of housing and services for people in their township who are homeless. Emergency support services are lacking, including lack of case management services. Referrals to the homeless service system are a challenge.



32	<b>Agency/Group/Organization</b>	Waukegan Township
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The primary case manager of Waukegan Township was interviewed by CSH as a key stakeholder for the homeless needs gap analysis. Waukegan Township manages both Eddie Washington and Staben House shelters. The Case Manager reported that Day Centers for people who are homeless are lacking. Once PADS closes for the day, there is nothing offered until that night when PADS opens again. As a result, people who are homeless congregate at McDonalds or libraries.
33	<b>Agency/Group/Organization</b>	Lake County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development staff met with Lake County Housing Authority staff to discuss the potential to collaborate on projects where the goals of the LCHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is an increase in rental assistance resources available to low-income Lake County residents with disabilities, improved access to services, and improved coordination between the Lake County Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development.
34	<b>Agency/Group/Organization</b>	Lake County Funders - Lake County Community Foundation
	<b>Agency/Group/Organization Type</b>	Services & Philanthropy Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lake County Community Development team members participate in monthly funders call with numerous Lake County members and organizations. During these calls Lake County hears from organizations that share a common interest of improving the quality of life in the Lake County area.

35	<b>Agency/Group/Organization</b>	Comprehensive Economic Development Strategy Steering Committee - Lake County Partners
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lake County staff participated in focus group sessions to discuss issues impacting economic development with other stakeholders led by Lake County Partners. A consultant working with the Committee, TIP Strategies, identified the continued need for investment in housing as housing burden increased across all income levels.
36	<b>Agency/Group/Organization</b>	Live Well Lake County Steering Committee - Lake County Health Department
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Health Services-Education Services-Employment Health Agency Publicly Funded Institution/System of Care Foundation Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Poverty impact on Health Outcomes

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This group led by the Lake County Health Department identified health trend disparities in Lake County, where low-income and less educated populations were more likely to suffer from Hypertension, Obesity and Diabetes. Another key observation was a need to strengthen the capacity and infrastructure of behavioral health services.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

For-profit companies were not consulted as they are the jurisdiction of Lake County Partners, a staff member of which represents Lake County Partners and its members' interests. Lake County conducted a throughout outreach process and is not aware of any additional agency types not consulted.

**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	In support of both the Continuum of Care and this Strategic Plan, Lake County Community Development hired Corporation for Supportive Housing (CSH) to analyze gaps in Lake County's homeless services and crisis response system. The goals and recommendations of the CSH Gap Analysis overlap substantially with the goals of this Strategic Plan.
On to 2050	Chicago Metropolitan Agency for Planning	The regional comprehensive plan "On to 2050" identified 3 principles that guided every recommendation made in the plan. The principles included inclusive growth, resilience, and prioritized investment. Inclusive growth is a direct overlap between "On to 2050" and this plan. Both CMAP and Lake County have prioritized efforts providing opportunity for all residents.
Paratransit Market Study	Division of Transportation	The study looks at the strengths and weaknesses of the transportation system in Lake County. Transportation issues have a direct impact on employment, housing, social services, recreation, and most other activities of daily living for Lake County residents. Our goals for improving Lake County must include transportation considerations as it is the means of access for most activities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Healthcare Access in Northern Lake County	Healthcare Foundation of Northern Lake County	This study looks at healthcare and access issues that impact residents living in Northern Lake County which is the same region most of the investment in social services is required. The people discussed in this study are the same as those Community Developments plan will seek to affect.
Comprehensive Economic Development Strategy	Lake County Partners	The Strategy provides a regional analysis and planning for equitable growth and overlaps with our Strategic Plan goals of Inclusive Growth and Prioritize Pathways for Upward Economic Growth. The strategy provides an updated assessment of the increasing cost of housing at all income levels and the need for investment in housing as part of multi-use projects to maximize community interests served.
Live Well Lake County Community Health Assessment	Lake County Health Department	The assessment recognized how poverty and education attainment were social determinants of health outcomes. Efforts to reduce poverty would likely improve health outcomes and overlaps with the Strategic Plan goal to increase Upward Economic Mobility.
Live Well Lake County Community Health Improvement Plan	Lake County Health Department	Based on previous assessments of health outcomes, three priority areas were identified for strategic action: access to care, education, and housing. The updated framework explores specific objectives to implement change in policies, systems, and environments to improve health. This impacts the work under the Consolidated Plan’s priority need for Inclusive Growth.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

Lake County intentionally leverages the data and research in other communitywide efforts. In many cases, Lake County Community Development staff were involved in the community advisory aspects of the reports.

## **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**

This draft of the Action Plan is currently published for a 30-day comment and questions period from June 7, 2024 to July 7, 2024 in accordance with HUD's most recent guidance. Citizen Participation efforts include multiple opportunities to reach broad array of stakeholders. Public meetings were held in person in accordance with local government transparency laws. Public notice was made via newspaper advertisement and email to community partners.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Other: Service Agencies	<p>A meeting of the Public Services Advisory &amp; Recommendation Committee (ARC) was held 2/2/2024.</p> <p>Public Attendance: Ed Gallagher with PACE Bus, and Christina Douglas with A Safe, Amanda Levinson with Arden Shores, and Laura Creamer with Allendale.</p>	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting		<p>A meeting of the Public Services Advisory &amp; Recommendation Committee (ARC) was held 2/8/2024.</p> <p>Public Attendance:  Rhianna Buneh with Nicasa, Vicky Tello with Nicasa, Eric Foote and Allen Swilley with PADs Lake County, JoEllen Erdman with Zacharias Sexual Abuse Center, Amanda Levinson with Arden Shores Child and Family Services, Nelly Guzman with Catholic Charities, Gail Weil with CYN Counseling Center, Megan Brady with Prairie State Legal.</p>	<p>[1] Eric Foote with PADs Lake County, thanked everyone for donating their time and said they appreciate being considered for this funding opportunity.</p> <p>[2] Nelly Guzman with Catholic Charities, thanked the board for the continuous collaboration, via Zoom. Geil Weil with CYN Counseling Center wrote thank you for your continued support, via Zoom chat.</p>		



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting		<p>A meeting of the Homeless Advisory &amp; Recommendation Committee (ARC) was held 3/8/2024.</p> <p>Public Attendance: Julie Halpern-Cordell, Nester Sagun, Eric Foote and Allen Swilley with PADS Lake County Guest, Lorraine Hocker with Lake County Housing Authority</p>	<p>[1] Lorraine Hocker, Executive Director of Lake County Housing Authority, asked about the number of units Kids Above All has funded through ESG funding, and if there are other ways to help further fund their needs</p> <p>[2] Allen Swilley, Executive Director of PADS Lake County, thanked the Commission for their support of PADS programs, and gave some further explanation of transiting their program to a motel model.</p>	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting		<p>A meeting of the Affordable Housing Advisory &amp; Recommendation Committee (ARC) was held 3/8/2024.</p> <p>Public Attendance:  Rob Anthony with Community Partners for Affordable Housing, Joel Williams with Habitat for Humanity Lake County, Richard Koenig with Housing Opportunity Development Corporation, Bev Saiz and Don Frick with Clearbrook, Andy Debruler with The DeBruler Co., Christina Douglas with A Safe Place.</p>	<p>[1] Andy DeBruler with the DeBruler Co thanked the Committee for the support and said the money will be put to good use.</p> <p>[2] Bev Saiz with Clearbrook, thanked the Committee and are thrilled to continue their good work in Lake County.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing		<p>A meeting of the Housing and Community Development Commission (HCDC) Public Hearing was held 3/13/2024.</p> <p>Public Attendance: David Salinas with Habitat for Humanity, Eric Foote with PADS Lake County, Julie Halpern-Cordell with PADS Lake County, and Sara Larson Mercer with Housing Opportunity Development Corporation (HODC), Jackie Lynn with ElderCARE, Olivia Stueben with Zacharias Center, Jill Novacek with Community Youth Network (CYN), Beth</p>	<p>[1] Jackie Lynn with ElderCARE thanked the Commission for their support and hope to hire a part time recruitment person to recruit more seniors and more volunteers.</p> <p>[2] David Salinas with Habitat for Humanity thanked the Commission for continuing to support their programs.</p> <p>[3] Eric Foote with PADS Lake County thanked the staff and Commission for the thoughtfulness put into the work, especially during such a hard time for the community; the support is greatly appreciated.</p> <p>[4] Olivia Stueben with Zacharias Sexual Abuse Center: Thank you for your support and recommendation!</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Comment Period		A Public Comment Period was held 6/7/2024 through 7/7/2024.  Public Attendance:			
7	Public Hearing		A meeting of the Housing and Community Development Commission (HCDC) Public Hearing was held 6/12/2024.  Public Attendance:			

Table 4 – Citizen Participation Outreach

## Expected Resources

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

#### Introduction

The identified resources include Program Year 2024 (PY24) entitlement funds, program income and unallocated prior year funds.

Prior year funds include:

PY2020 - \$50,000 HOME

PY2022 - \$45,542 CDBG

#### 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	See Table 1a	\$2,773,774	\$15,100	\$45,542	\$2,834,416	\$0	CDBG funds will be used to support Community development in Lake County's target areas and to support affordable housing efforts throughout Lake County.
HOME	public federal	See Table 1a	\$1,450,501	\$14,847	\$50,000	\$1,515,348	\$0	HOME funds will be used to develop affordable housing for low-income communities, including new construction and rehabilitation of single- and multi-family units

ESG	public federal	See Table 1a	\$224,552	\$0	\$0	\$224,552	\$0	ESG funds will be used to assist persons experiencing homelessness with outreach, shelter services and rapid rehousing services.
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**Table 2 - Expected Resources – Priority Table**

<u>Funding Source</u>		
CDBG	HOME	ESG
<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Admin and Planning</li> <li>• Economic Development</li> <li>• Housing</li> <li>• Public Improvements</li> <li>• Public Services</li> </ul>	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Homebuyer assistance</li> <li>• Homeowner rehab</li> <li>• Multifamily rental new construction</li> <li>• Multifamily rental rehab</li> <li>• New construction for ownership</li> <li>• TBRA</li> </ul>	<ul style="list-style-type: none"> <li>• Conversion and rehab for transitional housing</li> <li>• Financial Assistance</li> <li>• Overnight shelter</li> <li>• Rapid re-housing (rental assistance)</li> <li>• Rental Assistance</li> <li>• Services <ul style="list-style-type: none"> <li>• Transitional housing</li> </ul> </li> </ul>

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

The CDBG Program does not require matching funds, however Lake County incentivizes outside investment during the CDBG application process. Project applications are scored based on their ability to attract outside investment and the amount of leveraged funding provided in the budget.

The ESG Program regulations require 100% match. This requirement is met through local funds (Lake County Affordable Housing fund) and private funds. Most ESG-funded projects also receive State dollars for ongoing service and operations costs.

The HOME Program regulations require a 25% match. Match requirements are met by developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds.

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

A total of two affordable housing projects involve publicly owned property. The Lake Forest Senior Cottages project received land donated by the City of Lake Forest. Additionally, the property for Midlothian Manor Project is currently owned by the Lake County Housing Authority. The land will be acquired by an NFP developer for the construction of 24 affordable rental units.

**Discussion**

The identified resources for Program Year 2024 (PY24) include entitlement funds (CDBG, HOME and ESG), program income and unallocated prior year funds.

Prior year funds include:

PY2020 - \$50,000 HOME

PY2022 - \$45,542 CDBG

Prior Year (PY) CDBG and HOME funds are the result of projects being completed under budget, or project no longer being viable making the funds available for reallocation.

## 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	Improve homeless crisis response system	2020	2024	Homeless	County-Wide	End Homelessness in Lake County	ESG: \$224,552	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted  Homeless Person Overnight Shelter: 940 Persons Assisted
2	Assist People with Special Needs	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	County-Wide	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	CDBG: \$841,096	Public service activities other than low/mod income housing benefit: 2370  Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1690



3	Maximize Affordable Housing	2020	2024	Affordable Housing	High Outcome Area Mundelein Area North Chicago Area Waukegan Area	Accessible Housing	CDBG: \$1,438,565 HOME: \$1,370,298	Rental units rehabilitated: 151  Rental units constructed: 81  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 40  Homeowner Housing Added: 4  Homeowner Housing Rehabilitated: 10  Direct Financial Assistance to Homebuyers: 15
4	Create Pathways for Upward Economic Mobility	2020	2024	Affordable Housing Non-Housing Community Development	---	---	---	---
5	Program Administration	2020	2024	Admin	County-Wide	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	CDBG: \$554,755 HOME: \$145,050	Other: 1 business assisted

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Improve homeless crisis response system
	<b>Goal Description</b>	Lake County is actively seeking to address homeless by prioritizing system wide improvements to the Homeless Crisis Response System. In June of 2019, an assessment of the Homeless system was performed by a national consulting firm. The report identified several gaps in the existing system. Lake County works with the Lake County Coalition for the Homeless to make systematic improvements, address the identified gaps and coordinate across multiple funding sources to strategically invest one-time and ongoing funding sources.
2	<b>Goal Name</b>	Assist People with Special Needs
	<b>Goal Description</b>	Lake County will continue to utilize CDBG funds to assist people with special needs (persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/ or drug addictions, victims of domestic violence and public housing residents---as defined by HUD). CDBG Public Services are used in this Plan to prevent homelessness, help the homeless, transport the elderly to appointments, transport out-of-school youth to job sites, provide fair housing and housing condition/eviction legal assistance. In addition, Lake County will look to serve persons with disabilities beyond the 15% public service cap by funding capital improvements to public facilities assisting low-moderate income persons and special needs facilities serving seniors, victims of domestic violence, persons with substance abuse issues, persons with developmental disabilities, persons with physical disabilities, and persons with severe mental illness.
3	<b>Goal Name</b>	Maximize Affordable Housing
	<b>Goal Description</b>	The third goal is to provide decent homes and suitable living environments for low-and moderate-income households by preserving and expanding Lake County’s affordable housing stock through acquisition, rehabilitation, new construction, and rental assistance activities. Lake County will continue to implement a two-pronged approach to address affordable housing; (1) improve the existing housing stock in areas with existing affordable options and (2) promote the development of new units and housing types in high outcome areas where affordable options are limited.

4	<b>Goal Name</b>	Create Pathways for Upward Economic Mobility
	<b>Goal Description</b>	<p>Lake County is in agreement with the statement from CMAP’s On To 2050 Plan, “the region cannot succeed without a concerted investment to rebuild jobs, amenities and resources in communities that have been left behind. Investment for continued economic growth and success for the entire region should include investments in communities with limited resources for rebuilding infrastructure and amenities needed for jobs, housing choices and healthy living.”</p> <p>Within this goal, a focus will be leveraging the transportation system to promote growth and to create pathways to opportunity for both low/moderate income workers and people with disabilities.</p> <p>In support of all four goals, and especially to address the need for increased transportation options for low/moderate income workers, CDBG Public Service dollars will be targeted in transportation, adaptive equipment for people with disabilities and diversity/inclusion programming addressing the need for inclusive growth.</p>
5	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Program Administration

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Lake County annually solicits funding applications from community partners for projects that support the stated needs and goals of the Consolidated Plan. The amount of funding requested consistently exceeds the amount of funds available. Applications are scored according to a defined criterion and presented to four Advisory and Recommendation Committees (ARCs) for recommendation to the Housing and Community Development Commission (HCDC). Following two public hearings, the HCDC makes their funding recommendations to the Lake County Board (LCB) in the form of the Annual Action Plan (AAP). The (LCB) makes final approvals of the AAP and the projects detailed below.

For PY2024, Lake County allocates \$4,574,316 towards this Annual Action Plan. The maximum 15% CDBG has been allocated to Public Services, and 20% CDBG, 10% HOME and 7% ESG to Grant Administration.

A total of \$567,648 of HOME CHDO Reserve funds (CR) have been allocated, which is greater than the HOME regulated CR minimum.

A total of \$80,000 of HOME CHDO Operating (CO) funds have been allocated, which is less than the HOME regulated maximum.

#	Project Name
1	PY23 ESG
2	Public Services
3	Acquisition of Affordable Rental Housing
4	Affordable Housing Rehabilitation and Resale
5	Down Payment Assistance
6	CHDO Operating
7	Facility Improvements - Special Needs
8	New Construction - Rental
9	NC Public Facilities and Infrastructure
10	Owner Occupied Rehabilitation
11	Fair Housing
12	Rehabilitation of Affordable Rental Housing
13	Program Administration

**Table 4 – Project Information**

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

Allocation priorities are primarily a function of the scoring of the applications received from community partners. Scoring criteria was formulated from the priority needs and goals identified during the consultation process and how well each potential project addresses those needs/goals. The amount of funding that can be made available represents the main obstacle to addressing underserved needs.

The amount of funding requested received by Lake County consistently exceeds the amount funds that can be made available.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	PY24 ESG
	<b>Target Area</b>	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	<b>Goals Supported</b>	Improve homeless crisis response system
	<b>Needs Addressed</b>	End Homelessness in Lake County
	<b>Funding</b>	ESG: \$224,552
	<b>Description</b>	Program Year 2024 ESG Activities
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	940 persons served 10 households assisted
	<b>Location Description</b>	County-wide

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• TBD \$30,000 ESG</li> <li>• Kids Above All – \$31,019 ESG - Rapid Rehousing</li> <li>• A Safe Place – \$20,000 ESG – Shelter</li> <li>• Lake County Haven - \$20,000 ESG – Shelter</li> <li>• PADS Lake County - \$60,000 ESG – Outreach</li> <li>• PADS Lake County – \$24,192 – Case Management</li> <li>• Lake County Community Development - \$22,500 ESG - HMIS</li> <li>• Lake County Community Development - \$16,841 ESG - Administration</li> </ul>
<b>2</b>	<b>Project Name</b>	PY24 Public Services
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Improve homeless crisis response system Assist People with Special Needs Maximize Affordable Housing Create Pathways for Upward Economic Mobility
	<b>Needs Addressed</b>	Inclusive Growth Borderless Transit
	<b>Funding</b>	CDBG: \$341,066
	<b>Description</b>	Public services
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2328 persons assisted

	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Antioch Area Healthcare Alliance – \$18,371 CDBG for healthcare and transportation</li> <li>• Center for Enriched Living- \$25,870 CDBG for employment opportunity programming</li> <li>• ElderCARE @ Christ Church - \$25,000 CDBG for senior services</li> <li>• GLASA - \$14,000 CDBG for adaptive sports participation</li> <li>• Mano a Mano - \$30,000 CDBG for Production Parents Programming</li> <li>• NSLAC - \$20,000 CDBG – Housing Legal Services</li> <li>• PADS Lake County - \$15,000 CDBG – Prevention and Diversion</li> <li>• PADS Lake County - \$20,000 CDBG – Transportation</li> <li>• PADS Lake County - \$9,144 CDBG-NC – Case Management</li> <li>• Prairie State Legal Services - \$39,608 CDBG – Housing Legal Services</li> <li>• YouthBuild Lake County - \$9,608 CDBG-NC for YouthBuild programming</li> <li>• Zacharias Center - \$9,608 CDBG-NC for youth counseling</li> <li>• TBD - \$104,857 CDBG – Homelessness Prevention</li> </ul>
<b>3</b>	<b>Project Name</b>	Acquisition of Affordable Rental Housing
	<b>Target Area</b>	High Outcome Areas
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$800,000
	<b>Description</b>	Acquisition of Affordable Rental Housing



	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 housing units
	<b>Location Description</b>	High Outcome Areas
	<b>Planned Activities</b>	Community Partners for Affordable Housing - \$600,000 CDBG for the acquisition and rehabilitation of two single-family homes to be operated as Community Integrated Living Arrangement (CILA)units.  Clearbrook - \$200,000 CDBG for the acquisition and rehabilitation of a single-family home to be operated as Community Integrated Living Arrangement (CILA)unit.
<b>4</b>	<b>Project Name</b>	Affordable Housing Rehabilitation and Resale
	<b>Target Area</b>	High Outcome Areas Zion Area
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG:-\$202,019 HOME \$67,648
	<b>Description</b>	Affordable Housing Rehabilitation and Resale
	<b>Target Date</b>	4/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 households
	<b>Location Description</b>	High Outcome Areas City of North Chicago
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Partners for Affordable Housing - \$112,019 CDBG and \$67,648 HOME to acquire properties to be resold via the Community Land Trust (CLT) model</li> <li>• Youth Conservation Corps. - \$90,000 CDBG for rehabilitation and resale of single-family homes.</li> </ul>
<b>5</b>	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	Down Payment Assistance
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 households
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Community Partners for Affordable Housing - \$150,000 HOME for down payment assistance.
<b>6</b>	<b>Project Name</b>	Community Housing Development Organizations (CHDO) Operating

	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	HOME: \$80,000
	<b>Description</b>	Community Housing Development Organizations (CHDO) Operating
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 Organizations
	<b>Location Description</b>	
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Partners for Affordable Housing - \$40,000 HOME for operating funds</li> <li>• Housing Opportunity Development Corp. - \$40,000 HOME for operating funds</li> </ul>
<b>7</b>	<b>Project Name</b>	Facility Improvements - Special Needs
	<b>Target Area</b>	Waukegan Area High Outcome Area
	<b>Goals Supported</b>	Assist People with Special Needs
	<b>Needs Addressed</b>	Inclusive Growth
	<b>Funding</b>	CDBG: \$312,694
	<b>Description</b>	Facility Improvements - Special Needs
	<b>Target Date</b>	4/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	790 persons assisted
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• 2710 17th St Ste 100, Zion, IL</li> <li>• 1301 Buck Ave., Waukegan, IL</li> <li>• 640 Ridge Rd., Highland Park, IL</li> <li>• 600 W. Grand Ave., Lake Villa, IL</li> <li>• 130 Washington Ave., Highwood, IL</li> <li>• 329 N Genesee St, Waukegan, IL</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Arden Shore Child &amp; Family Services - \$24,000 CDBG for security improvements</li> <li>• Allendale - \$75,000 CDBG for flooring improvements</li> <li>• A Safe Place - \$36,501 CDBG for plumbing upgrades</li> <li>• Highland Park Community Nursery - \$75,000 for accessible playground equipment</li> <li>• Fenix Health - \$50,000 CDBG for facility expansion</li> <li>• A Safe Place - \$52,193 for HVAC improvements</li> </ul>
8	<b>Project Name</b>	New Construction - Rental
	<b>Target Area</b>	High Outcome Areas Mundelein Area
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	HOME: \$912,650

	<b>Description</b>	New Construction – Rental
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	81 housing units
	<b>Location Description</b>	City of Lake Forest Village of Lake Zurich Village of Mundelein
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Housing Opportunity Development Corp. - \$401,771 CHDO Reserve [CR] HOME for the construction of affordable rental housing in Lake Zurich, IL</li> <li>• The Debruler Company - \$150,000 HOME for the construction of senior apartments in Mundelein, IL</li> <li>• Community Partners for Affordable Housing - \$98,229 CHDO Reserve (CR) HOME for the construction of senior cottages in Lake Forest, IL</li> <li>• New Rental construction - \$262,650 HOME</li> </ul>
9	<b>Project Name</b>	North Chicago - Infrastructure Improvements
	<b>Target Area</b>	North Chicago Area
	<b>Goals Supported</b>	Assist People with Special Needs
	<b>Needs Addressed</b>	Inclusive Growth
	<b>Funding</b>	CDBG: \$164,529
	<b>Description</b>	North Chicago - Infrastructure Improvements
	<b>Target Date</b>	4/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	900 people
	<b>Location Description</b>	1850 Lewis Ave., North Chicago, IL
	<b>Planned Activities</b>	\$164,529 CDBG for infrastructure improvements in the City of North Chicago
<b>10</b>	<b>Project Name</b>	Owner Occupied Rehabilitation Program
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$330,000 HOME: \$160,000
	<b>Description</b>	Owner Occupied Rehabilitation Program
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 households
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Community Partners for Affordable Housing - \$300,000 CDBG and \$160,000 HOME for the Owner-Occupied Rehabilitation program.</li> </ul>
<b>11</b>	<b>Project Name</b>	Prairie State Legal Services - Fair Housing
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing

	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Prairie State Legal Services - Fair Housing
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	42 persons
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Prairie State Legal Services - \$75,000 for fair housing legal services
<b>12</b>	<b>Project Name</b>	Rehabilitation of Affordable Rental Housing
	<b>Target Area</b>	High Outcome Areas
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$54,353
	<b>Description</b>	Rehabilitation of Affordable Rental Housing
	<b>Target Date</b>	4/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	148 households
	<b>Location Description</b>	Village of Grayslake
<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>The Debruler Co. - \$54,353 CDBG for the rehabilitation of affordable senior rental units in Grayslake, IL.</li> </ul>	
<b>13</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	County-wide

<b>Goals Supported</b>	Program Administration
<b>Needs Addressed</b>	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit
<b>Funding</b>	CDBG: \$554,755 HOME: \$145,050
<b>Description</b>	Program Administration
<b>Target Date</b>	4/30/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 organization
<b>Location Description</b>	500 W. Winchester Rd., Libertyville, IL
<b>Planned Activities</b>	Program administration



## **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 investment.
2. Assist in expanding the supply of housing in the identified high outcome areas, outside areas where there are already heavy concentrations of affordable housing.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Mundelein Area	3%
Waukegan Area	4%
Zion Area	2%
North Chicago Area	7%
High Outcome Areas	36%

**Table 5 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The geographic distribution of Program Year 2024 (PY24) funds is driven by the geographic priorities discussed above. The stated objective of making large investments in affordable housing in “High Outcome Area” is demonstrated with 36% of funds. The geographic percentages are also a function of the partnership between Lake County, the City of Waukegan and the City of North Chicago. Both the City of Waukegan and the City of North Chicago receive entitlement funds and the Joint Agreement between defines an annual investment amount be allocated to each municipality.

### **Discussion**

Funding decisions are a function of an annual application process. Priority is given to applications addressing needs in identified target areas, however the supply of available property to address needs, especially housing, is limited and it is possible that target areas do not receive funding during a given program year.

# Affordable Housing

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

### Introduction

The 2020-2024 Consolidated Plan identified affordable housing as a high priority for Lake County. HUD defines cost-burdened households as those “who pay more than 30% of the total household income toward housing.” Lake County uses a combination of strategies to ease this burden for homeless, non-homeless, and special needs populations.

Rental affordability decreases when rents rise while renter household incomes remain stagnant or decrease. To address the identified needs for this program period the County will use CDBG, HOME and ESG funds to support and administer the following programs: down payment assistance, owner occupied rehabilitation, new construction, acquisition and rehabilitation to include community land trust, rapid rehousing, shelter services, and homeless prevention.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	53
Special-Needs	208
Total	271

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	82
Rehab of Existing Units	161
Acquisition of Existing Units	18
Total	271

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

### Discussion

For purposes of this section, homeless households are assisted through rapid rehousing, shelter services, and tenant based rental assistance. Non-homeless households will be supported by owner-occupied rehabilitation, down payment assistance, homelessness prevention, the construction of new rental units, and acquisition/rehab. It is assumed that some acquisition and rehab projects will assist the homeless and special needs populations.

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

### **Introduction**

Lake County is well-served by its three housing authorities: Lake County Housing Authority (LCHA), Waukegan Housing Authority (WHA), and North Chicago Housing Authority (NCHA). Each of these authorities plays a crucial role in providing affordable housing options and supportive services to residents in need. Here's a breakdown of their respective programs and services:

#### Lake County Housing Authority (LCHA)

- Owns and operates 332 units of public housing for seniors and individuals with disabilities.
- Manages 110 single-family homes.
- Administers approximately 3256 tenant-based Housing Choice Vouchers, including special-purpose vouchers such as Family Unification (FUP), Mainstream, and Emergency Housing Voucher (EHV), Project Based and Tenant Protection vouchers.

#### Waukegan Housing Authority (WHA)

- Maintains 448 public housing units.
- Administers 695 special-purpose tenant-based vouchers, including Family Unification Program (FUP) vouchers, HUD-VASH vouchers, and Mainstream vouchers.

#### North Chicago Housing Authority (NCHA)

- Manages 150 public housing units.
- Administers 471 Housing Choice Vouchers.
- Administers FUP vouchers and 70 HUD-VASH vouchers.

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

#### Lake County Housing Authority (LCHA)

The Lake County Housing Authority has several initiatives planned to address public housing needs. Lake County continues to support the LCHA's Landlord Outreach and Education Program, a program that works to resolve the hurdles voucher holders face in securing a rental property. Rental options are scarce in Lake County and especially so in high opportunity areas. The program is designed to increase the pool of landlords participating in voucher programs. LCHA will be conducting educational workshops throughout the year on topics such as: Budgeting and Banking, Fair Housing, Financial Literacy, Renting for Tenants with Vouchers, Renting for Market-Rate Tenants, Pre-Purchase Home Buyer's Education, Tenant's Rights and Responsibilities, Credit and Debt, Homelessness Intervention, Security Deposit Assistance, and Landlord's Rights and Responsibilities to address the needs of Lake County residents. In their new 5- year plan, LCHA has incorporated the implementation of the HCV to Homeownership Program. This program allows voucher holders to apply their housing subsidy to a 15- or 20-year mortgage rather than a rental unit for qualifying voucher holders. LCHA is completing a preliminary feasibility analysis for participation in the HCV to Homeownership Program and how to

create affordability in this expensive home purchase market.

#### Waukegan Housing Authority (WHA)

In partnership with Bear Development, Waukegan Housing Authority continues to participate in the HUD Rental Assistance Demonstration (RAD) program. In PY24 WHA continues its work on the renovation of its 98-unit senior rental housing development known as Ravine Terrace. The project received PY23 Lake County HOME funding and is the third WHA RAD undertaking. The Armory Terrace final closing is under way and the grand opening is anticipated. Harry Poe Manor is expected to start the redevelopment process in the latter part of 2025.

#### North Chicago Housing Authority (NCHA)

NCHA continues to explore opportunities to project-based Housing Choice Vouchers in an effort to assist more families on the waiting list secure housing and increase utilization. NCHA currently administers 471 Housing Choice Vouchers (HCV) and operates three other programs in collaboration with other community agencies; Veteran's Affairs Supportive Housing (VASH), Family Unification Program (FUP), and the Family Self-Sufficiency Program (FSS).

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

LCHA and WHA administer the Family Self-Sufficiency Program (FSS), an employment and saving incentive program for low-income families using a Section 8 Housing Choice Voucher. An incentive component of the program includes an escrow savings account into which the housing authorities deposit a portion of the increased rental charges that a family pays as its income from earnings rise. Families that successfully complete the FSS program by reaching their goals, may graduate from the program and withdraw the funds from the FSS escrow account after the successful completion of their five-year contract. The residents may choose to seek homeownership upon completion of this program. In LCHA's new 5- year plan, LCHA has incorporated the implementation of the HCV to Homeownership Program. This program allows voucher holders to apply their housing subsidy to a 15- or 20-year mortgage rather than a rental unit for qualifying voucher holders.

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

North Chicago Housing Authority was designated as a troubled housing authority, however, has resolved all issues awaiting clearance. LCHA and WHA were not designated as troubled housing authorities.

### **Discussion**

These housing authorities provide a range of housing options, including public housing units and Housing Choice Vouchers, to help individuals and families secure safe and affordable housing.

Additionally, the availability of special purpose vouchers underscores a commitment to addressing specific needs, such as those related to homelessness, veterans' support, and disability services.

It's important for these housing authorities to continue their efforts in providing quality housing and support services to their communities, ensuring that residents have access to stable housing options. Collaboration with local agencies, community organizations and stakeholders can further enhance their ability to meet the diverse needs of residents in Lake County.

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

### **Introduction**

Lake County coordinates with the Lake County Coalition for the Homeless to ensure that the homeless crisis response system meets the needs of Lake County residents experiencing homelessness or at-risk of homelessness. The system responds to the needs of persons experiencing homelessness through engagement and connection to services and housing. The Lake County Coalition for the Homeless oversees the Coordinated Entry system to ensure that all agencies who may serve as the first point of engagement with persons experiencing homelessness can quickly connect the household to the resources they need. Emergency shelters, street outreach, mainstream system, and other providers may serve as points of entry into the system. Once identified at a point of entry, households are referred to the housing and other resources most appropriate to them. Those experiencing literal homelessness are referred to the Coordinated Entry By-Name List, where they are assessed and prioritized for housing such as permanent supportive housing, rapid rehousing, or other subsidized housing resources. Those at risk of homelessness are referred to Homelessness Prevention programs, many of these resources are prioritized for subpopulations including those experiencing chronic homelessness and veteran households.

Over the next year, Lake County will continue to support several agencies that provide point of entry services and housing services to households experiencing homelessness or at-risk of homelessness.

### **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 individual needs of homeless persons are addressed by case managers at homeless service agencies, including shelters. For persons experiencing homelessness that are unsheltered, staff of street outreach programs meet the client where they are in the community to assess their individual needs and connect them to services, which produces excellent results with limited staff capacity. Over the next year, Lake County will increase the capacity of the street outreach program at PADS in order to better serve those experiencing unsheltered homelessness.

## **Addressing the emergency shelter and transitional housing needs of homeless persons**

Lake County can support emergency shelter and transitional housing program by funding improvements to the public building as well as by supporting the public services these agencies provide. Over the next year, Lake County will fund both infrastructure improvements and services for PADS and A Safe Place, agencies which provide emergency shelter and services to persons experiencing homelessness. Lake County is working closely with PADS, in partnership with the Continuum of Care, to develop homeless facilities to address the gaps identified in the ConPlan processes. The existence of a site-based shelter is critical infrastructure to rapidly rehouse people experiencing homelessness.

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

As discussed above, the homeless crisis response system quickly connects households experiencing homelessness to the resources most appropriate to them, such as permanent supportive housing, rapid rehousing, or other subsidized housing resources. Many of these resources are prioritized for subpopulations including those experiencing chronic homelessness and veteran households. System Performance Metrics are reviewed often to identify ways to shorten the period of time that individuals and families who were recently homeless from becoming homeless again. All these efforts are intended to quickly facilitate the transition to permanent housing. Additionally, Lake County continues to develop partnerships and allocate funding that will bring additional affordable housing units into the community, especially those prioritized for those experiencing homelessness.

Over the next year, Lake County will fund Kids Above All (KAA) Rapid Rehousing program, which assists youth households experiencing homelessness to transition to permanent housing. This is the first homeless program with a target population of homeless youth. This new program addresses a need identified in the 2019 gaps analysis of the Lake County homeless response system.

**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.**

Lake County's homeless crisis response system has multiple partnerships and referral pathways that are intended to identify households in crisis in order to prevent homelessness. Homelessness Prevention programs serve as crucial safety nets that can help households in crisis stabilize in permanent housing. Over the next year, Lake County will support Homeless Prevention programs that address multiple barriers that can lead to homelessness, and both Prairie State Legal Services and North Suburban Legal Aid Clinic provide legal housing advocacy assistance to help maintain the housing of households at risk of homelessness. Lake County will support these programs. Additionally, as mentioned above, Lake County continues to develop partnerships and strengthen referral pathways between governmental and nonprofit agencies that serve low-income individuals and families to ensure that those in crisis are identified and served before they experience homelessness.

## **Discussion**

Lake County focuses on the needs of households experiencing homelessness and at risk of homelessness by playing a role at both the system level and the agency level. Activities are intended to continually improve the systems of service, and funding is allocated to meet the needs identified. Continual assessment ensures that funding is prioritized in ways that will make the greatest impact on Lake County residents.

Lake County continues to have great success through participation in the Built for Zero, a national campaign run by Community Solutions to give communities the tools to end homelessness. With shared leadership through the Continuum of Care, Lake County is leading data-driven, innovations to decrease the number of people experiencing homelessness and the length of time they are homeless.

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

### **Introduction**

According to leading housing experts from Lake County, the fundamental factors contributing to the housing shortage comprise inadequate availability of quality housing options, insufficient financial assistance for individuals seeking affordable housing, rigid land use regulations discouraging the development of affordable housing, and reluctance to pursue affordable housing projects in wealthier neighborhoods.

**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**

Lake County has convened the Attainable Housing Task Force focused on increasing the supply of affordable housing. The Task Force's goal is to develop a model inclusionary zoning ordinance that can help ensure that new housing developments include a mix of affordable units, thereby increasing the overall supply of affordable housing in Lake County. Lake County partnered with CMAP to apply for the U.S. Department of Housing and Urban Development Pathways to Removing Obstacles to Housing grant program. The application focuses on housing readiness planning – the process of tackling regulatory barriers such as zoning, entitlement processes and building codes and inspections that inform the housing types and price points in our region's communities. Further Lake County efforts include embracing the Affordable Housing Tax Credit HB2621, a new property assessment program to create and preserve affordable rental homes. Successful participation in this program will grant affordable housing developers and owners a reduction in assessed value of their qualifying property.

### **Discussion**

Addressing these barriers requires a multifaceted approach that involves reforming existing policies, implementing new strategies to increase the supply of affordable housing, and engaging with communities to overcome resistance to development.



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

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

Lake County will continue to address the obstacles to meeting the needs of the underserved communities. The application process prioritizes projects with high amounts of leverage and collaborative impact rather than duplicating services. The plan supports critical safety net programs outside of the CDG public services cap by investing in social services facilities improvements and affordable housing developments that help special needs populations. The plan will improve borderless transit and help those unable to afford a car or drive themselves to reach employment opportunities or services through transportation investments with social services agencies.

#### **Actions planned to foster and maintain affordable housing**

Lake County will invest in improving the existing affordable housing stock and expand creation of new affordable housing units. Lake County partners with service providers with capacity to engage homeowners and provide cost-effective financial products to help households age in place. Lake County also partners with developers whose model leverages affordable capital to be able to pass on cost-savings into the production of affordable housing units.

#### **Actions planned to reduce lead-based paint hazards**

Lake County shall continue to work with the Illinois Department of Public Health (IDPH) and its Childhood Lead Prevention Program to reduce lead-based paint hazards. Lake County will continue to utilize CDBG and HOME programs in response to lead-based paint contamination.

Lake County will continue to include lead-based paint evaluations in its existing housing programs; primarily as part of the Owner-Occupied Rehabilitation Program (OORP). The application process includes providing prospective clients a copy of the USEPA brochure, "The Lead-Safe Certified Guide to Renovate Right". Residences built prior to 1978 receive a lead-based paint inspection by a State of Illinois-certified professional. A report is prepared identifying the existence of and condition of any/all surfaces within the home containing lead-based paint. Applicants participating in the OORP receive a copy of the report. The OORP includes the remediation of LBP hazards by U.S. EPA certified contractors. All contractors must be certified lead renovators and the company must be registered as a firm by the U.S. EPA. A clearance report and LBP Free certificate is included in the required documentation for OORP households where LBP has been identified.

As per Federal Regulations found at 24 CFR Part 35, specific thresholds are followed to determine the protective hazard reduction requirement for each project that has been assisted with HOME and/or CDBG funding.

- Acquisition/Leasing - Visual Assessment
- Rehabilitation receiving up to and including \$5,000 per unit - Paint testing – Stabilization

- Rehabilitation receiving more than \$5,000 - \$25,000 per unit - Identify and address lead-based paint hazards - Implement interim controls.
- Rehabilitation receiving over \$25,000 - Identify and eliminate lead-based paint hazards. Full abatement of lead-based paint is required.

### **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 home, individuals will be given essential tools they need to success. As noted in the plan, several job 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.

### **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 eviction prevention partnership between the Community Development and the Lake County Courts is a good example of the efforts being undertaken in the County to improve collaboration and systems improvement. 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**

Lake County continues to actively participate in Continuum of Care, Alliance for Human Services and Live Well Lake County efforts to bridge the available resources for Lake County residents.

### **Discussion**

Lake County plays a role in facilitating many local partnership. Recently, a pilot program was initiated by Wauconda School District 118, Catholic Charities and the Continuum of Care to provide services and rental subsidies to families in the district whoa reexperiencing homelessness or housing instability. The first two families in that pilot program obtained housing and remained in their home school area. Lake County is working to expand this program outside of District 118.

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

In addition to investing HOME Investment Partnership Program (HOME) funds in eligible activities as described in 24 CFR 92.205, Lake County invests other funding sources into housing activities. CDBG funds are often utilized for CDBG-eligible housing activities. Additionally, local Affordable Housing Program (AHP) funds are invested in housing activities to complement those funded by HOME and CDBG.

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's Recapture and Resale Provisions document describe the conditions under which a homebuyer activity will be subject to either resale or recapture. Recapture provisions shall be enforced in cases where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase- price assistance. Resale provisions shall be required when the HOME subsidy is provided in the form of a development subsidy in which HOME funds are divided among each HOME-assisted unit and not provided as a direct subsidy to the homebuyer. Resale provisions shall be encouraged when the HOME subsidy is provided in the form of a direct subsidy to the homebuyer and a Community Land Trust or other similar entity maintains ownership of the land associated with the HOME-assisted property to ensure its continued affordability, or it is determined that the property is located in a highly appreciating market for the purpose of maintaining the unit's affordability throughout the entire period of affordability.

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:

Lake County's Recapture and Resale Provisions document ensures the affordability of units acquired with HOME funds. When resale provisions are applicable, the unit is sold to an income-eligible homebuyer and the period of affordability is completed by a second low-income beneficiary. When recapture provisions are applicable, the appropriate portion of funds are recaptured from the homebuyer and reinvested in an additional HOME-eligible activity, and the period of affordability is met by a second low-income beneficiary.

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:

Lake County does not currently utilize HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

No TBRA activities are planned for PY24.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

No TBRA activities are planned for PY24.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

No preferences or limitations are planned for rental housing projects.

### **Emergency Solutions Grant (ESG)**

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

Lake County's Written Standards for Provision of Emergency Solutions Grants (ESG) Assistance are attached.

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

The Lake County Coalition for the Homeless, which serves as Lake County's Continuum of Care (CoC), has a Coordinated Entry system that meets HUD requirements for a coordinated assessment system. Individuals and families experiencing homelessness engage with the system at Entry Points, where they are assessed by the By-Name List and prioritized for housing resources. All beneficiaries are tracked through the centralized Homeless Management Information System (HMIS) database. The CoC reviews data on the System Performance Metrics (SPMs) to track the success of individual programs as well as the system as a whole and allocates funding to best address system needs.

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).

ESG funding is allocated through an annual application round. Community organizations are invited to submit application for ESG-eligible activities, which are scored by Lake County staff according to a scoring matrix. Funding recommendations are discussed by the Homeless Advisory and Recommendation Committee (ARC), then passed on to The Housing and Community Development Commission (HCDC) for approval. These meetings are open to the public for comment. The Lake County Board ultimately approves the recommendations, and funds are distributed to the awardees.

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. \

Not applicable; the jurisdiction is able to meet the homeless participation requirement in 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

The performance standards used for evaluating ESG programs is usually through the monitoring stages of each grant. As well as review of the ESG written standards to ensure that agencies and programs are following rules and regulations or the ESG program. The ESG written standards have been developed to assure that ESG-funded programs are compliant and consistent across providers and contracts.

## **ATTACHMENTS**

- A. Public Process Documentation
- B. Lake County HOME Homeownership Value Limits (95% Rule) Determination
- C. Lake County HOME Consortium: Recapture and Resale Provisions
- D. Written Standards for Provision of Emergency Solutions Grants (ESG) Assistance

**ATTACHMENT A - Public Process Documentation**



**PUBLIC HEARING NOTICE**  
**LAKE COUNTY COMMUNITY DEVELOPMENT**

March 13, 2024 at 3:30 p.m.

<https://us02web.zoom.us/j/87927328471>

**Lake County's Housing & Community Development Commission**  
**18 N. County, Waukegan, IL 60085 - 10<sup>th</sup> Floor Conference Room**

**PUBLIC HEARING – PROGRAM YEAR 2024 FUNDING RECOMMENDATIONS**

A public hearing on Lake County Community Development Program Year 2024 (PY24) funding will be held at the March 13, 2024 Housing and Community Development Commission (HCDC) meeting. PY24 funding recommendations for Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG), Lake County Video Gaming Revenue (VGR), and Lake County Affordable Housing Program (LCAHP) funds will be presented at the meeting. An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847.377.2475.

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, March 13, 2024, will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment.

All comments received will be included in the meeting minutes regardless of whether they are read aloud at the meeting. Public comments shall be emailed to [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov) with the following information:

- Subject title: Housing and Community Development Commission
- Name
- Organization
- Topic or agenda item

Written comments may be directed to the Lake County Department of Planning, Building, and Development - Community Development, 500 W. Winchester Road, Libertyville, IL 60048.

Questions, comments, and requests for information related to Public Hearings may also be submitted to Housing & Community Development Commission staff by calling 847.377.2150, emailing [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov) or by writing to Lake County Department of Planning, Building, and Development – Community Development, 500 W. Winchester Road, Libertyville, IL 60048.

Sold To:

COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714  
500 W Winchester Rd, Ste 101  
Libertyville,IL 60048-1371

Bill To:

COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714  
500 W Winchester Rd, Ste 101  
Libertyville,IL 60048-1371

## Certificate of Publication:

Order Number: 7597397  
Purchase Order: PY24 Funding Recs

State of Illinois - Lake

**Chicago Tribune Media Group** does hereby certify that it is the publisher of the Lake County News-Sun. The Lake County News-Sun is a secular newspaper, has been continuously published Daily for more than fifty (50) weeks prior to the first publication of the attached notice, is published in the City of Waukegan, Township of Waukegan, State of Illinois, is of general circulation throughout that county and surrounding area, and is a newspaper as defined by 715 IL CS 5/5.

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 3/07/2024, and the last publication of the notice was made in the newspaper dated and published on 3/07/2024.

This notice was also placed on a statewide public notice website as required by 715 ILCS 5/2. 1.

PUBLICATION DATES: **Mar 07, 2024.**

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Lake County News-Sun

In witness, an authorized agent of The Chicago Tribune Media Group has signed this certificate executed in Chicago, Illinois on this

8th Day of March, 2024, by

**Chicago Tribune Media Group**



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Jeremy Gates

**PUBLIC HEARING NOTICE  
LAKE COUNTY COMMUNITY DEVELOPMENT**

March 13, 2024 at 3:30 p.m.

<https://us02web.zoom.us/j/87927328471>

Lake County's Housing & Community Development Commission  
18 N. County, Waukegan, IL 60085 - 10th Floor Conference Room

**PUBLIC HEARING – PROGRAM YEAR 2024 FUNDING RECOMMENDATIONS**

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3/7/2024 7597397 HSPAXLP

**Public Hearing Notice**  
**Lake County Community Development**

**June, 12, 2024 at 3:30 PM**  
**18 N. County Street, Waukegan, IL 60085**  
**10<sup>th</sup> Floor Assembly Room**

**Remote attendance is available via Zoom:**  
<https://us02web.zoom.us/j/86758047914>

**PUBLIC HEARING – PROGRAM YEAR 2024 ANNUAL ACTION PLAN**

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago, and Lake County – will be submitting the Program Year 2024 (PY24) Annual Action Plan (AAP) to the U.S. Department of Housing and Urban Development (HUD). The AAP will guide the allocation and expenditure of Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG) funds available for PY24 (May 1, 2024 – April 30, 2025).

The 2024 Annual Action Plan will be available no later than June 7<sup>th</sup> at the Lake County Central Permit Facility (500 W. Winchester Rd, Libertyville, IL) or can be viewed on the County’s website at: [www.lakecountyil.gov/1944/Action-Plan](http://www.lakecountyil.gov/1944/Action-Plan)

An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847-377-2475.

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, June 12, 2024 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment. The public will have the opportunity to provide comments via zoom during the meeting. All comments received will be included in the meeting minutes regardless of whether they are read aloud at the meeting. Public comments may be submitted in advance of the meeting via email to [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov) with the following information:

- Subject title: Housing and Community Development Commission
- Name
- Organization
- Topic or Agenda Item

**PUBLIC COMMENT PERIOD – PROGRAM YEAR 2024 ANNUAL ACTION PLAN**

The 2024 Action Plan official public comment period is from June 7 to July 7, 2024; Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through July 10, 2024 at noon. Written comments may be directed to Lake County Community Development, 500 W Winchester Road, Libertyville, IL 60048 or [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov)

Questions, comments, and requests for information related to Public Hearings may also be submitted to: Housing and Community Development Commission staff by calling 847-377-2475, emailing [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov) or by writing to: Lake County Department of Planning, Building, and Development – Community Development, 500 W. Winchester Road, Libertyville, IL 60048.

May 15, 2024

Sold To:

COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714  
500 W Winchester Rd, Ste 101  
Libertyville, IL 60048-1371

Bill To:

COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714  
500 W Winchester Rd, Ste 101  
Libertyville, IL 60048-1371

## Certificate of Publication:

Order Number: 7642913  
Purchase Order: 7642913 Public Hearing Notice

State of Illinois - Lake

**Chicago Tribune Media Group** does hereby certify that it is the publisher of the Lake County News-Sun. The Lake County News-Sun is a secular newspaper, has been continuously published Daily for more than fifty (50) weeks prior to the first publication of the attached notice, is published in the City of Waukegan, Township of Waukegan, State of Illinois, is of general circulation throughout that county and surrounding area, and is a newspaper as defined by 715 IL CS 5/5.

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 5/29/2024, and the last publication of the notice was made in the newspaper dated and published on 5/29/2024.

This notice was also placed on a statewide public notice website as required by 715 ILCS 5/2. 1.

PUBLICATION DATES: **May 29, 2024.**

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Lake County News-Sun

In witness, an authorized agent of The Chicago Tribune Media Group has signed this certificate executed in Chicago, Illinois on this

30th Day of May, 2024, by

**Chicago Tribune Media Group**



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Jeremy Gates

**Public Hearing Notice  
Lake County Community Development**

**June 12, 2024 at 3:30 PM  
18 N. County Street, Waukegan, IL 60085  
10th Floor Assembly Room**

**Remote attendance is available via Zoom:  
<https://us02web.zoom.us/j/86758047914>**

**PUBLIC HEARING – PROGRAM YEAR 2024 ANNUAL ACTION PLAN**

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May 29, 2024 - 7642913 HSPAXLP

**ATTACHMENT B - Lake County HOME Homeownership Value Limits (95% Rule) Determination**



# Lake County HOME Homeownership Value Limits (95% Rule) Determination

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## Background

According to 24 CFR 92.254, the participating jurisdiction may determine 95 percent of the median area purchase price for single family housing in the jurisdiction annually in lieu of the limits provided by HUD. The following information must be included in the annual action plan of the Consolidated Plan submitted to HUD for review and updated in each action plan.

## Determined Limit

The HOME Homeownership Value Limit for 2024 is \$380,000.00

## Income Determination and Market Study Methodology

The market analysis has been completed in accordance with the rules in 24 CFR 92.254(a)(2)(iii)(A)-€ to ensure that a sufficient number of recent housing sales are included in the survey.

- As there were over 500 sales, the market study covers a two-month reporting period, listed in ascending order of sales price.
- The street address of each property is included in the data.
- The attached market analysis includes all housing sales reported in the MLS database in Lake County for February and March 2024, ensuring that the sales data reflects all or nearly all of the one-family house sales in the entire participating jurisdiction.
- The total number of sales is odd, so the median sales price has been determined by taking the middle sale on the list and multiplying that sale price by 0.95.

MLS #	Street Number	Compass Point	Street Name	Street Suffix	Area	Search Price	Special Compensation Info.
11973925	3015		Ezekiel	AVE	99	15000	Variable
11999499	20986	W	Genoa	AVE	46	50000	None
11933833	22		Captains Cove		50	55000	None
11948367	26161	W	Heart O Lakes	BLVD	2	70013	None
11991354	412		Garfield	RD	41	75000	None
11672482	28459	W	Valley	RD	41	75000	None
11928510	210		Brierhill	DR	73	85000	None
11917356	139	S	Lewis	AVE	85	90000	None
11947519	24637		Orchard	PL	73	98000	None
11968787	1327	N	Pleasant	DR	73	103000	None
11994217	163		Forest	AVE	20	110000	None
11812012	23555	N	Meadow	LN	13	110000	None
11969351	3102		Elim	AVE	99	112000	None
11953906	701	W	Water	ST	85	120000	None
11912933	321	W	Citation	LN	30	123000	None
11945216	401		Fairlawn	DR	73	126000	None
11917420	204		Amendola	WAY	30	127000	None
11941551	523		Franklin	ST	85	128000	None
11899238	2110		Lewis	AVE	99	135000	None
11974237	3111		Stable	CT	30	135000	None
11932951	1325		Lorraine	PL	85	135500	None
11878581	1026		PINE	ST	85	137500	None
11951790	307	S	Rosedale	CT	73	140000	None
11892803	23222	W	Lake Shore	DR	2	140000	Bonus
11859022	40641	N	Il Route 83		2	145000	Short Sale, Variable
11980696	2961		21st	PL	64	145000	None
11947525	900		Highland	AVE	84	145000	None
11986500	1913		Hazelwood	DR	46	150000	None
11940988	1943		Chestnut	ST	85	150000	None
11981303	12832	W	Southview	AVE	85	152000	None
11969054	426		Midway	DR	60	152600	None
11958531	114		Hunter	CT	30	153000	None
11949642	1		Furlong	CT	30	154000	Variable
11959116	3834		Cambridge	DR	85	154000	None
11954234	644	S	MCALISTER	AVE	85	155000	None
11909344	1501		Grove	AVE	64	155000	None
11958191	10103	W	Ames	AVE	87	155000	None
11915816	3445		Glen Flora	AVE	31	155000	None
11956651	1701		Ballentine	ST	85	160000	None
11904181	39	S	Victory	ST	85	162000	None

11948192	922		Wadsworth	AVE	85	162000	None
11977605	2711		Elizabeth	AVE	99	163000	Variable
11968188	33770	N	Oak	ST	30	165000	None
11943925	2021		Ezra	AVE	99	165000	None
11956496	3027		Gabriel	AVE	99	165000	None
11995964	2810		Emmaus	AVE	99	166000	None
11918737	3016		Gilboa	AVE	99	169000	None
11974584	928	N	Clarendon	DR	73	170000	None
11998959	39225	N	Shore	AVE	2	170000	None
11933042	307		Highmoor	DR	73	170000	None
11902555	3001		22nd	PL	64	170001	None
11895050	913		Fairfield	CT	85	175000	Short Sale
11935342	230	S	Victory	ST	85	175000	None
11958632	42388	N	Willow	ST	2	175000	None
11961601	1723		Hermon	AVE	99	175000	None
11878422	10584	W	Eastwood	RD	87	175000	None
11980797	2004		Joanna	AVE	99	177500	None
11917106	195	E	Grand	AVE	20	180000	None
11964081	327		Kenwood	DR	73	180000	None
11886893	1531		Hickory	ST	85	180000	None
11963233	128	N	California	AVE	60	180000	None
11961850	1350		Judge	PL	85	181600	None
11881795	730	S	Victory	ST	85	187000	None
11967655	32		Arlington	LN	20	189000	Variable
11867282	1501		Round Lake	DR	73	189900	None
11942488	34805	N	Long	AVE	41	189900	None
11963251	2013		Joanna	AVE	99	190000	None
11923041	407		Ivy	RD	42	192000	None
11923565	1605		Henry	PL	85	192000	None
11964715	38647	N	Munn	RD	46	195000	Variable
11931971	25644	W	Arcade	DR	46	195000	None
11954102	1801		Gilboa	AVE	99	195000	None
11949091	2908		Gilboa	AVE	99	195000	None
11972783	2223		Western	AVE	85	195000	None
11967281	1013		Bishop	ST	2	195500	None
11965123	1706		North	AVE	85	197300	Bonus
11943818	1419		Jenkinson	CT	85	200000	None
11972761	312	E	Belvidere	RD	30	200000	None
11970275	35882	N	Hunt	AVE	41	200000	Variable
11919956	234		Hickory	LN	2	200000	None
11931974	43	S	Holly	AVE	20	200000	None
11983905	26	S	Lewis	AVE	85	200000	None

11984629	27630	N	Hickory	ST	42	200000	None
11992519	850		Adams	ST	85	200000	None
11890672	1510		Chestnut	DR	73	201000	None
11903994	1342		Hickory	ST	85	203000	None
11968524	2308	W	Crescent	AVE	85	203600	None
11955608	312		Hull	CT	85	204000	None
11945761	2118		ESHCOL	AVE	99	204000	None
11958752	1332		Sunset	DR	73	205000	None
11947211	15787	W	Pope	BLVD	69	205000	None
11981683	716		Landon	AVE	96	205000	None
11949338	2323		Horseshoe	CT	30	205000	None
11971483	818		13TH	ST	64	205000	None
11964516	1322		Turnbull	DR	73	206000	None
11960874	1804		Hiawatha	TRL	73	207500	None
11962894	2613	N	Lewis	AVE	85	210000	None
11966429	109	N	Channel	DR	73	210000	None
11938808	2734		Adelaide	AVE	85	210000	None
11967417	626		North	AVE	85	210000	None
11956381	402		Hillandale	ST	73	210500	None
11977897	37303	N	Granada	BLVD	46	211000	Variable
11961071	721		Ridgewood	ST	73	212000	None
11981741	106		Fairfield	RD	46	215000	None
11953588	2217		Elim	AVE	99	215000	None
11796288	3212		Lebanon	AVE	99	215000	None
11940669	42414	N	ORCHARD	ST	2	215000	None
11918832	2101		Old Elm	RD	46	219000	None
11884489	6		Derby	CT	30	220000	None
11982300	2202		Joppa	AVE	99	220000	None
11924216	38811	N	Lakeside	PL	2	220000	None
11892263	2029		Linden	AVE	85	220000	Short Sale
11940660	3425		Winhaven	DR	85	220000	None
11933883	943		Broadway	AVE	64	220000	None
11930124	2118		Dickey	AVE	64	221000	None
11947273	2846		Hillside	AVE	85	223000	None
11952095	2130		Sunset	AVE	85	223500	None
11949553	2215		Catalpa	AVE	85	224000	None
11961107	115		Hitching Post	LN	30	225000	None
11949574	23373	W	Liberty	AVE	46	225000	None
11951405	2501	W	Ridgeland	AVE	85	225000	None
11967497	4016		Thistle	LN	99	225000	None
11964603	38238	N	DE WOODY	RD	87	225000	Variable
11949202	2040		Lewis	AVE	64	226000	None
11966914	1228		Victoria	AVE	64	229900	None

11946902	309		Washington	ST	41	230000	None
11973135	2217		Honore	AVE	64	230000	None
11974555	1721		9th	ST	85	230000	None
11970781	614		Westmoreland	AVE	85	230500	None
11906458	306		Elmwood	LN	2	235000	None
11991989	855		Tiffany	RD	2	235000	None
11973534	3631		Glen Flora	AVE	31	235000	None
11899261	24696	W	Lake Shore	DR	73	235000	Variable
11957540	2921		Gilboa	AVE	99	235000	None
11994616	33206	N	Sunset	AVE	30	235000	None
11869037	518		Lindsay	ST	85	235000	None
11934921	415	S	Orchard	AVE	85	235000	None
11948755	1015		Brush Hill	LN	47	235000	None
11948955	50		Park	AVE	46	236000	None
11934790	3		Surrey	CT	30	238000	None
11979217	1911		Gilboa	AVE	99	240000	None
11954608	911		Park	AVE	96	240000	None
11966642	2331	W	Greenwood	AVE	85	240000	None
11935458	36073	N	Oakwood	DR	31	243000	None
11922810	303		Jackson	BLVD	30	243500	None
11976421	25430	W	Park	CT	46	245000	None
11943249	10162	W	California	AVE	87	245900	Variable
11945887	2414		Elim	AVE	99	246890	None
11972863	37843	N	Academy	DR	46	247000	None
11938198	604		Sunderlin	ST	85	249000	None
11986934	117	W	Hawthorne	DR	73	250000	None
11974618	38280		Wilson	AVE	87	250000	None
11687841	38314	N	Russell	AVE	87	250000	Short Sale
11952692	520		Fairlawn	DR	73	250000	None
11947345	1705		Kedron	BLVD	99	250000	None
11946871	3350	W	Crescent	AVE	85	252000	None
11934075	1509		Turnbull	DR	73	253000	None
11987531	25747	W	Arcade	DR	46	254000	None
11937063	323	S	LAKESHORE	DR	60	255000	None
11915093	3235		Newcastle	RD	85	255000	None
11940499	3110		EMMAUS	AVE	99	255000	None
11958512	1326	N	Oak	AVE	73	255000	None
11974986	1106		Jackson	AVE	84	255000	None
11924243	10463	W	Talmadge	AVE	87	255000	None
11989051	3438		Rock	PKWY	85	255000	None
11945166	38903	N	Cedar Crest	DR	46	255000	None
11935561	230		PRAIRIE	LN	47	257000	None
11941806	191	E	Grand	AVE	20	257000	None

11947917	918		Heartland Park	LN	2	257400	None
11974922	1221		Central	AVE	35	257500	None
11945403	2213		Hermon	AVE	99	259900	None
11892524	813		North	AVE	85	260000	None
11966787	38744	N	North	AVE	87	260000	Variable
11952341	38174	N	Harper	RD	87	260000	None
11856111	17835	W	Big Oaks	RD	30	263500	None
11947880	37160	N	Summerfield	DR	46	265000	None
11943923	57	S	Archer	AVE	60	265000	None
11970255	41566	N	Illinois	ST	99	265000	None
11943554	1807		20th	ST	64	265000	None
11897697	2112		Azalea	CT	73	265000	None
11961162	309		Behm	DR	30	265500	None
11961299	36408	N	Edgewood	DR	31	265500	None
11950082	956		Westmoreland	AVE	85	269900	None
							Court Approval
11940335	199	E	Big Horn	DR	30	270000	Required
11987721	1440		Brighton	LN	46	270000	None
11946010	2800		31st	ST	99	270000	None
11985107	25705	W	Frederick	CT	2	270000	None
11963620	10139	W	California	AVE	87	270900	None
11959202	41923	N	Beachview	DR	2	272000	Variable
11969142	522	W	Division	ST	60	272000	None
11956205	608		Kakos	CT	99	273000	None
11951461	1806		Gideon	AVE	99	275000	None
11962906	26280	N	Lilac	DR	60	275000	None
11976169	25673	W	Arcade	DR	46	275000	None
11983622	2828		Vercoe	AVE	85	275000	None
11986168	26660	W	Catalpa	RD	2	276500	Variable
11933507	335	N	Prospect	DR	73	277500	None
11975251	408		Alpine	DR	73	278000	None
11986183	5046		GLENDAL	DR	31	278000	Variable
11951098	563		Hillcrest	TER	73	280000	None
11951740	2633		Roberts	AVE	85	280000	None
11922924	2		Forestway	DR	15	280000	None
11987256	2		Craig	TER	47	282000	None
11960891	410		Surrey	LN	46	284900	Variable
11962348	343	E	Stanton	CT	73	285000	None
11937325	28524		Wagon Trail	RD	50	285000	Variable
11955413	1067		Dublin	DR	60	286000	None
11943289	3700		Willow Crest	DR	99	289000	Variable
11967724	408		McAree	RD	85	289000	None
11968147	13025	W	27th	PL	99	290000	None

11896935	34	N	IDLEWILD	AVE	60	290000	None
11900977	25817	W	Brodie	DR	41	290000	None
11935666	25511	W	Lakeview	AVE	84	292500	None
11963058	838		Waterview	DR	73	295000	None
11988266	1413		33rd	ST	99	295900	None
11968947	38434	N	4th	AVE	81	298000	None
11950960	135		BLUFF	AVE	30	299000	None
			Whispering				
11969915	539		Pines	RD	46	299000	None
11884642	16		Aldine	RD	47	299800	None
11927224	18121	W	Valley	DR	30	299900	None
11961060	338		DEVONSHIRE	LN	85	299999	None
11919594	4213		Bertrand	LN	87	300000	None
11950936	358		TEAL	RD	46	300000	None
11983918	115		Grant	ST	10	300000	None
11966958	63		Hickory	DR	46	300000	None
11951955	920		Stratford	LN	60	300000	None
11981186	301		Behm	DR	30	300000	None
11961631	2211		Lydia	AVE	99	300000	None
11952643	524		Arbor	DR	73	300000	Variable
11948596	2282	N	Blue Grass	CT	73	300000	None
11959163	2415		GREAT OAK	DR	46	300000	Variable
11962212	209		Raymond	AVE	10	300000	None
11986296	3504		Ridge	AVE	42	300000	None
11964579	21281	W	Honey	LN	46	300000	None
11929884	21290	W	Park	DR	46	300000	None
11941135	133		Kent	AVE	84	301000	Variable
11966775	634		Barron	BLVD	30	302500	None
11923744	25007	W	Jersey	AVE	2	303000	None
11908296	25717	W	Highland	AVE	2	304000	None
11963813	2373		FEDERAL	PKWY	46	304200	None
11954951	428	N	Seymour	AVE	60	305000	None
11932696	668		CHIPPEWA	CIR	73	306285	Short Sale
11937478	338		Penny	LN	30	306922	None
11965248	37723	N	Amber	WAY	46	307000	None
11952629	238		Pennsbury	CT	73	307000	None
11978921	641		STEWART	CT	31	308000	Variable
11962361	845		Virginia	RD	35	310000	None
11944946	757		Hillside	AVE	2	310000	None
11915511	2401		Martha	AVE	99	310000	None
11976353	35756	N	Ash	ST	41	310000	Variable
11937248	4107		Sarah	DR	99	310000	None
11965407	36186	N	Back Bay	CT	31	310000	None

11927534	2037		Ash	ST	85	310000	None
11950914	421	E	COURTLAND	ST	60	312000	None
11919383	34444	N	Bridle	LN	31	315000	None
11976859	1254	E	Fox Chase	DR	73	315000	None
11918436	1186		Highland	RD	60	315000	None
11965241	37543	N	Amber	WAY	46	315000	None
11963124	1128		Tewes	LN	87	316000	Variable
11963150	1803		Fairfield	RD	46	316000	None
11934284	28948	W	Main	ST	13	317000	Variable
11954279	2331	N	Old Pond	LN	73	317000	None
11935080	2122		Burr Oak	LN	46	317500	None
11973248	1309		Reed	RD	99	319900	None
11966182	4023		Ridge	CT	99	320000	None
11985676	36150	N	Grandwood	DR	31	320000	None
11904659	4017		Cottonwood	CT	42	320000	None
11967888	39410		Castleford	LN	87	322400	Exception(s)
11951700	1105		Greenwood	AVE	15	322900	None
11880592	42471	N	Linden	LN	2	325000	None
11983177	101		Sheridan	CT	85	325000	None
11956986	1359		Locust	CT	30	325000	None
11926973	1056		Branch	RD	31	325000	None
11956298	176	S	Cornerstone	DR	19	325000	None
11966730	686		Chippewa	CIR	73	325000	None
11977956	414		Woodlawn	DR	60	325000	Variable
11973765	1479		Carriage	LN	46	325500	None
11986599	539		Surryse	RD	47	326000	None
11976519	1027	S	West	AVE	85	326500	Variable
11936488	2346	N	SUNRISE	DR	73	329000	None
11963737	37570	N	Amber	WAY	46	329900	None
11956901	2257	W	FOREST COVE	DR	73	330000	None
11949763	2110		Witchwood	LN	46	330000	None
11974010	113	E	Big Horn	DR	30	330000	None
11967444	147	S	Lake	ST	60	330000	None
11910048	1320	N	Cedar Lake	RD	46	330000	None
11895745	425		Yorkshire	CT	30	331000	None
11971848	42796		Washington	AVE	96	333000	None
12003729	112		Hammond	AVE	84	333000	Variable
11991852	414	E	LAKE SHORE	DR	73	335000	None
11957001	3425		Keith	AVE	31	338000	Variable
11999886	634		Dixon	CT	31	340000	None
11901261	58	S	Waterford	DR	73	342500	None
MLS #	Street Number	Compass Point	Street Name	Street Suffix	Area	Search Price	Special Compensation Info.



11953940	868		Fieldstone	DR	46	345000	None
11951418	1709		Fairfield	RD	46	345000	None
11948491	34105	N	Homestead	RD	31	345000	None
11968094	4458	W	Tucker	LN	85	348000	None
11940441	31		Forest	AVE	20	350000	None
11948731	1113		Van Buren	AVE	84	350000	None
11883209	17440	W	Westwind	DR	31	350000	None
11982638	1999	N	Amber Prairie	WAY	73	350000	None
11892989	5048		Adele	DR	31	353000	None
11972940	34		Woodlawn	DR	60	354900	None
11948271	212		Cavin	AVE	96	355000	None
11950133	407		Lakeview	DR	60	355000	None
11949793	503		Madison	AVE	20	355000	None
11944010	17466		WOODLAND	DR	30	357000	None
11954884	7047	N	Willow Spring	RD	47	357500	None
11957528	1075		Aspen	DR	89	358000	None
11961402	422		Farmhill	CIR	84	359000	None
11976428	2		Butterfield	RD	47	360000	None
11925953	26417	N	US Highway 45		60	360000	None
11985671	232		Bingham	CIR	60	360000	None
11957279	3175	N	Magnolia	LN	83	360000	None
11961716	16		Cremin	DR	46	360000	None
11923648	Lot 3		Buena	TER	2	360000	None
11997765	6064		Par	CT	31	360000	None
11947941	36077	N	Francis	AVE	41	360000	None
11876412	36434	N	Tara	CT	41	360000	None
11954498	3317		Hutchinson	LN	60	360000	None
11953398	4536	W	Lawn	AVE	85	362500	None
11952292	1851	E	Ivy	CIR	46	364900	None
11959505	4575		Kings Way		31	365000	None
11933170	31		Pine	AVE	47	365000	Variable
11928825	1473		Almaden	LN	31	365000	None
11957990	1231		Cavell	AVE	35	365000	None
11971194	4501	W	Roundstone	WAY	85	366000	None
11957922	271	W	Asbury	DR	73	366900	Variable
11946810	1465		Deer Run	RD	31	367500	Variable
11958134	26175	N	Geraldine	LN	10	369000	Variable
11939785	225		Windjammer	LN	30	369000	None
11945615	3298		Hampshire	LN	85	369500	None
11955235	260	W	Biros	LN	73	369900	None
11938177	944		Rosemary	TER	15	370000	None
11918721	38945	N	Northwoods	DR	83	370000	None
11980086	281		Westerfield	PL	30	370000	None

11929482	1197		Windmere	CIR	2	372000	None
11955842	67	W	Tall Grass	CT	73	372000	None
11949859	13		Lake Vista	CT	46	374000	None
11944119	312		Bingham	CIR	60	374999	Variable
11944020	1792		Neuway	LN	2	375000	Variable
11886834	322	N	Oplaine	RD	31	375000	None
11923835	1273		Jerome	CT	2	375000	None
11971908	681		Brookstone	RD	30	375000	None
11924138	4616		4TH	ST	96	375000	None
11950402	26095	W	Levi Waite	RD	73	375000	None
11971872	25567	W	Brooks Farm	RD	73	377500	None
11978839	2614		7th	ST	96	378700	None
11975114	149		Burton	ST	30	379000	Variable
11931468	32036	N	Rockwell	DR	50	380000	None
11966494	212		Beauteau	ST	47	380000	None
11957079	34200	N	Needlegrass	DR	73	380000	None
11944402	2448		Lawson	BLVD	31	380000	None
11977589	18732	W	Jasmine	CT	30	380000	None
11941452	4587	N	Kings Way		31	383000	None
11937242	4103		Cypress	DR	99	385000	None
11826487	17842	W	Greentree	RD	30	385000	None
11841678	161		Thomas	CT	84	385000	None
11949326	920		March	ST	47	385000	Variable
11950451	771		Ridge	RD	35	386000	None
11994906	747		Oak Spring	LN	48	389200	None
11897368	40922	N	Il Route 59		2	390000	Variable
11956010	1343		Oxford	RD	15	390000	None
11906863	2145		Chestnut	ST	85	390000	None
11869807	2013		Foxridge	DR	42	390000	None
11935941	804		Eaton	LN	46	394000	None
11957677	33480		ALMOND	RD	30	395340	None
11895660	247	W	Winding Trail	CIR	73	395500	None
11885109	6964		Revere	CT	31	399900	Variable
11966474	581		Indian Trail	RD	2	400000	Exception(s)
11874720	2975		Valley View	RD	31	400000	None
11962699	26220	N	Orchard	RD	10	400000	None
11952114	53		Mills	CT	61	401000	None
11941527	1934		Midland	AVE	35	402000	None
11983554	2230	W	Forest Cove	DR	73	403000	None
11911802	934		Forestview	WAY	2	405000	None
11951199	29		Manchester	LN	61	405000	None
11963756	1464		Woodbury	CIR	31	408000	None
11951264	26150	N	Lakeland	DR	10	408000	None

11938789	1046		Evergreen	ST	60	410000	None
11963675	201		Alexandria	DR	61	410000	None
11956188	43415	N	Scott	ST	2	410000	None
11982066	143	E	Littleton	TRL	30	410500	None
11942866	363		Kim	TRL	47	412000	None
11958049	2049		Carillon	DR	30	414000	Variable
11925657	2855		Fieldbrook	AVE	84	415000	None
11957084	144		Midway	LN	61	415000	None
11950657	21658	W	Ravine	DR	47	415000	None
11973694	920		Grand	BLVD	84	415500	None
11993463	105		Hamilton	PL	61	420000	None
11960911	1420		Victory	DR	48	420000	None
11968418	521		Burnt Ember	LN	89	422000	None
11939845	2291		Creekwood	DR	60	423000	None
11952138	661		Iris	CT	46	423000	None
11961152	947		Saybrook	LN	89	425000	None
11966493	2710		5th	ST	96	425000	None
11954801	438	E	Drury	LN	10	425000	Variable
11948687	320	W	CALDWELL	DR	73	425000	None
11960717	3282		Sheridan	LN	60	425000	None
11970684	1024	S	Butterfield	LN	73	429999	None
11970544	282		Banbury	LN	30	430000	Variable
11953644	32379	N	Allegheny	WAY	50	430000	None
11977660	1000		SINGING HILLS	DR	19	430000	None
11944891	1272		Hedgerow	DR	30	432300	None
11952487	1220		Trinity	PL	48	433000	Short Sale
11964574	741		Edelweiss	DR	47	433500	None
11927501	13		Montauk	LN	61	435000	None
11898745	26820	W	Lakeview	DR	10	435000	Variable
11900690	1119		Victoria	DR	21	435000	None
11930180	267		Big Terra	LN	31	440000	None
11939153	3497		University Normandy	AVE	35	440000	None
11984312	1643		Woods	CT	30	440000	None
11901748	815		Burriss	AVE	44	443000	None
11837799	1205	E	Bonner	RD	84	445000	None
11947261	931		Shady Grove	LN	89	445000	None
11926088	677		Timber Hill	RD	15	445000	None
11808782	40446	N	South Newport	DR	2	447900	None
11971701	1603		Oakland	DR	46	450000	None
11981230	3308		Monterey	LN	83	450000	None
11961422	714		Juneway	AVE	15	450000	None
11945508	23540	N	Melody	LN	47	450000	None

11969914	28824	W	Rivers Edge	DR	13	450000	None
11943942	550		Dawes	ST	48	450000	None
11972133	1202		Bristol Trail	RD	47	450000	None
11965455	892		Shambliss	LN	89	452000	Variable
11966184	14		Edgewood	RD	61	452000	None
11970356	1223		Beverly	DR	46	455000	Variable
11922699	265		Thistle	LN	47	462000	None
							Court Approval
11983390	220		Wildwood	RD	45	465000	Required
11966691	3093		Epstein	CIR	60	470000	None
11984606	1937		McRae	LN	60	472500	None
11948181	2944		Greenwood	AVE	35	475000	None
11935910	531		PATRIOT	CT	31	475000	None
11962803	100	E	Grand	AVE	20	475000	None
11926121	1305		Shetland	DR	60	475000	None
11981760	594	W	Galeton	DR	73	475000	None
11996566	711		Sunny	LN	10	475900	None
11934738	34430	N	Eastings	WAY	31	477000	Variable
11983502	8		Hollycourt	TER	47	477000	None
11934549	825		Summer	LN	46	479734	None
11953372	108	E	Main	ST	47	479900	None
11988954	15632		Birchwood	LN	48	480000	None
11967482	14370	W	JODY	LN	83	480000	None
11946022	1016		DOLORES	CT	61	480000	Variable
11925298	39		Oxford	DR	69	480000	None
11965997	20584	N	Celia	AVE	69	480000	None
11931430	241		Barberry	RD	35	482000	None
11860399	2148		Tanglewood	CT	35	484100	None
11948326	18235	W	Old Pine	CT	31	485000	None
11955964	35381	N	Wilson	RD	41	485000	None
11963542	2916		Briargate	DR	46	488826	None
11963296	1442		Turks Cap	RD	30	490000	None
11891859	34097	N	JENNA	LN	31	491900	None
11899293	606		Center	ST	30	492000	None
11933725	25839	W	Apache	LN	10	495000	None
11929850	914		Rosemary	TER	15	499000	None
11953306	16741	W	Orchard Valley	DR	31	500000	None
11870654	759		Ravinia	DR	31	500000	None
11901947	250		Hidden Creek	RD	47	500000	None
11992522	1025		Popes Creek	CIR	30	500000	None
11948352	226		Crooked	LN	10	500000	None
11969489	1281		Berkshire	LN	10	500000	Variable
11969214	25139	W	Jessica	CT	46	500000	None

11864550	563		Capital	LN	31	500000	None
11966209	1220		Cedar Creek	DR	47	501000	None
11903588	26146	N	Hill	AVE	84	503570	None
11926384	5		Sunridge	LN	89	510000	None
11940359	90		Flint	DR	10	510000	Variable
11964877	557		MEADOWVIEW	DR	84	514050	None
11926803	40388		Reed	CT	83	515000	None
11952620	642		Greenview	PL	45	515000	None
11963564	117	N	Glendale	AVE	10	518000	None
11961454	582		Applegate	LN	47	518000	None
11968059	226		Lexington	CT	30	520000	None
11967334	650		Old Elm	RD	35	520000	None
11956679	948		Providence	LN	89	520000	None
11911546	642		Paddock	LN	48	520000	None
11927639	306		Sutcliffe	CIR	61	520000	None
11949646	100		Copperwood	DR	89	522500	None
11914985	833	E	Rockland	RD	48	523000	Variable
11967524	1418		Kenton	RD	15	525000	None
11903046	21606	N	Quentin	RD	47	525000	None
11862273	4410		Eastwood	AVE	31	525000	None
11927482	926		Thompson	BLVD	89	525000	None
11984389	1804		Winthrop	RD	35	525000	None
11956956	136		Mckinley	AVE	48	526000	None
11846263	9		Thornfield	LN	47	530000	None
11963199	38775	N	Red Oak	TER	83	530000	None
11950808	461		Lincoln	AVE	44	530000	None
11868569	22723	W	Silver Lake	AVE	2	533000	Variable
11971771	223		Alpine	DR	47	535000	None
11958782	18756	W	Highfield	DR	46	535000	None
11945978	5		SOMERSET	LN	89	535000	None
11960261	929		Holly	CT	15	535000	None
11961803	216		Schuldt	DR	47	535000	None
11983757	1079		Conachie	CT	61	536500	None
11940264	1345		Turnberry	LN	60	540000	None
11965252	61		Ridge	RD	35	540000	None
11964521	1070		Guerin	RD	48	540000	None
11969597	835		Heather	RD	15	540000	Short Sale
11964239	791		Kingsbridge	WAY	89	545000	None
11948368	2004	N	Trevino	TER	61	545000	None
11890337	3		Gk	LN	69	545000	None
11982529	1506		Frank	AVE	15	549000	None
11985136	987		Sanderling	CT	2	549900	None
11968047	1347		Kettering	RD	60	550000	Variable

11988314	36946	N	Deerview	DR	46	550000	None
11978680	7480		Bittersweet	DR	31	550000	None
11952722	40040	N	Savage	RD	2	555000	None
11973187	3192		Epstein	CIR	60	555000	None
11961460	466		Raphael	AVE	89	555000	None
11820363	58	W	Indian Trail	RD	10	557500	None
11953960	789		Ridge	RD	35	560000	None
11916745	40522	N	North Newport	DR	2	560000	None
11990370	5512		Farmcrest	LN	47	564000	None
11981104	20475	N	Joshua	CT	10	565000	None
11981275	580		Thompson	BLVD	89	565000	None
11922186	184		SOUTHFIELD	DR	61	569000	None
11958964	28801	W	Craft	CT	10	570000	None
11979011	415		Lincoln	AVE	44	570000	None
11932839	1245		Kenton	RD	15	570000	None
11959831	427		Rockland	AVE	44	570000	None
11954798	116	E	North	AVE	44	570000	None
11963179	280		Southfield	DR	61	573000	Variable
11950274	1405		Warrington	RD	15	575000	None
11974712	520	W	Austin	AVE	48	580000	Variable
11978432	900		Dannet	RD	89	581000	None
11987215	837		Wedgewood	CT	46	585000	None
11965768	1183		Stratford	LN	47	585000	None
11911304	209		Miller	RD	47	589000	None
11895969	2428		Lexington	DR	47	592500	None
11842069	9		Oakland Hills	CT	47	594065	None
11860438	2339		Old Hicks	RD	47	595000	None
11959457	710		Carriage	WAY	15	595000	None
11940979	360		Knox Park	RD	47	599000	None
11953263	24160	N	Beach	DR	13	600000	Variable
11865306	1540		Rudd	CT	48	600000	Short Sale
11955375	439		Buckthorn	TER	89	604000	None
11969448	940		Wayne	AVE	15	605000	None
11903602	259		North Trail		47	605000	None
11881728	214		PRAIRIE	AVE	48	605000	None
11990133	38459	N	Drexel	BLVD	2	605500	Variable
11981905	1024		Dawes	ST	48	607100	None
11960384	13		Kathy	LN	47	610000	None
11936903	4490	W	Westchester	LN	48	610000	None
11912577	15966	W	Port Clinton	RD	69	611000	None
11822238	1620		Tripp	CT	60	611884	None
11940297	229		Lake	ST	48	615000	None
11974495	853		Warwick	LN	48	615000	None

11872370	1400		Lincoln	PL	35	615000	None
11850740	23202	W	Lochanora	DR	47	620000	None
11914015	831		Interlaken	LN	48	630000	None
11945892	1617		Ridge	RD	35	630000	None
11966703	538		Rivershire	PL	69	630000	None
11976731	1723		Napa Suwe	LN	84	632000	None
11902895	2421		Cumberland	CIR	47	645000	None
11924764	713		Sumac	RD	35	649000	None
11943203	1752		McCraen	RD	35	650000	None
11984647	694		Ridge	RD	35	652000	None
11932881	22152	N	Old Barrington	RD	10	652500	None
11967550	1123		Park	AVE	15	654000	Variable
11788862	1558	S	West Fork	DR	45	655000	None
11956620	38675	N	Chicago	AVE	83	657000	None
11964193	118		Stone Marsh	LN	10	660000	None
11955589	25382	N	Wren	RD	10	660000	None
11930178	14522	W	Mayland Villa	RD	69	660000	None
11990116	1208		Jaimee	LN	48	663500	None
11983119	43		LANCASTER	LN	69	665000	None
11892350	25931	N	IL Route 59		10	665000	None
11913964	2911		Bayberry	DR	89	667000	None
11936532	505		Groveland	AVE	35	667000	None
11878724	327	W	Austin	AVE	48	670000	None
11954278	1799		We Go	TRL	15	675000	None
11963295	3510		Melody	ST	60	675000	None
11958293	35376	N	Everett	AVE	41	675000	None
11921311	1500		Eric	LN	48	675000	None
11858051	8		Crystal Downs	DR	47	679990	None
11962208	23389	W	Quail	CT	10	680000	None
11945696	535		Sherry	LN	15	680000	None
11917308	514		Elm	ST	15	682000	None
11918886	650		Green Bay	RD	35	685000	None
11972598	24354	N	Grandview	DR	10	685000	None
11967412	331		BIRKDALE	RD	44	685000	None
11971805	515		KENWOOD	AVE	48	689000	None
11951475	586		Melody	LN	35	690000	None
11928267	1053		Prairie	AVE	15	690000	None
11938122	21971	N	Harbor	RD	10	692000	None
11969158	1768		White Fence	LN	48	700000	Variable
11941919	1044		Harms	AVE	48	700000	None
11947045	21188	N	Woodland	AVE	10	700000	None
11954561	430		Wilmot	RD	15	700000	None
11955635	752		Joel	LN	89	705000	None

11957589	588		Burton	AVE	35	711000	None
11944486	1700		Juliet	LN	48	715000	None
11900821	21686	N	Ashley	ST	47	717621	None
11984677	2163		Churchill	CT	35	720000	None
11965581	33		Chestnut	TER	89	720000	None
11912272	1622	S	River	RD	48	725000	None
11970551	51		Marion	AVE	45	730000	None
11959895	760		Thornmeadow	RD	15	730000	None
11959278	86		Timberlake	RD	10	731000	Variable
11966224	605		Euclid	CT	35	735000	None
11975831	21		Beverly	LN	47	735000	None
11969329	21675	N	Hampton	CT	47	740000	Variable
11951853	985		Ridgewood	DR	35	740000	None
11925774	795		Creek Bend	DR	61	740000	None
11957413	233		Camargo	CT	61	740000	None
11733143	158		Roman	LN	47	743868	Variable
11955757	1408		Windcrest	RD	15	750000	None
11933359	975		Hunter	CT	15	750000	None
11860836	1140		Lake	ST	48	750000	None
11949464	1421		Saint Johns	AVE	35	750000	None
11959300	6868		ELLIS	DR	47	757000	None
11952836	46		Tournament	DR	47	760000	None
11845332	8		Oakland Hills	CT	47	769655	None
11941149	756		Stonegate	RD	48	770000	Variable
11977122	1609		Brittany	LN	47	775000	None
11832953	5460		Chapel Hill		31	775000	None
11961512	211		Pasture	CT	89	778000	None
11970717	4486		normandy	CT	47	799000	Variable
11955229	1990		Cranbrook	RD	48	806000	Variable
11959921	1654	N	Woods	WAY	61	815000	None
11913293	140		Oakmont	DR	15	820000	None
11843485	4		Oakland Hills	CT	47	822000	None
11979270	2225		Avalon	CT	89	822250	None
11908606	110		Verne	CIR	10	830000	Variable
11959422	1306		Saint William	DR	48	835000	None
11953858	1724		Glenmore	RD	48	842000	None
11953273	1718		Shoal Creek	TER	61	845000	None
11954237	140		Summit	PL	45	845000	None
11954371	40682	N	Grand	AVE	2	850000	Variable
11943651	1527		Sheridan	RD	35	855700	None
			STANTON				
11962865	37131	N	POINT	RD	41	870000	None
11925230	1355		Carol	LN	15	873000	None



11972609	7310		Greenbridge	LN	47	873500	None
11965840	38	N	Holly	AVE	20	875000	None
11971751	106		Flint Creek	CT	47	875000	None
11722830	114		Roman	LN	47	881187	Variable
11962418	409		Crescent	DR	44	890000	None
11925994	23039	N	High Ridge	RD	10	890000	None
11934288	5721		Churchill	LN	48	895000	None
11980574	2075		Laurel Valley	DR	61	897500	Variable
11950780	1385		Manassas	LN	47	899000	None
11842353	19		Crystal Downs	DR	47	899870	None
11927525	657		Cuneo	BLVD	61	900000	Variable
11934230	761		HAWTHORNE	LN	48	910000	Variable
11970746	324		Brampton	CT	69	910000	Variable
11933680	23186		Gray Barn	CT	10	920000	None
11902583	30447	N	Preserve	DR	48	920000	None
11966024	515		Briar	LN	45	925000	None
11975792	428		North	AVE	10	925000	Variable
11928709	231		Park	LN	15	925000	None
11967806	5660		River Park	DR	48	925000	None
11863730	4519		Hickory	CT	47	930000	None
11851165	215	E	Scranton	AVE	44	934000	None
11932862	259		Clair View	CT	47	935000	None
11964795	5349		Woodview	CT	47	945000	None
11971131	1225		Studio	LN	15	950000	None
11855883	437		Thorngate	LN	15	950000	None
11956021	1304		Laurel	AVE	15	950000	None
11924520	2520		Augusta	WAY	35	950000	None
11927574	606		Ames	ST	48	965000	None
11930102	846		Waveland	RD	45	965000	Variable
11864670	717		Bryant	AVE	10	980000	None
11888500	22		Graystone	LN	10	990000	Variable
11971665	597	S	Green Bay	RD	45	995000	None
11963766	16126		Hill Grove	CT	83	1000000	None
11957729	25750		W Cook	AVE	2	1001000	None
11963869	1481		Meadowlark	DR	47	1010000	None
11910777	1047		Oxford	RD	15	1011000	None
11987517	1773		Andrew	CT	47	1011000	None
11930388	945		North	AVE	15	1020000	None
11971666	727		Longwood	DR	45	1030000	None
11946329	130		Haverton	WAY	10	1040000	Variable
11897588	22925	W	Schwerman	RD	60	1049000	None
11812470	1186		Sycamore	DR	47	1050000	None
11934096	23416	N	Wildwood	LN	15	1050000	None

11900983	42917	N	Brighton Farm	RD	2	1075000	None
11944033	100		Pine Tree	LN	15	1075000	Variable
11878001	1260		Ridgewood	DR	35	1079000	None
11987812	3941		Lakeview	CT	47	1100000	None
11872704	13		Kensington	DR	10	1100000	Variable
11962930	2540		Hybernia	DR	35	1100000	None
11966311	1999		YORK	LN	35	1100000	Variable
11876389	2735		Oak	ST	35	1110000	None
11892891	7304		Greenbridge	LN	47	1125000	None
11957172	41		Sheridan	RD	35	1140000	None
11952338	1690		Bowling Green	DR	45	1150000	None
11963401	1872		Royal Birkdale	DR	61	1170000	None
11967462	1425		St Johns	AVE	35	1170000	None
11898191	1288		Lakewood	DR	45	1200000	None
11941418	155		Newberry	AVE	48	1225000	None
11811410	116	N	Wynstone	DR	10	1225000	None
11954987	27533	N	Chevy Chase	RD	60	1240000	None
11972577	450		Rockefeller	RD	45	1250100	None
11976149	42601	N	Linden	LN	2	1275000	None
11936961	4834		Wilderness	CT	47	1285000	None
11892340	1855		Amberley (Lot 6)	CT	45	1288850	None
11940734	37230	N	Black Velvet	LN	83	1295000	None
11931550	22534	N	Evergreen	CT	47	1300000	None
11923195	336	N	Western	AVE	45	1300000	None
11967047	363		Aspen	LN	35	1316000	None
11835909	1995		Amberley (Lot 20)	CT	45	1316420	None
11961208	450		Hunter	LN	45	1360000	Exception(s)
11876311	2610		Ridge	RD	35	1375000	None
11922248	291	W	Deerpath	RD	45	1380000	None
11888904	1565	S	Ridge	RD	45	1395000	None
11963123	1910		Old Briar	RD	35	1400000	None
11914512	97	N	Elm	RD	69	1400000	None
11975342	1745	W	Broadland	LN	45	1410000	None
11914030	950	W	James	CT	45	1440950	None
12003749	25		Fox	TRL	69	1450000	None
11928722	100		Hestercombe	LN	45	1500000	None
10143654	1920		Browning	CT	35	1500000	None
11954240	1101		Havenwood	LN	45	1549000	None
12008447	61		Stone Gate	RD	45	1550000	None
11966119	1202		Wincanton	DR	15	1575000	None
11937811	1321		FIORE	DR	45	1600000	None

11927070	464		Oakwood	AVE	45	1625000	None
11419485	1827	N	Lake Charles	DR	61	1692000	Variable
11947183	1380		Waverly	RD	35	1700000	None
11885691	1610		Forest	AVE	35	1740000	None
11929002	90		Morris	LN	45	1745000	None
11952586	943		Mccormick	DR	45	1795000	None
11932929	205		Northampton	LN	69	1800000	None
11917375	340	E	Scranton	AVE	44	1825000	None
11954905	25596	W	Grass Lake	RD	2	1840000	None
11641535	1843	N	Lake Charles	DR	61	1842898	Variable
11948026	1025		Anderson	DR	48	1850000	None
11980701	508		Sheridan	RD	35	1937500	None
11800100	1221	S	Estate	LN	45	1975000	None
11977633	1209		Green Bay	RD	35	1975000	None
11808055	521		Hastings	RD	45	2000000	None
11936438	2276		Linden	AVE	35	2001000	None
11964226	2005		Malory	LN	35	2150000	None
11646413	303		Briarwood	LN	69	2285511	None
11985407	701		Park	PL	44	2405000	None
11933045	395		Oak Knoll	DR	45	2460000	Variable
11918430	925		Oak Knoll	DR	45	2500000	None
11912290	1490		Linden	AVE	35	2650000	None
11927815	919		Sheridan	RD	35	2825000	None
11972690	326	E	Witchwood	LN	44	3200000	None
11903099	520		Forest Cove	RD	44	3200000	None
11801398	120	W	Alden	LN	45	3250000	None
11853353	1955		Shore Acres	DR	44	5150000	None

**ATTACHMENT C - Lake County HOME Consortium: Recapture and Resale Provisions**

# Lake County HOME Consortium: Recapture and Resale Provisions

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## *Resale and Recapture Policies*

These guidelines apply when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property after the initial HOME-assisted purchase.

## *Period of Affordability*

Consistent with 24 CFR Part 92.254(a)(4), the following minimum period of affordability shall be enforced:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The Lake County Consortium may use HOME Program funds to provide homeownership assistance. 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. 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.

## *Resale Provisions*

- Activity Types - Resale provisions as outlined in 24 CFR Part 92.254(a)(5)(i)(A) and (B) shall be required or encouraged in the following cases:
  - Resale provisions shall be required when the HOME subsidy is provided in the form of a development subsidy in which HOME funds are divided among each HOME-assisted unit and not provided as a direct subsidy to the homebuyer.
  - Resale provisions shall be encouraged when the HOME subsidy is provided in the form of a direct subsidy to the homebuyer and a Community Land Trust or other similar entity maintains ownership of the land associated with the HOME-assisted property to ensure its continued affordability in perpetuity.
  - Resale provisions shall be encouraged when the HOME subsidy is provided in the form of a direct subsidy to the homebuyer and it is determined that the property is located in a highly appreciating market for the purpose of maintaining the unit's affordability throughout the entire period of affordability.
- Methods – The resale option ensures that the HOME-assisted unit remains affordable over the entire period of affordability. All HOME-assisted units shall meet the following criteria:
  - The new purchaser must be low-income, meeting the HOME Program definition, and within the same income limit as the original buyer. Additionally, the new purchaser must occupy the property as their principle residence.
  - To ensure that the sales price is affordable to a low-income homebuyer, the homebuyer may receive HOME Program direct assistance through a reduction in sales price, down payment assistance, or closing cost assistance. The additional HOME Program assistance may result in a longer Period of Affordability for the unit.
  - The sales price must be “affordable” to the new purchaser. In this instance, affordability for the new purchaser is a sales price that would require the new purchaser to pay no more 30% of their monthly

income on the fixed costs of homeownership (the loan principal, interest, taxes and insurance, or “PITI payment”).

- The maximum sale price shall be calculated using the following formula:

$$\begin{array}{r} \text{Down Payment} \\ \text{Loan Principal Paid} \\ \text{Current Loan Amount} \\ \text{Capital Improvement Value} \\ + \text{ House Value Change, per HPI} \\ \hline \text{Maximum Sales Price} \end{array}$$

Down Payment: the financial contribution by the original homebuyer for their acquisition of the property, as evidenced on the HUD-1 or closing statement.

Loan Principal Paid: Payments made by the original homebuyer on their purchase money loan. This shall be calculated by the difference between the original loan amount at time of purchase (from the HUD-1 or closing statement or recorded loan document) and the loan amount at time of sale (from the loan payoff letter or other documentation from the lender).

Current Loan Amount: The amount of the purchase money loan at the time of sale (from the loan payoff letter or other documentation from the lender).

Capital Improvement: an investment by the original homebuyer into the house’s infrastructure such as the roof, heating system, or windows. Lake County shall use the actual cost of the Capital Improvement, not the increase in value to the house because of the Capital Improvement. For the cost of the Capital Improvement to be eligible the original homebuyer must show proof of payment. Capital Improvement shall not include routine maintenance to the house, such as painting.

House Value Change: The dollar value in the increase or decrease of the house as produced from the “Housing Price Index Calculator” at [www.FHFA.gov](http://www.FHFA.gov).

The house may be sold for less than the maximum sales price, so long as the sales price still meets the other requirements of this Resale Policy.

- The sales price must provide the original homebuyer, now the seller, a “fair return” on their investment (including any down payment, loan principal payments and capital improvement investment made by the owner since purchase). Fair return to seller shall be calculated using the following formula:

$$\begin{array}{r} \text{Down Payment} \\ \text{Capital Improvement Value} \\ \text{Loan Principal Paid} \\ + \text{ House Value Change, per HPI} \\ \hline \text{Fair Return to Seller} \end{array}$$

Down Payment: as defined above.

Capital Improvement: as defined above.

Loan Principal Paid: as defined above.

House Value Change: as defined above.

NOTE: In a declining housing market the original homebuyer may not receive a return on their investment because the house will sell for less than or the same price as the original homebuyer's purchase price. Due to the declining market, this would be considered a fair return because the house values are depreciating rather than appreciating.

- Houses that are part of a community land trust shall follow a modified version of the maximum resale price formula:

$$\begin{array}{r} \text{Original Purchase Price} \\ \text{Homeowner share of appreciation} \\ + \text{Capital Improvement Value} \\ \hline \text{Fair Return to Seller} \end{array}$$

Original Purchase Price: The dollar value paid for the house as evidenced by the sales contract, HUD-1 or settlement statement.

Homeowner share of appreciation: The market appreciation of the house multiplied by the homeowner's investment ratio multiplied by 15%. The market appreciation shall be the difference in the value of the house as determined by an appraisal at the time of the homeowner's original purchase and at the time of sale; in a declining housing market, the market appreciation value may be negative. The homeowner's investment ratio shall be the ratio of the Original Purchase Price to the appraised value of the house at the time of original purchase.

Capital Improvement Value: as defined above.

The house may be sold for less than the maximum sales price, so long as the sales price still meets the other requirements of this Resale Policy.

Individual projects may apply for changes in the above formula for application to that specific project with the approval of Community Development Staff. The formula for "fair return" must be included in the contract between Lake County and the project partner.

- Enforcement Mechanisms - Resale requirements shall be enforced through deed restriction, covenant, land use restriction agreement, or other similar mechanism filed with the Lake County Recorder of Deeds and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.

### *Recapture Provisions*

- A. Activity Types - Recapture provisions as outlined in 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (7) shall be enforced in cases where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase-price assistance.
- B. Methods – The recapture option allows Lake County to recapture the entire HOME subsidy, subject to net proceeds if any, if the HOME recipient decides to sell the unit within the period of affordability at whatever price the market will bear. All HOME-assisted unit sales under the recapture option shall meet the following criteria:
  - The homebuyer may sell the property to any willing buyer.

- The sale of the property during the period of affordability triggers repayment of the direct HOME subsidy, subject to net proceeds if any, to Lake County that the buyer received when he/she originally purchased the home.
- C. Enforcement Mechanisms - Recapture provisions shall be enforced through a mortgage, note and Recapture Agreement filed with the Lake County Recorder of Deeds, and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.
- D. Amount of Repayment – Lake County requires that when the recapture requirement is triggered by a sale (whether voluntary or involuntary), it will recapture the HOME investment up to the total net proceeds remaining, if any, after the sale as modified by program specific choices under 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (4). Net proceeds are the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. In cases where the superior loan repayment and closing costs meet or exceed the sales price, net proceeds are zero. The specific method of recapture as capped by net proceeds, if any, is the following:
- a. Reduction during the affordability period - Reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

Period of Affordability - Years	Period of Affordability - Months	Pro rata Monthly Reduction
5	60	1/60
10	120	1/120
15	180	1/180

- E. Mortgage Release - Upon receipt of recaptured funds, Lake County shall file a “Release” document with the Lake County Recorder of Deeds to release the original HOME-assisted homebuyer from the requirements of the mortgage or other similar mechanism.
- F. Repayments – Repayments of recaptured funds shall be remitted directly to Lake County to be utilized for HOME-eligible activities only.

### *Compliance*

- A. If the homebuyer is in noncompliance with the HOME Program requirements, the homebuyer shall repay the entire direct HOME Program subsidy to the Lake County Consortium within 90 days of notification of noncompliance. In the event of repayment due to noncompliance, the repayment amount is not subject to pro rata reduction over the period of affordability.
- B. Noncompliance with the HOME Program requirements includes: (1) failure to occupy the unit as the homebuyer’s principal place of residence, either by vacating or leasing the unit, throughout the entire Period of Affordability; (2) purposefully providing false information as to the homebuyer’s income or status as low-income; (3) failure to maintain the unit in accordance with all State and local housing quality standards or codes; (4) failure to comply with Lake County Consortium monitoring to determine compliance with the principal residency or property standards requirements; or (5) the sale or transfer of the unit without adherence to the resale/recapture provisions established in the mortgage, note, and homebuyer agreement.



**ATTACHMENT D - Written Standards for Provision of Emergency Solutions Grants (ESG) Assistance**



# Written Standards for Provision of Emergency Solutions Grants (ESG) Assistance

Last Revised April 2022

The following written standards have been developed to assure that ESG-funded programs are compliant and consistent across providers and contracts. Locally, Lake County has partnered with the Lake County Coalition for the Homeless (operating as the Homeless Continuum of Care) to also include Rapid Rehousing grants funded with HUD Continuum of Care dollars. These standards are approved by Lake County's Housing and Community Development Commission and the Lake County Coalition for the Homeless. Through this partnership, the community is able to achieve better, more consistent service for people experiencing homelessness in Lake County.

# Eligibility Evaluation Policy

*Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under ESG.*

Each individual program is allowed to 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.
- A Staff Certification form must be completed with each eligibility evaluation.

For persons who are considered "literally homeless," no additional eligibility criteria are necessary. However, the following documentation requirements for obtaining evidence of homelessness are as follows, listed in the order of priority:

1. Written third-party referral by another housing or service provider (including HMIS recorded referral).
  2. Written observation by the outreach worker.
  3. Certification by the individual or head of household seeking assistance stating that (s)he was living on the streets or in a shelter.
- For individuals exiting an institution – one of the above forms of evidence and:
    - Discharge paperwork or written/oral referral, or
    - Written record of intake worker's due diligence to obtain above evidence and certification by individual that they exited institution

For persons who are considered at "imminent risk of homelessness," the following documentation is required:

- A court order resulting from an eviction action notifying the individual or family that they must leave; or
- For individual and families leaving a hotel or motel – evidence that they lack the financial resources to stay; or
- A documented and verified oral statement; and
  - Certification that no subsequent residence has been identified; and
  - Self-certification or other written documentation that the individual lacks the financial resources or support necessary to obtain permanent housing.

Finally, persons that are fleeing or attempting to flee domestic violence must have the following documentation:

- *For victim service providers:*
  - An oral statement by the individual or head of household seeking assistance which states: they are fleeing; they have no subsequent residence; and they lack resources to obtain safe and adequate housing on their own. Statement must be documented by a self-certification or a certification by an intake worker.
- *For non-victim service providers (i.e., agencies who do not exclusively serve DV victims):*

- Oral statement by the individual or head of household seeking assistance that they are fleeing. This statement is documented by a self-certification or by the caseworker. Where the safety of the individual or family is not jeopardized, the oral statement must be verified; and
- Certification by the individual or head of household that no subsequent residence has been identified; and
- Self-certification or other written documentation, that the individual or family lacks the financial resources and support networks to obtain other permanent housing.

Lake County does not intend to serve many persons considered homeless under other Federal statutes at this time; however, the following documentation is required:

- Certification by the organization that the individual or head of household seeking assistance met the criteria for homelessness under another federal statute; and
- Certification that the individual or head of household had no permanent housing in the last 60 days; and
- Certification by the individual or head of household, and any available supporting documentation, that (s)he has moved two or more times in the past 60 days; and
- Documentation of special needs or at least two of the following barriers:
  - the lack of a high school degree or General Education Development (GED);
  - illiteracy;
  - low English proficiency;
  - a history of incarceration or detention for criminal activity;
  - a history of unstable employment

### ***“At Risk of Homelessness”***

For persons who are considered “at risk of homelessness,” the following criteria apply:

- Program participants must not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in the definition of homeless; and
  - Meets ONE of the following conditions:
    - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
    - Is living in the home of another because of economic hardship;
    - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
    - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
    - Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
    - Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or

- Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the Lake County Consolidated Plan;

For persons who are considered “at risk of homelessness,” the following documentation is required:

- A documented and verified oral statement from the program participant; and
- Certification that no subsequent residence has been identified; and
- Self-certification or other written documentation that the individual lacks the financial resources or support necessary to obtain permanent housing; and
- Written documentation that the individual meets one of the conditions listed

### *Eligibility for Continued Assistance*

Individuals and families’ needs for essential services related to emergency shelter will be reassessed on a monthly basis.

All RRH programs must conduct regular re-evaluations, at least annually, of program participants receiving RRH assistance.

To continue to receive RRH assistance, a program participant’s re-evaluation must meet the following continued assistance eligibility criteria:

- Lack of resources and support networks. The program participant’s household must continue to lack sufficient resources and support networks to retain housing without program assistance.
- Need. The recipient or subrecipient must determine the amount and type of assistance that the individual or family will need to (re)gain stability in permanent housing.

In addition, an ESG-RRH re-evaluation must demonstrate:

- Income. For ESG-funded projects, the program participant household's annual income must be less than or equal to 30 percent of Area Median Income (AMI).

# Homeless Services Coordination Policy

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*Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.*

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. Street Outreach providers will keep cases open for 90 days after the last contact, consistent with the HMIS policies. These common practices will be to ensure services are coordinated among organizations – one client, one record. If applicable, post exit assessment will be conducted to ensure services were no longer required.

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. All ESG-funded providers are expected to comply with the Coordinated Entry policies to assure timely referral to housing providers and engage in appropriate diversion activities. 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 Coalition for the Homeless. Participation in at least one committee is also required. Failure to attend may result in penalties on future applications.

# Prioritization Policies

*Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance, which eligible families and individuals will receive rapid re-housing assistance, and which eligible families and individuals will receive street outreach assistance.*

## Homelessness Prevention

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

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

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

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

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

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

## Rapid Re-Housing

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

## Street Outreach

Street Outreach should be defined as using ESG (Emergency Solutions Grant) funds to provide essential services necessary to reach out to unsheltered homeless people by connecting them with emergency shelter, housing, or essential services. In addition, providing urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing or an appropriate health facility. Street outreach teams will target and locate unsheltered individuals through concerned citizens, local businesses, community-based organizations, and authorities including local police, schools, and government organizations.

# Rent & Utility Cost Sharing Policy

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*Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.*

Each individual program is allowed to have general criteria by which they determine a program participant's share of rent and/or utilities 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).

Rapid rehousing programs will focus subsidies on providing just enough assistance to allow participants to maintain housing. Programs will use a declining subsidy model to allow participants to adjust to subsidy reductions over time. Participants will be better prepared to assume full responsibility for rent as program termination approaches.



# Length of Participation Policy – Financial Assistance

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*Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.*

Within homeless prevention programs, ESG funds will be limited to short-term rental assistance (up to three months) and payment of rental arrears (up to three months). Participants may only receive ESG prevention assistance once in a 24-month period.

Rapid rehousing programs will provide rental assistance for a maximum of thirteen months. In addition, payment of a full security deposit and up to three months of rental arrears will be allowed.

In cases where a rapid rehousing household experiences an adverse event and the household's case manager determines additional assistance is warranted, the limits on rental assistance are waived and support may be extended on a month by month basis. Extensions may be provided, so long as there is a demonstrated need, up to the regulatory maximum of 24 months. Any rental arrears provided count towards the 24-month maximum.

# Length of Participation Policy – Housing Stabilization and/or Relocation Services

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*Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receive assistance; or the maximum number of times the program participants may receive assistance.*

The amount and type of Housing Stabilization and/or Relocation Services to be provided to a particular program participant will be determined by the organization providing the assistance within the following parameters:

- Program staff will meet with participants at least once monthly for the duration of their program participation.
- Programs will conduct follow-up with participants, three and six months after they are exited from the program.
- In homeless prevention programs, the duration of such services shall not exceed six months.
- In rapid rehousing programs, services will not exceed sixteen months.
- In cases where a rapid rehousing household experiences an adverse event and the household's case manager determines additional assistance is warranted, the limits on services are waived and support may be extended on a month by month basis. Extensions may be provided, so long as there is a demonstrated need, up to the regulatory maximum of 24 months.
- In cases where a household, during the course of program participation, is determined to be a candidate for permanent supportive housing, the length of rental subsidy limits, declining subsidy model, and limits on services are waived and support may be provided up to the regulatory maximum of 24 months while a permanent supportive housing unit is pursued. The housing placement workgroup of the Lake County Coalition for the Homeless (serving as the Continuum of Care) must provide approval for any household to be granted this waiver.

# Performance Measures

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*Performance measures for ESG projects were developed in consultation with the Continuum of Care to align with the strategies to end homelessness in Lake County, the existing reporting requirements of the CoC and the data available in the homeless management information system.*

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

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

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

The required ESG performance measures are as follows:

For all programs:

- Average length of stay
- Percentage of households with exits to permanent destinations
- Percentage of households with positive exits from street outreach
- 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

# Landlord Incentives

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*ESG-CV funds may be used to provide housing relocation and stabilization services and short – and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the ‘homeless’ definition in 24 CFR 576.200*

ESG-CV funds may be used to pay for landlord incentives that are reasonable and necessary to obtain housing for individuals and families experiencing homelessness and at risk of homelessness. Landlord incentives may not exceed three times the rent charged for the unit. Eligible landlord incentives include:

- Signing bonuses up to two months of rent
- Security deposits equal to up to three months of rent
- Costs to repair damages incurred by the program participant not covered by the security deposit or that are incurred while the program participant is still residing in the unit.
- Paying the costs of extra cleaning or maintenance of a program participant’s unit or appliances.

Subrecipients should use a tiered approach with landlords, offering incentives in the following order. First, negotiate using existing resources, such as a double security deposit, before offering additional incentives. Next, offer a larger security deposit before offering signing bonus, as this funding will be returned to the client if unused. Finally, only use signing bonuses if other options are exhausted. Also, make sure to enroll the unit in the Landlord Risk Mitigation Fund to assure maximum benefit to the landlord.