

**WAUKEGAN**  
City of Progress *Illinois*



**LakeCounty**

Housing & Community Development Commission

**Program Year 2021 Annual Action Plan**

**First Amendment**

May 1, 2021 to April 30, 2022

# Executive Summary

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

### 1. Introduction

This first amendment to the Program Year 2021 (PY21) Annual Action Plan (AAP) incorporates the following changes:

- Project scope change for Glenkirk
- Project scope change for A Safe Place
- Funding source switch for Bear Development - Armory Terrace
- Reallocation of existing funding for Community Partners for Affordable Housing (CPAH) for the purchase of a 22 unit senior housing building while not impacting other programs

~~In this second year of the 2020-2024 Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD), Lake County continues working towards the five-year goals of building affordable housing, suitable living environments and new job creation opportunities. This work is in support of affirmatively furthering fair housing.~~

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

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

In this five-year plan, Lake County set the following 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

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

As part of the annual project application review/scoring process subrecipient's past performance is evaluated and reflected in the scoring criteria. Additionally, many Program Year 2020 (PY20) projects

were stalled due to the COVID-19 pandemic and as a result CDBG spending rates suffered. In an attempt to remedy PY20 slow spending, Lake County placed an emphasis on project readiness and ability to spend in this year's project portfolio.

While the COVID-19 pandemic slowed PY20 activities and progress toward achieving the goals identified in the PY2020-24 Consolidated Plan (ConPlan), the community needs are greater. All five goals are addressed in the PY21 AAP. Consistent with the ConPlan, the majority of 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 PY21 AAP was completed in accordance with the Lake County Consortium Citizen Participation Plan (CPP). Following the public announcement of the opening of the PY21 application round a series of public meeting, including a public hearing, 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.

- 11/23/2020 - Lake County Human Services Workshop
- 11/23/2020 - Lake County Public Improvements Workshop
- 11/24/2020 - Lake County Affordable Housing Workshop
- 2/25/2021 - Public Improvements Advisory & Recommendation Committee (ARC)
- 2/26/2021 - Homelessness Advisory & Recommendation Committee (ARC)
- 3/4/2021 - Public Services Advisory & Recommendation Committee (ARC)
- 3/10/2021 - Housing and Community Development Commission (HCDC)
- 4/14/2021 - 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.

## 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.

<u>Agency Role</u>	<u>Name</u>	<u>Department/Agency</u>
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

Questions relating to the consolidated plan may be directed to:

Brenda O'Connell, Community Development Administrator  
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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

In 2020, Lake County announced future availability of 2021 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2021 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 Voucher Program at the Lake County Housing Authority. Monthly data on this program is used to improve processing time and increase utilization among people experiencing homelessness.

Through membership in the Alliance for Human Services, Lake County staff members attended weekly meetings during the pandemic to listen and present on the latest on the everchanging landscape of funding and services. Meetings have now decreased to monthly but remain an excellent source of urgent community needs and new community initiatives. Lake County has served as a liaison between community agencies and the Lake County Health Department to address pandemic issues in the homeless service sector, assisting with written guidance and vaccination planning for vulnerable populations include public housing residents.

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

The Continuum of Care and Lake County Community Development coordinate extensively to address the needs of homeless persons by aligning funding towards joint interventions such as rapid rehousing, homelessness prevention and permanent supportive housing. We use common metrics when evaluating the use of funds intended to provide relief for individuals facing housing crises. These are the system performance measures mandated by HUD. The Continuum of Care Program Coordinator and her staff, the HMIS administrator, are both Lake County employees who work in cooperation with the local CoC and manage these measures. Each staff person sits on the CoC's HMIS committee and all organizations entering HMIS data do so into a common system that captures both results that have come from the investment of CoC funds and ESG funds.

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**

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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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 Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Families with children Economic Development Anti-poverty Strategy

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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.</p>
9	<p><b>Agency/Group/Organization</b></p>	<p>The Alliance for Human Services in Lake County</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Regional organization  Civic Leaders</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Non-Homeless Special Needs  Anti-poverty Strategy</p>

	<b>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and 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>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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 IDCFS. IDCFS 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 IDCFS 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 Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and 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 recent 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>How was the Agency/Group/Organization consulted and 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>	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>How was the Agency/Group/Organization consulted and 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 Non-housing community development
	<b>How was the Agency/Group/Organization consulted and 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>	Economic Development Non-housing community development
	<b>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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>How was the Agency/Group/Organization consulted and 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 SERVICE
	<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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and 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 PROBATION
	<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>	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs



	<b>How was the Agency/Group/Organization consulted and 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>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and 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>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and 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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and 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.

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

**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**

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each 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.
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.
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.

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

**Narrative**

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

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

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

<b>Citizen Participation Outreach</b>	
<b>Sort Order</b>	1
<b>Mode of Outreach</b>	Newspaper Ad
<b>Target of Outreach</b>	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community
<b>Summary of response/attendance</b>	A newspaper ad was published on April 3, 2021 advertising the public hearing for the preparation of the 2021 Annual Action Plan
<b>Summary of comments received</b>	N/A
<b>Summary of comments not accepted and reasons</b>	N/A
<b>URL (If applicable)</b>	N/A
<b>DRRAFT</b>	
<b>Sort Order</b>	2
<b>Mode of Outreach</b>	Public Meeting
<b>Target of Outreach</b>	Non-targeted/broad community
<b>Summary of response/attendance</b>	JoEllen Erdman and Brigit Dunne of Zacharias Center; Tim DeBruler of The DeBruler Co.; Deanna Olmem of United Way Lake County; Ben Richards of Waukegan Park District; Colleen Lennon of Antioch Area Healthcare Accessibility

	<p>Association; Barth Landor of Erie Family Health Center; Eric Foote of PADS Lake County; Gail Weil of Community Youth Network; Kate Ceithaml of Lake County Haven; Christina Douglas of A Safe Place; Eddie Soto of Greater Waukegan Development Coalition/Lake County Tech Hub; Nelly Guzman and Pam Davis of Catholic Charities; Karen Fay of Center for Enriched Living; Sarah Beck of Bear Development; Robert; and Cassandra Torstenson of the County Administrator’s Office</p>
<p><b>Summary of comments received</b></p>	<p><u>Donna Drinka of Catholic Charities:</u>  Thank you very much for your consideration in renewing our submitted Lake County ESG application for our Catholic Charities’ Rapid Re-housing Program. This past year, we utilized our Lake County ESG funds to provide housing case management services to 16 households (29 family members) who were experiencing homelessness. During this time, we assisted 13 families in securing permanent housing, provided budget counseling, advocacy with landlords, on-going case management services, community linkage, and access to our food pantry. One of the most exciting parts of our job is to watch our program participants receive the keys to their new apartment – at that particular moment their face is covered in pure joy. With continued Lake County ESG funds we are able to provide homes to those who lack this basic need and give each household a sense of pride and a potential new beginning.</p> <p><u>Ashley Styx of Catholic Charities:</u>  Catholic Charities’ Emergency Assistance Program would like to thank the Board for their support of our Emergency Assistance Program through CDBG Homeless Prevention funds. Last fiscal year, these funds allowed us to assist 19 households with obtaining or maintaining stable housing.</p> <p>We have especially appreciated our collaboration with Lake County Community Development during Lake County’s response to the COVID-19 Pandemic. From the COVID-19 funding (CDBG-CV, CHRP &amp; CRF Finish Line Funds) we have received from the County, we have been able to assist an additional 252 households with obtaining or maintaining stable housing. We appreciate the chance to continue collaborating with the County while we all work together to address the ongoing needs of the residents as a result of COVID-19. Thank you.</p> <p><u>Eddie Soto of Greater Waukegan Development Coalition (GWDC):</u>  Thank you for allowing us to provide public comment. GWDC’s mission is to foster economic development in economically challenged communities. Since its inception in 2012 as “Greater Waukegan Development Coalition,” we have grown from supporting development within the seven municipalities in and around Waukegan, to working with over 50 municipalities and hundreds of businesses.</p> <p>As an independent 501(c)3 not for profit economic development corporation, our core activities have increased from our core three: supporting and incubating core businesses; pursuing transformative real estate development projects; and facilitating foreign direct investment, to also include through the Lake County Tech Hub operating as a base of information and assisting the community with direction and introductions to local resources including health and wellness services and vaccine site updates.</p>

In order to support and incubate core businesses, in 2014 we launched the Lake County Tech Hub and Business Incubator (LCTH). In 2016 we worked with the City of Waukegan to acquire our 8,000 square foot co-working and training facility at 13 N Genesee Street in Waukegan. In 2018 we received the first in a series of CDBG grants to help aid local Low to Moderate Income underserved and unbanked companies apply for micro lending.

In August, 2019 we hired Eddie Soto, a former SBDC Lake County Certified Advisor with 12 years of experience, to become the Director of the Lake County Tech Hub. Since joining us, Eddie has worked with well over one hundred companies providing consulting on numerous business initiatives. Furthermore, he leads GWDC INVESTS, a working group of 10 loan officers from both traditional and non-traditional financial institutions. This group connects quarterly to discuss how we can aid local MWBEV businesses and the unbanked to gain access to capital.

Now with over 32 million people out of work and a protracted return to normal, we believe that business support and online video consulting services will be in high demand. In addition to our access to capital programs, Lake County Tech Hub has an active roster of mentor business owners who have been through tough times before and are ready to help.

Eddie Soto, Director of Lake County Tech HUB recently presented as an invited speaker to Waukegan Chamber of Commerce's "Wake Up With Waukegan" where he was able to share the LCTH experience in being a services resource to our community. He has also accepted an invitation from Wintrust to present a webinar on "Virtual Networking For Business" with over 120 presently registered to attend. With Lake County's support, we greatly appreciate the responsibility to continue to help build and develop resources and businesses to support our community, especially during these trying times.

We stand ready to aid the County should they ask more of us. We are here to serve.

Colleen Lennon of Antioch Area Healthcare Accessibility Alliance (AAHAA):

AAHAA is extremely grateful for your continued support. The reach of our services has been improved significantly due to your continued investment in the people we serve. Hundreds more people have access to healthcare because of your support.

Kate Ceithaml of Lake County Haven:

Lake County Haven is grateful for this opportunity to continue our partnership with you. Thank you so much for considering our grant request and working with us to ensure that everyone in our community has access to safe, stable housing and supportive services that will help them keep their families safe, healthy, and housed.

Pam Davis of Catholic Charities:



	<p>Catholic Charities appreciates the consideration of Tier 2 funding. These funds enable us to provide valuable services that these individuals would not be able to otherwise access. Thank you for reconsidering and for your ongoing partnership.</p> <p><u>Gail Weil of Community Youth Network (CYN):</u> CYN is extremely grateful for your investment in us and the services we provide. Due to this funding, we will be able to significantly expand services to our most vulnerable populations.</p> <p><u>JoEllen Erdman of Zacharias Center:</u> ZCenter appreciates your continued support of the valuable services we provide to the Lake County Community with this VGR funding. Thank you!</p> <p><u>Christina Douglas of A Safe Place:</u> Thank you. We at A Safe Place are genuinely grateful for this financial support and the opportunity to work closely with your team. You all have done an amazing job of bringing resources to our county.</p>
<b>Summary of comments not accepted and reasons</b>	All comments were accepted
<b>URL (If applicable)</b>	N/A
<b>Sort Order</b>	3
<b>Mode of Outreach</b>	Public Hearing
<b>Target of Outreach</b>	Non-targeted/broad community
<b>Summary of response/attendance</b>	
<b>Summary of comments received</b>	
<b>Summary of comments not accepted and reasons</b>	

<b>URL (If applicable)</b>	
<b>Sort Order</b>	4
<b>Mode of Outreach</b>	A public meeting of the Public Services Advisory & Recommendation Committee (ARC) was held virtually on March 4 to discuss public service projects in the 2021 Annual Action Plan.
<b>Target of Outreach</b>	Persons with disabilities Non-targeted/broad community
<b>Summary of response/attendance</b>	JoEllen Erdman and Brigit Dunne of Zacharias Center; Pam Davis and Margie Millar of Catholic Charities; Eric Foote of PADS Lake County; Jackie Lynn and Sarah Armstrong of ElderCARE @ ChristChurch; Elizabeth Thielen and Vicky Tello of Nicasa; Christina Douglas of A Safe Place; Trisha Blythe of Youth Conservation Corps; Caryn Fliegler of The Josselyn Center; Amanda Levinson of Arden Shore; Susan Shulman of North Suburban Legal Aid Clinic; Brendan Siegfried of CASA Lake County; Michelle Crombie of United Way Lake County; Jenny Ackerman and Randi Chambers of Northern Illinois Food Bank; Christine Kizawa of Great Lakes Adaptive Sports Association; Mike Bates of Youth and Family Counseling; Colleen Lennon of Antioch Area Healthcare Accessibility Alliance; David; Cassandra Torstenson of the Lake County Administrator's Office
<b>Summary of comments received</b>	There were no public comments.
<b>Summary of comments not accepted and reasons</b>	N/A
<b>URL (If applicable)</b>	N/A
<b>Sort Order</b>	5
<b>Mode of Outreach</b>	A public meeting of the Homelessness Advisory & Recommendation Committee (ARC) was held virtually on February 26 to discuss homeless assistance projects in the 2021 Annual Action Plan.
<b>Target of Outreach</b>	Homeless Assistance Agencies
<b>Summary of response/attendance</b>	Eric Foote of PADS Lake County and Casandra Torstenson of the Lake County Administrator's Office

<b>Summary of comments received</b>	No comments received
<b>Summary of comments not accepted and reasons</b>	N/A
<b>URL (If applicable)</b>	N/A
<b>Sort Order</b>	6
<b>Mode of Outreach</b>	A public meeting of the Public Improvements Advisory & Recommendation Committee (ARC) was held virtually on February 25 to discuss public improvements projects in the 2021 Annual Action Plan.
<b>Target of Outreach</b>	Non-targeted/broad community
<b>Summary of response/attendance</b>	Bev Saiz of Clearbrook; Carmen Patlan of the Highwood Public Library; Carissa Smith of GHA; Gail Weil and Jill Novacek of Community Youth Network; Dora Maya and Amanda Levinson of Arden Shore Child and Family Services; Ken Barber of Adelante Center for Entrepreneurship; Ben Richards of Waukegan Park District; Eric Foote of PADS Lake County; Vicky Tello of Nicasa; Eddie Soto of Greater Waukegan Development Coalition; Beverly Mull of Soaring Scholars; and Brent Horvay
<b>Summary of comments received</b>	<p><u>Written comment from Gail Weil of Community Youth Network (CYN) Counseling Center:</u>  CYN Counseling Center is a Lake County non-profit that is in need of a larger facility in order to accommodate our expanded staff and programming. We no longer fit in our current facility due to a 37% staff increase necessitated by the increased demand for behavioral health services, especially to our underserved populations. Overall referrals for behavioral health treatment have increased by 168% and services for abused and neglected children have more than doubled. CYN will be relocating to open lands which makes space for the provision of innovative therapies for addressing trauma, youth development, emotional wellness, and overall health, via animal assisted therapies, workforce development, experiential learning, and other activities. The Healing Campus proposal meets the County Plan expectations both by addressing increased behavioral health needs as well as reducing the impact on climate change as we will be maintaining natural lands. Additionally, CYN provides crisis intervention, case management, temporary shelter and counseling to runaway, locked out, and homeless youth in the county. The disposition of CYN's existing building aligns with existing community plans/initiatives as well, as CYN will be able to create eight 2-bedroom apartments creating more affordable housing in the County.</p> <p><u>Written comment from Carmen Patlan of the Highwood Public Library:</u>  Working in partnership with Curt's Café and the Roberti House, the Highwood Public Library has been providing meal kits for families throughout Lake County since March 2020. This library food distribution site serves an average of</p>

about 240 families (960 individuals) each week with a peak service level of 380 families. The Library is currently seeking funding to renovate its storage room to better equip the space to continue this life-saving service. The current temporary setup is not efficient and requires all 50 of our weekly volunteers to use stairs to enter and exit the storage room carrying bags and boxes that weigh an average of 15-20 pounds worth of food. The renovation plan includes building a ramp to facilitate easy access to and from the storage room; providing a movable canopy to ensure that volunteers are protected from inclement weather; purchasing storage shelving and carts to facilitate food storage and limited-contact loading into pantry patron's (sic) cars as well as floor paint striping to maintain paths and facilitate pantry operations; and providing supplemental heat for periods when doors remain open for delivery/loading for extended periods of time. These improvements will support the delivery of critical services for Lake County residents who are facing food insecurity and unemployment as a result of the COVID-19 pandemic. Many of the families we serve will have long lasting financial impact and we do not foresee this program ending anytime soon. We thank you in advance for your consideration and support of this critical service.

Written comment from Eddie Soto of Greater Waukegan Development Coalition (GWDC):

Thank you for allowing us to provide public comment. GWDC's mission is to foster economic development in economically challenged communities. Since its inception in 2012 as "Greater Waukegan Development Coalition," we have grown from supporting development within the seven municipalities in and around Waukegan, to working with over 50 municipalities and hundreds of businesses.

As an independent 501(c)3 not for profit economic development corporation, our core activities have increased our core three things: supporting and incubating core businesses; pursuing transformative real estate development projects; and facilitating foreign direct investment, to also include through the Lake County Tech Hub operation services as a base of information and assisting the community with direction and introductions to health and wellness services and vaccine site updates.

In order to support and incubate core businesses, in 2014 we launched the Lake County Tech Hub and Business Incubator (LCTH). In 2016 we worked with the City of Waukegan to acquire our 8,000 square foot co-working and training facility at 13n (sic) Genesee Street in Waukegan. In 2018 we received the first in a series of CDBG grants to help aid local LMI underserved and unbanked companies apply for micro lending.

In August, 2019 we hired Eddie Soto, a former SBDC Lake County Certified Advisor with 12 years of experience, to become the Director of the LCTH. Since joining us, Eddie has worked with over one-hundred companies providing consulting on numerous business initiatives. Furthermore, he leads GWDC INVESTS, a working group of 10 loan officers from both traditional and non-traditional financial institutions. This group connects quarterly to discuss how we can aid local MBWE&V businesses and the unbanked to gain access to capital.

	<p>Now with over 32 million people out of work and a protracted return to normal, we believe that business support and remote video conferencing services will be in high demand. In addition to our access to capital programs, LCTH has an active roster of mentor business owners who have been through tough times before and are ready to help.</p> <p>Eddie Soto/LCTH recently presented as an invited speaker to Waukegan Chamber of Commerce’s “Wake Up With Waukegan” where he was able to share the LCTH experience in being a services resource to our community. We have also accepted an invitation from Wintrust to present a webinar on “Virtual Networking For Business”. With Lake County’s support, we greatly appreciate the responsibility to continue to help build and develop businesses and support our community, especially during these trying times.</p> <p>We stand ready to aid the County should they ask more of us. We are here to serve.</p> <p><u>Comment from Eric Foote of PADS Lake County, written in the Zoom meeting Chat Box:</u>  Thank you, Commissioners, for your time today and thank you to Community Development for your continued hard work. PADS has stretched itself this last year to shelter people experiencing homelessness and appreciates the support the County has given us to make this work possible. More work is needed to help the County’s most vulnerable stay safe as we continue to be a support in the community’s effort to address the COVID-19 pandemic. Some of that work is expressed in our application. We are in session today and welcome any questions you have about our application.</p>
<b>Summary of comments not accepted and reasons</b>	All comments were accepted.
<b>URL (If applicable)</b>	N/A
<b>Sort Order</b>	7
<b>Mode of Outreach</b>	A public meeting of the Affordable Housing Advisory & Recommendation Committee (ARC) was held virtually on February 26 to discuss affordable housing projects in the 2021 Annual Action Plan.
<b>Target of Outreach</b>	Housing Developers  Non-targeted/broad community
<b>Summary of response/attendance</b>	Ofelia Navarro and Liz Werning of Lake County Housing Authority; Kristin Paus of Lake County Center for Independent Living; Robert Montgomery of Urban Muslim Minority Alliance; Mark Ingrum of Riverside Foundation; Trisha Blythe of Youth Conservation Corps; Sarah Beck of Bear Development; Laurie Williams of Community Collaborative Housing

	Initiative; Rob Anthony of Community Partners for Affordable Housing; Takeisha Washington of Raquan’s Haven; Denise Reyes; and Cassandra Torstenson of the Lake County Administrator’s Office
<b>Summary of comments received</b>	<p><u>Written comment received via email from Donna Drinka of Catholic Charities:</u>  We would like to thank Lake County for the continued support of our Rapid Re-Housing Program. The LCAHP funds assist with providing individuals and families experiencing homelessness an opportunity to secure permanent housing and to end their cycle of homelessness. Thank you (sic)</p> <p><u>Comment from the Zoom meeting Chat Box from Rob Anthony of CPAH:</u>  Is there expected to be Owner-occupied Rehabilitation Delivery funds available to continue administering the program beyond May? Staff explained that those funds were included within the proposal indicated above.</p>
<b>Summary of comments not accepted and reasons</b>	All comments were accepted.
<b>URL (If applicable)</b>	N/A

**Table 4 – Citizen Participation Outreach**

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## Expected Resources

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

#### Introduction

The identified resources include Program Year 2021 (PY21) entitlement funds, program income and unallocated prior year funds.

#### Anticipated Resources

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,927,441	\$75,405	\$1,338,942 \$1,658,630	\$4,341,788 \$4,661,476	\$8,954,781	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	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,662,483	\$39,608	\$420,742 \$1,257,916	\$2,122,834 \$2,960,008	\$4,987,449	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	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	\$225,934			\$225,934	\$677,802	ESG funds will be used to assist persons experiencing homelessness with outreach, shelter services and rapid rehousing services.
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Other	public - local	Acquisition Admin and Planning Conversion and rehab for transitional housing Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Rapid re- housing (rental assistance) Rental Assistance Services TBRA Transitional housing	\$300,000	\$65,675	\$15,856	\$381,531	\$900,000	Lake County Affordable Housing Fund, as allocated by the Lake County Board. Typically, \$300,000 of general funds are allocated in the County's annual budget process. The amount of funds made available is determined in the context of the County budgeting process.
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Table 2 - Expected Resources – Priority Table

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

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.

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.

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

A total of four project in Program Year 2021 (PY21) incorporate publicly owned land into their respective scope of work. Two public improvement projects (City of Zion and Village of Round Lake Beach) focus on improving public owned land by installing or repairing sidewalks in the public right-of-way.

Publicly owned land is being used to support the development of two PY21 affordable housing projects. Both the Village of Mundelein and the City of Highwood have agreed to donate publicly owned land in support of the new construction of affordable units within their municipal boundaries.

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## Annual Goals and Objectives

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

#### Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve homeless crisis response system	2020	2024	Homeless		End Homelessness in Lake County	ESG: \$225,934 CDBG: \$11,250 Local: \$150,000	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted Homeless Person Overnight Shelter: 948 Persons Assisted
2	Assist People with Special Needs	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	<del>CDBG: \$1,350,225</del> \$1,514,683	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <del>7915</del> 8315 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: <del>2359</del> 2399 Persons Assisted Rental units rehabilitated: 16 Household Housing Unit Homeless Person Overnight Shelter: 155 Persons Assisted

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Maximize Affordable Housing	2020	2024	Affordable Housing	Mundelein Area Waukegan Area Zion Area North Chicago Area High Outcome Areas Highwood Area	Accessible Housing	CDBG: <del>\$1,938,904</del> \$2,094,592 HOME: <del>\$1,956,586</del> \$2,793,760 Local: \$201,531	Rental units constructed: 104 Household Housing Unit Rental units rehabilitated: <del>67</del> 89 Household Housing Unit Homeowner Housing Added: <del>3</del> 7 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 35 Households Assisted
4	Create Pathways for Upward Economic Mobility	2020	2024	Affordable Housing Non-Housing Community Development	Waukegan Area	Inclusive Growth	CDBG: \$455,464	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1150 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 415 Persons Assisted Businesses assisted: 20 Businesses Assisted Buildings Demolished: 1 building
5	Program Administration	2020	2024	Admin			CDBG: \$585,488 HOME: \$166,248 Local: \$30,000	Other: 1 Other

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. Goal #1 of Program Year 2020 (PY2020) is working with the Lake County Coalition for the Homeless to make systematic improvements and address the identified.
2	<b>Goal Name</b>	Assist People with Special Needs
	<b>Goal Description</b>	<p>Lake County will continue to utilize CDBG funds to assist people with special needs (<b>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</b>---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.</p> <p>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.</p>
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 of 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 PY2021, Lake County allocates \$6,954,574 including \$381,531 of Lake County Affordable Housing Program funds 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 \$330,000 of HOME CHDO Reserve funds (CR) have been allocated, which is greater than the HOME regulated CR minimum.

A total of \$30,000 of HOME CHDO Operating (CO) funds have been allocated, which is less than the HOME regulated maximum.

#	Project Name
1	Acquisition of Affordable Rental Housing
2	Affordable Housing Rehabilitation and Resale
3	Affordable Senior Housing - Mundelein
4	Clearbrook - Group Home Renovation
5	Down Payment Assistance
6	Economic Mobility
7	Facility Improvements - Accessibility
8	Facility Improvements - Special Needs
9	FY21 ESG
10	North Chicago - Infrastructure Improvements
11	Owner Occupied Rehabilitation Program
12	Permanent Supportive Housing
13	Prairie State Legal Services - Fair Housing
14	Public Services
15	Waukegan Housing Authority - Armory Terrace Reconstruction
16	Program Administration
17	Zion – 2771 Galilee Demolition

**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.

DRAFT

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Acquisition of Affordable Rental Housing
	<b>Target Area</b>	High Outcome Areas
	<b>Goals Supported</b>	Assist People with Special Needs Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$1,035,129 <b>HOME: \$527,162</b> Local: \$77,703
	<b>Description</b>	Acquisition, rehab and rental of an affordable housing unit.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>17 39 rental units</b>
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• Village of Grayslake</li> </ul>

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Partners for Affordable Housing - \$400,000 CDBG for the acquisition and rehabilitation of two homes to be utilized as a Community Integrated Living Arrangement (CILA)</li> <li>• Raquan's Haven - \$88,000 CDBG for the acquisition of two affordable rental units</li> <li>• Urban Muslim Minority Alliance - \$75,000 CDBG for the acquisition of one affordable rental unit</li> <li>• Lake County Community Development - \$77,703 holdback for Zion Woods development.</li> <li>• Community Partners for Affordable Housing - \$472,129 CDBG for the acquisition and rehabilitation of 12 rental units.</li> <li>• <b>Community Partners for Affordable Housing - \$527,162 HOME for the acquisition and rehabilitation of 22 rental units.</b></li> </ul>
<b>2</b>	<b>Project Name</b>	Affordable Housing Rehabilitation and Resale
	<b>Target Area</b>	Zion Area High Outcome Areas Highwood Area
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	<del>CDBG: \$148,448</del> \$551,780 <del>HOME: \$330,000</del> \$392,368
	<b>Description</b>	Rehabilitation and resale of single-family homes.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<del>5</del> <b>9 housing units</b>
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• City of Zion</li> <li>• City of Highwood</li> <li>• City of Highland Park</li> <li>• City of Lake Forest</li> </ul>

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• <del>Community Partners for Affordable Housing - \$330,000</del> \$362,368 HOME and \$433,332 CDBG for homeowner resale via the Community Land Trust model</li> <li>• Community Partners for Affordable Housing - \$30,000 HOME for CHDO Operating</li> <li>• Youth Conservation Corps. - \$118,448 CDBG for rehabilitation and resale of single family homes</li> </ul>
<b>3</b>	<b>Project Name</b>	Affordable Senior Housing - Mundelein
	<b>Target Area</b>	Mundelein Area
	<b>Goals Supported</b>	Assist People with Special Needs Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$152,337 HOME: \$222,860
	<b>Description</b>	New construction of rental units for seniors.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 housing units
	<b>Location Description</b>	Prospect Avenue, Mundelein, IL
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• The DeBruler Co. - \$375,198 (\$152,337 CDBG and \$222,860 HOME) for the new construction of 40 units of senior housing in Mundelein, IL.</li> </ul>
<b>4</b>	<b>Project Name</b>	Clearbrook - Group Home Renovation
	<b>Target Area</b>	High Outcome Areas
	<b>Goals Supported</b>	Assist People with Special Needs Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing

	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Capital improvements at a group home for persons with intellectual and developmental disabilities (IDD) in Gurnee, IL. The home currently houses 16 individuals. The improvements would include new HVAC units, ADA improvements to bathrooms and drainage improvements to the rear yard.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 housing units
	<b>Location Description</b>	34377 N. Almond Rd., Gurnee, IL
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Clearbrook - \$70,000 CDBG for improvements to the Wright Home</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: \$290,000 Local: \$40,000
	<b>Description</b>	Direct financial assistance
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 households
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Partners for Affordable Housing - \$330,000 (\$290,000 HOME and \$40,000 AHP) for down payment assistance.</li> </ul>

6	<b>Project Name</b>	Economic Mobility
	<b>Target Area</b>	Waukegan Area
	<b>Goals Supported</b>	Create Pathways for Upward Economic Mobility
	<b>Needs Addressed</b>	Inclusive Growth
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Support the economic growth for LMAs and LMI households.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 businesses assisted 1150 persons assisted
	<b>Location Description</b>	Low/Mod income areas.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Greater Waukegan Development Coalition - \$50,000 CDBG for technical assistance to LMI businesses</li> <li>Waukegan Park District - \$100,000 CDBG for the restoration of the Carnegie Building</li> </ul>
7	<b>Project Name</b>	Facility Improvements - Accessibility
	<b>Target Area</b>	Round Lakes Area Zion Area
	<b>Goals Supported</b>	Assist People with Special Needs
	<b>Needs Addressed</b>	Inclusive Growth
	<b>Funding</b>	CDBG: \$220,000
	<b>Description</b>	Accessibility improvement for facilities housing nonprofits.
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2015 persons assisted
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• Village of Round Lake Beach</li> <li>• City of Zion</li> <li>• 640 Ridge Rd., Highland Park, IL</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Village of Round Lake Beach - \$100,000 CDGB for sidewalk improvements</li> <li>• City of Zion - \$80,000 for sidewalk improvements</li> <li>• Highland Park Community Nursery - \$40,000 CDBG for facility improvements</li> </ul>
8	<b>Project Name</b>	Facility Improvements - Special Needs
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Assist People with Special Needs
	<b>Needs Addressed</b>	Inclusive Growth
	<b>Funding</b>	CDBG: <del>\$184,860</del> \$267,860
	<b>Description</b>	Capital improvements to facilities serving the special needs community.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<del>1900</del> 2300 persons assisted
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• TBD</li> <li>• 1800 Grand Ave., Waukegan, IL</li> <li>• 317 N. Genesee St., Waukegan, IL</li> </ul>
<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Youth Network - \$100,000 CDBG for the acquisition of a new wellness center</li> <li>• PADS Lake County - \$11,250 for asbestos abatement</li> <li>• Arden Shore Child &amp; Family Services - \$73,610 for facility improvements</li> <li>• <b>A Safe Place - \$83,000 Capital improvements at shelter</b></li> </ul>	



<b>9</b>	<b>Project Name</b>	FY21 ESG
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Improve homeless crisis response system
	<b>Needs Addressed</b>	End Homelessness in Lake County
	<b>Funding</b>	ESG: \$225,934 Local: \$150,000
	<b>Description</b>	Program year 2021 Emergency Solutions Grant activities.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1035 persons served 68 households assisted
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• A Safe Place - \$25,075 ESG for shelter</li> <li>• Catholic Charities - \$215,0000 (\$65,000 ESG and \$150,000 AHP) for rapid rehousing</li> <li>• Lake County Community Development - \$20,060 ESG for HMIS</li> <li>• Lake County Haven - \$20,060 ESG for shelter</li> <li>• PADS Lake County - \$38,539 ESG for outreach</li> <li>• PADS Lake County - \$40,255 ESG for shelter</li> <li>• Lake County Community Development - \$16,945 ESG for program administration</li> </ul>
<b>10</b>	<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 Borderless Transit

	<b>Funding</b>	CDBG: \$428,421
	<b>Description</b>	Infrastructure improvements in the City of North Chicago
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4000 people
	<b>Location Description</b>	1850 Lewis Ave., North Chicago, IL
	<b>Planned Activities</b>	\$428,421CDBG for accessibility improvements at City of North Chicago City Hall
<b>11</b>	<b>Project Name</b>	Owner Occupied Rehabilitation Program
	<b>Target Area</b>	North Chicago Area
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$265,346
	<b>Description</b>	Rehabilitation of owner occupied units for low/mod income homeowners.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 housing units
	<b>Location Description</b>	Low/mod households throughout the County.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Community Partners for Affordable Housing - \$265,346 CDBG (\$90,000 for project delivery) for the Owner Occupied Rehabilitation program</li> </ul>
<b>12</b>	<b>Project Name</b>	Permanent Supportive Housing
	<b>Target Area</b>	Highwood Area

	<b>Goals Supported</b>	Assist People with Special Needs Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	HOME: \$936,914 CDBG: \$90,000 Local: \$83,828
	<b>Description</b>	Create permanent supportive housing units.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	64 housing units
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• 454-460 Green Bay Rd., Highwood, IL</li> <li>• 2801 Sunset Ave., Waukegan, IL</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Full Circle Communities - \$600,000 (\$516,172 HOME and \$83,828 AHP) for the new construction of 40 supportive housing units in Highwood, IL.</li> <li>• Over the Rainbow - \$510,742 (\$420,742 HOME and \$90,000 CDBG) for the new construction of 24 supportive housing units in Highwood, IL.</li> </ul>
<b>13</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: \$82,017
	<b>Description</b>	Fair housing programming
	<b>Target Date</b>	4/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 persons assisted
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Prairie State Legal Services - \$82,017 for fair housing legal services</li> </ul>
14	<b>Project Name</b>	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>	End Homelessness in Lake County Inclusive Growth Borderless Transit
	<b>Funding</b>	CDBG: <del>\$432,099</del> \$513,099
	<b>Description</b>	Support nonprofit public services agencies.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<del>2904</del> 2944 persons assisted
	<b>Location Description</b>	County-wide

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Catholic Charities - \$100,232 CDBG for homelessness prevention</li> <li>• Catholic Charities - \$75,232 CDBG for behavioral health services</li> <li>• North Suburban Legal Aid Clinic - \$20,232 CDBG for homelessness prevention</li> <li>• PADS Lake County - \$26,583 for outreach</li> <li>• Antioch Area Healthcare Accessibility Alliance - \$25,232 CDBG for healthcare transportation</li> <li>• CASA Lake County - \$7,000 CDBG for legal advocacy</li> <li>• Center for Enriched Living - \$25,232CDBG for an employment opportunity program</li> <li>• ElderCARE - \$25,232CDBG for senior services</li> <li>• Great Lake Adaptive Sports Association --\$15,912 CDBG for transportation</li> <li>• Mano a Mano - \$30,232 CDBG for the productive parents program</li> <li>• PADS Lake County --\$10,232 CDBG for transportation</li> <li>• PADS Lake County - \$5,000 CDBG for intake services</li> <li>• Prairie State Legal Services --\$20,232 CDBG for housing advocacy services</li> <li>• Youthbuild Lake County - \$14,285 CDBG for construction programming</li> <li>• Youthbuild Lake County - \$25,232 CDBG for transportation</li> <li>• Zacharias Center - \$6,000 CDBG for youth counseling</li> <li>• <b>Glenkirk - \$81,000 CDBG Client health services</b></li> </ul>
15	<b>Project Name</b>	Waukegan Housing Authority - Armory Terrace Reconstruction
	<b>Target Area</b>	Waukegan Area
	<b>Goals Supported</b>	Maximize Affordable Housing
	<b>Needs Addressed</b>	Accessible Housing
	<b>Funding</b>	CDBG: \$247,644 HOME: \$176,811 \$424,455
	<b>Description</b>	Reconstruction of 50 public housing units.
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 housing units

	<b>Location Description</b>	1701 N McAree Rd., Waukegan, IL
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Bear Development and Waukegan Housing Authority - \$424,455 HOME for the reconstruction of 50 rental units known as Armory Terrace in Waukegan, IL.</li> </ul>
16	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	County-wide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	<ul style="list-style-type: none"> <li>End Homelessness in Lake County</li> <li>Inclusive Growth</li> <li>Accessible Housing</li> <li>Borderless Transit</li> </ul>
	<b>Funding</b>	CDBG: \$576,985 HOME: \$166,248 Local: \$30,000
	<b>Description</b>	Program Administration
	<b>Target Date</b>	4/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 organization
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>Lake County Community Development \$576,985 CDBG, \$166,248 HOME and \$30,000 AHP for program administration</li> </ul>
17	<b>Project Name</b>	City of Zion - Galilee Demolition
	<b>Target Area</b>	Zion Area
	<b>Goals Supported</b>	Create Pathways for Upward Economic Mobility

<b>Needs Addressed</b>	Inclusive Growth
<b>Funding</b>	CDBG: \$250,000
<b>Description</b>	Demolition of a dilapidated structure in the City of Zion, IL.
<b>Target Date</b>	4/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 building demolished
<b>Location Description</b>	2771 Galilee Avenue, Zion, IL
<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• City of Zion \$250,000 CDBG for the demolition of a dilapidated structure</li> </ul>

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

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

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

1. Revitalize areas of greatest need. In addition to the entitlement communities of North Chicago and Waukegan, several areas of Lake County are home to a concentrated number of low/moderate income households whose neighborhoods would benefit from community development 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>
Fox Lake Area	0%
High Outcome Areas	15.7%
Highwood Area	11.5%
North Chicago Area	8.5%
Mundelein Area	6.7%
Round Lakes Area	1.9%
Waukegan Area	11.5%
Zion Area	3.4%

**Table 5 - Geographic Distribution**

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

The geographic distribution of Program Year 2021 (PY21) funds is driven by the geographic priorities discussed above. 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, especial 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

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

HUD considers any family that pays more than 30% of their income towards housing as “cost burdened.” This burden means that families may have difficulty affording other necessities including food, clothing, transportation, and medical care. According to the 2019 American Community Survey 1-Year Estimates, 48% of Lake County renter households are cost burdened, paying more than 30% of their household income on rent. This percentage drops significantly for Lake County homeowners. Of all homeowners, 27.4% of those with a mortgage and 15.7% of those without a mortgage are cost burdened. Clearly, the stock of rental units available in Lake County are not affordable for Lake County’s renters.

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

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	30
Non-Homeless	132
Special-Needs	120
Total	282

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

<b>One Year Goals for the Number of Households Supported</b>	
Rental Assistance	50
The Production of New Units	142
Rehab of Existing Units	78
Acquisition of Existing Units	12
Total	282

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

**Discussion**

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

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

### **Introduction**

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

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

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

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

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

Lake County Housing Authority: LCHA continues progress on the Marion Jones redevelopment in North Chicago. The Brookstone and Regency at Coles Park projects, totaling 220 units, will include amenities such as a community center, meeting space, and playgrounds. Regency Park, a senior housing project, is fully leased up. Brookstone is awaiting the completion of the final few units, all other units are leased up.

Waukegan Housing Authority: WHA, in partnership with Bear Development, is redeveloping the 120-unit Barwell Manor property as part of a Rental Assistance Demonstration conversion project. This project is supported with HOME funding. Initial occupancy of the newly constructed units is scheduled to start September 2021, with full occupancy scheduled for November 2022.

WHA is also planning for a second RAD conversion project at Armory Terrance. This new 50 unit redevelopment will break ground this year.

North Chicago Housing Authority: NCHA is continuing to explore opportunities to project-base Housing Choice Vouchers in order to help house more families on the waiting list and increase utilization. NCHA is working to improve coordination with Lovell Federal Healthcare Center in the HUD-VASH program.

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

## **participate in homeownership**

Lake County Housing Authority operates a Family Self-Sufficiency (FSS) Program, which is an employment and savings incentive program for low-income families using Section 8 Housing Choice Vouchers. For graduates of the program that wish to use their FSS savings for down payment on a home, LCHA has a housing counselor to assist the tenant's transition to homeownership. Additionally, LCHA holds free Home Buyer's Education Workshops that are welcome to any member of the public interested in obtaining advice on the homebuying process. This action plan contains funding for first-time homebuyers and LCHA is receiving funding for financial assistance for homeowners with funding from the CARES Act.

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

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

## **Discussion**

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

In recent years, Lake County has collaborated with the three Public Housing Agencies in Lake County to bring additional resources into the community for the provision of affordable housing as well as to increase access to existing resources. Lake County partnered with the Lake County Coalition for the Homeless (LCCH) to assist both Lake County Housing Authority (LCHA) and Waukegan Housing Authority (WHA) to apply for additional Housing Choice Vouchers from the U.S. Department of Housing and Urban Development (HUD). This partnership resulted in a successful award of additional special-purpose Housing Choice Vouchers, known as Mainstream Vouchers, to both PHAs. The partnership also expanded coordination among the agencies for the purposes of administering the vouchers. The full award of Mainstream Vouchers given to LCHA and a portion of the award given to WHA preference homeless clients of the LCCH. Subsequent voucher allocations to LCHA have also gone to households experiencing homelessness.

These units, along with other units made available to LCCH clients experiencing homelessness, are eligible for the Landlord Risk Mitigation Fund, a program developed through a partnership with the Lake County Coalition for the Homeless (LCCH). The fund provides a financial incentive for landlords in the private market to rent units to LCCH clients, including those given a housing choice voucher. Additionally, LCHA has become a member of the ServicePoint Referral Network, a network of public, governmental, and nonprofit Lake County service providers that are able to send and receive electronic

referrals for the purposes of enhanced coordination among providers. These partnerships will continue throughout the Action Plan year.

Additionally, public housing agencies are always welcome to apply for Lake County HUD funding for eligible projects to increase the availability of affordable housing.

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## **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 support several agencies that provide point of entry services and housing services to households experiencing homelessness or a-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 outreach programs meet the client where they are in the community to assess their individual needs and connect them to services in the community. Currently, PADS Lake County is the only provider of homeless outreach services, which produces excellent results with limited staff capacity. Over the next year, Lake County will increase the capacity of the 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 programs by funding improvements to the public buildings 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 process. 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 experience homelessness and assess the success of programs to prevent individuals and families who were recently homeless from becoming homeless again. All of 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 Catholic Charities Rapid Rehousing program, which assists households experiencing homelessness to transition to permanent housing. Lake County will support several Permanent Supportive Housing developments, including projects by Thresholds, Independence Center, and Over the Rainbow. Though these developments are not reserved for individuals and families experiencing homelessness, a subset of the units are expected to serve those with a history of homelessness, and Over the Rainbow will set aside a portion of the units for persons experiencing homelessness. Additionally, Lake County continues to administer the Landlord Risk Mitigation Fund with prior year funding, which helps expand the amount of units that are available to those being served by programs such as Rapid Rehousing.

**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. Catholic Charities provides financial rental assistance to families that are at high risk of 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**

**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**

Restrictive land use policy in Lake County contributes to the current lack of quality, affordable housing stock. Lake County will promote changes to land use controls and land tax policies through strategic implementation of financial resources and public-private partnerships.

These actions will revisit previously identified strategies with great potential for impact: encourage variety of housing types to meet resident needs; encourage inclusionary zoning codes at county and municipal levels; expand relationships with housing developers to encourage affordable housing development and consider inclusionary zoning mechanisms; and assist the expanding of housing supply near employment centers.

Lake County will support a range of housing programs partners ranging from large scale housing developers to home owners. This will maximize the creation and preservation of affordable housing units appropriate for each different housing market type in Lake County. Successful large scale projects will add needed units to the affordable housing stock as well as possibly allay local fears of higher density housing. Strategic partnerships with non-profit housing developers will create opportunities to protect current affordable housing stock as well as provide an option for future affordable housing development. Lake County will also partner with private non-profits to provide homeowners with funds to renovate their homes and assist new homeowners with their down payment. Homeowner-focused programs extend the life of existing housing structures and reduce transaction costs of purchasing a home. These lower costs would reduce pressures from land tax policies and rising home prices. This could be helpful to a homeowner seeking to remain near their job site and neighborhood amenities.

Lake County will need expanded capacity from partners for future progress on housing affordability. To that end, Lake County will work to expand non-profit capacity to develop high-impact strategic initiatives. One initiative will be to develop housing models that maximize service delivery for populations with specialized needs. Another initiative will be to generate economic growth in economically disinvested areas. This would address housing affordability through increased incomes.

### **Discussion**

Lake County will support projects that address housing needs and can serve as a vehicle to engage the public and elected officials on the opportunity to update land use laws. As a nonhome rule jurisdiction, Lake County can encourage policy change by example. It has done so by amending its zoning code to include accessory dwelling units, defining single family residential households to allow certain types of group living including individuals with physical or developmental disabilities and attendant support staff,

and by recently choosing to not increase its property tax levy, thereby not increasing financial burden to taxpayers. These combined efforts with housing developers and non-profit agencies will allow Lake County to reduce barriers to affordable housing through increased housing stock and increased housing choice options.

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

### **Introduction**

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

- Prioritize projects with high amounts of leverage and collaborative impact that use a shared services approach and that refrain from duplicating services.
- Strengthen the safety net currently provided by townships and other social service programs.
- Support programs, facilities improvements and affordable housing developments that help special needs populations.
- Focus community development subsidy in areas of concentrated poverty – only areas for which the entire census tract displays concentrated poverty.
- Make critical connections between families in crisis and areas of economic opportunity.
- Improve borderless transit and help those who can't afford car to reach employment opportunities or services.

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

- Continued investment in improving the condition of the existing affordable housing stock while prioritizing the creation of new affordable units.
- Develop and expand relationships with the private sector to increase the supply of housing that is affordable.
- Identify incentives to encourage the development of housing below market-rate levels.
- Continue participation in meetings of local affordable housing advocates.
- Assist in expanding the supply of housing near employment centers.

#### **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 succeed. As noted in the plan, several jobs initiatives are also planned to include job training programs and small business loans. Each of these efforts is intended to improve the employment outlook for individuals in need.

### **Actions planned to develop institutional structure**

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

An electronic referral system has also been refined over the last year and 2020 will see a focus on this program with an eye towards increasing use of the system that links nonprofits together for the benefit of clients served. Finally, Community Development continues to look for grant opportunities that will support systems changes that will increase collaboration and improve outcomes for Lake County residents.

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

Continue active participation in the Continuum of Care and the Alliance for Human Services in Lake County.

### **Discussion**

Lake County plays a role in facilitating many local partnerships. Most recently, a pilot 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 who are experiencing homelessness or housing instability. The first two families in that pilot program are in the process of obtaining housing. In addition, Lake County is working with Thresholds to partner with a housing developer to expand permanent supportive housing for people with serious mental illness. This project was awarded funds in a prior year and hopes

to leverage additional funding available through the American Rescue Plan Act.

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## 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	\$75,405
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	\$75,405

#### 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.

### **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 for 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 applications 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 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.

ESG recipients are expected to provide high quality services in accordance with their program application and abide by all ESG rules and requirements and. ESG recipients utilize the Homeless Management Information System (HMIS) or a comparable database to track ESG beneficiaries, and this data is monitored quarterly to ensure the program is performing as expected. Any performance issues are identified through this process and resolved quickly.

In order to ensure compliance with ESG rules and requirements, ESG recipients are monitored annually utilizing monitoring tools developed in accordance with HUD monitoring guidance. Monitoring includes a review of program documents, including program policies and participant files. Any deficiencies are addressed with the agency quickly.



# ATTACHMENTS

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Annual Action Plan

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

## **PUBLIC HEARING MEETING**

**June 9, 2021 at 3:30 p.m.**

**Lake County's Housing & Community Development Commission  
Virtual Public Hearing Info (Via Zoom)**

<https://lakecounty.legistar.com/Calendar.aspx>

### **2021 ANNUAL ACTION PLAN**

This notice announces a proposed amendment to the Program Year 2021 (PY21) Annual Action Plan (AAP). As part of the amendment process, a public hearing will be held on June 9, 2021. The public comment period for the AAP amendment shall open on June 8, 2021. The Lake County Housing & Community Development Commission (HCDC) will hold a Public Hearing to discuss the amendment. The public comment period will close at 5:00 p.m. on July 9, 2021.

Annually, the Lake County Consortium submits a combined Annual Action Plan (AAP) to the U.S. Department of Housing and Urban Development (HUD) that governs the spending of the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG). A proposed amendment to the PY21 AAP updates the Consortium's federally funded housing and community development activities through April 30, 2022, including the CDBG, HOME and ESG programs. Copies of the AAPs will be available, beginning June 8<sup>th</sup>, on the County's website at <https://www.lakecountyil.gov/1944/Action-Plan> and upon request.

An important part of the process of developing the AAP is citizen participation and input. All interested parties, including citizens, local officials and agency representatives are urged to attend the Public Hearings. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) business days prior to the meeting date at 847.377.2150.

To comply with social distancing requirements, this meeting will be held virtually. Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, June 9, 2021 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comment 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

Meeting participants will also be able to post written comment in the meeting chat box.

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.

Information on the CDBG, HOME, and ESG Programs; the draft amendments (beginning June 8<sup>th</sup>), previous and current Annual Action Plans; and the previous and current Consolidated Plans can be obtained from Lake County's website at: <https://www.lakecountyil.gov/1894/Community-Development>.

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: 6966697

Purchase Order:

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 6/03/2021, and the last publication of the notice was made in the newspaper dated and published on 6/03/2021.

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

PUBLICATION DATES: **Jun 03, 2021.**

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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

4th Day of June, 2021, by

**Chicago Tribune Media Group**



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Jeremy Gates

**PUBLIC HEARING NOTICE  
LAKE COUNTY COMMUNITY  
DEVELOPMENT**

**PUBLIC HEARING MEETING**

June 9, 2021 at 3:30 p.m.  
Lake County's Housing &  
Community Development  
Commission

Virtual Public Hearing Info  
(Via Zoom)

<https://lakecounty.legistar.com/Calendar.aspx>

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# CHICAGO TRIBUNE

media group

shall be emailed to [community-development@lakecountyil.gov](mailto:community-development@lakecountyil.gov) with the following information:

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- Name
- Organization
- Topic or agenda item

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6/3/21 6966697

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# PUBLIC HEARING NOTICE

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The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago and Lake County – will be submitting the Program Year 2021 (PY21) 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 PY21 (May 1, 2021 – April 30, 2022).

A public hearing on the PY21 AAP will be held at the April 14, 2021 Housing and Community Development Commission (HCDC) meeting. An important part of the process of developing the AAP 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 at least three (3) days prior to the meeting date at 847.377.2475.

The 2021 Annual Action Plan will be available no later than April 12th at the Lake County Libertyville Permit Center; City of North Chicago Department of Economic Development (Phone: 847.596.8670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); or can be viewed on the County's website at: [www.lakecountyil.gov/1944/Action-Plan](http://www.lakecountyil.gov/1944/Action-Plan)

The 2021 Action Plan official public comment period is from April 12 to May 12, 2021: Comments (delivered either during the public hearing or in writing) regarding the Annual Action Plan and projects recommended for funding will be accepted through April 14, 2021 at 5:00 p.m. Written comments may be directed to: Lake County Community Development, 500 West Winchester Road, Libertyville, IL 60048 or [communitydevelopment@lakecountyil.gov](mailto:communitydevelopment@lakecountyil.gov).

3:30 p.m., Wednesday, April 14, 2021  
<https://us02web.zoom.us/j/84170171228>  
Central Permit Center  
500 W. Winchester Road, Libertyville, IL  
2nd floor Conference Room

To comply with social distancing requirements, this meeting will also be held virtually. Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, April 14, 2021 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comment 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 [lwalley@lakecountyil.gov](mailto:lwalley@lakecountyil.gov) with the following information:

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

Meeting participants will also be able to post written comment in the meeting chat box.

In-person attendance by members of the public will be available in the Assembly Room on the 2nd Floor Conference Room at the Central Permit Facility located at 500 W. Winchester Road, Libertyville, Illinois and is limited to the number of persons practicable in keeping with social distancing requirements

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: 6922631

Purchase Order:

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 4/03/2021, and the last publication of the notice was made in the newspaper dated and published on 4/03/2021.

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

PUBLICATION DATES: **Apr 03, 2021.**

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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

5th Day of April, 2021, by

**Chicago Tribune Media Group**



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Jeremy Gates



## **PUBLIC HEARING NOTICE**

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago and Lake County – will be submitting the Program Year 2021 (PY21) 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 PY21 (May 1, 2021 – April 30, 2022).

A public hearing on the PY21 AAP will be held at the April 14, 2021 Housing and Community Development Commission (HCDC) meeting. An important part of the process of developing the AAP 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 at least three (3) days prior to the meeting date at 847.377.2475.

The 2021 Annual Action Plan will be available no later than April 12th at the Lake County Libertyville Permit Center; City of North Chicago Department of Economic Development (Phone: 847.596.8670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); or can be viewed on the County's website at: [www.lakecountyil.gov/1944/Action-Plan](http://www.lakecountyil.gov/1944/Action-Plan)

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# CHICAGO TRIBUNE

media group

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4/3/2021 6922631

# 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 2021 is \$289,750.**

## *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)-(E) to ensure that a sufficient number of recent housing sales are included in the survey.

- As there were over 500 sales per month, the market study covers a 1-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 in March 2021, 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 even, so the median sales price has been determined by taking the higher number of the middle sales on the list. The 95% value limit has been determined by multiplying that median sales price by 0.95.

MLS #	Status	Street Number	Compass Point	Street Name	Street Suffix	Search Price
10855472	CLSD	3103		Gabriel	AVE	\$ 44,000.00
10830273	CLSD	1530	N	PARK	DR	\$ 55,000.00
10949456	CLSD	1600		Chariot	LN	\$ 60,000.00
10911096	CLSD	136		Gulfstream	CT	\$ 68,500.00
10892954	CLSD	28261	W	Hickory	ST	\$ 70,000.00
10954108	CLSD	2802		Gabriel	AVE	\$ 71,500.00
10965477	CLSD	1316		Fulton	AVE	\$ 73,500.00
10974213	CLSD	2013		20th	ST	\$ 75,500.00
10979700	CLSD	1911		Gideon	AVE	\$ 76,500.00
10977430	CLSD	269		Rodeo	DR	\$ 80,500.00
10926378	CLSD	6		Suffolk	WAY	\$ 82,500.00
10967228	CLSD	1002		CASTLETON	CT	\$ 84,000.00
10917917	CLSD	402		Lakeland	AVE	\$ 90,000.00
10954987	CLSD	35665	N	Grove	AVE	\$ 96,500.00
10854688	CLSD	736		Mohawk	DR	\$ 98,000.00
10915703	CLSD	24693	W	Passavant	AVE	\$ 98,000.00
10958306	CLSD	735	N	Mcaree	RD	\$ 99,900.00
10977532	CLSD	2703		Elizabeth	AVE	\$ 103,000.00
10862507	CLSD	29	S	Butrick	ST	\$ 104,900.00
10972404	CLSD	21643	W	Cedar	AVE	\$ 105,000.00
10944997	CLSD	1510		8th	ST	\$ 110,000.00
10955144	CLSD	554	S	Mcalister	AVE	\$ 111,000.00
10960519	CLSD	936		Russell	PL	\$ 112,500.00
10898205	CLSD	2915		Elisha	AVE	\$ 112,500.00
10822219	CLSD	2902		Edina	BLVD	\$ 114,000.00
10964215	CLSD	516		Laurel	CT	\$ 115,000.00
10972707	CLSD	38132	N	Manor	AVE	\$ 115,000.00
10930553	CLSD	1115	N	Berwick	BLVD	\$ 118,000.00
10813500	CLSD	43219	N	Lakeside	DR	\$ 120,000.00
10966691	CLSD	42326	N	WILLOW	ST	\$ 120,000.00
10954033	CLSD	1053		Depot	RD	\$ 120,000.00
10842802	CLSD	1301		18th	ST	\$ 120,000.00
10940416	CLSD	2714		Caledonia	BLVD	\$ 124,000.00
10953520	CLSD	1607		33rd	ST	\$ 124,000.00
10573803	CLSD	20760	N	Elizabeth	AVE	\$ 125,000.00
10949805	CLSD	40	N	Park	AVE	\$ 125,500.00
10950244	CLSD	42981	N	LAKE	AVE	\$ 127,000.00
10962701	CLSD	740		Flossmoor	AVE	\$ 127,500.00
10962734	CLSD	26403	W	Ingleside Shore	RD	\$ 128,000.00
10948957	CLSD	1114	W	Ridgeland	AVE	\$ 128,000.00
10971608	CLSD	2025		20th	ST	\$ 128,700.00
10901907	CLSD	2020		Kristan	AVE	\$ 128,750.00
10883001	CLSD	2808		Gabriel	AVE	\$ 128,900.00
10961121	CLSD	10399	W	Waldo	AVE	\$ 129,600.00
10959102	CLSD	2309		Gilboa	AVE	\$ 129,677.00
10965879	CLSD	1623	N	Oak	AVE	\$ 130,000.00
10954192	CLSD	37656	N	North	AVE	\$ 130,250.00
10603658	CLSD	25258	W	Anderson	ST	\$ 132,000.00

10884603	CLSD	1819	Hebron	AVE	\$ 135,000.00
10927784	CLSD	2301	Joanna	AVE	\$ 135,000.00
10688195	CLSD	42355	OAK	LN	\$ 136,000.00
10928119	CLSD	2836	Wall	AVE	\$ 136,000.00
10970059	CLSD	2225	20th	ST	\$ 138,000.00
10906374	CLSD	23368 W	Lake Shore	DR	\$ 140,000.00
10953906	CLSD	2822	Gabriel	AVE	\$ 140,000.00
10934352	CLSD	239	Maplewood	DR	\$ 142,000.00
10924955	CLSD	210	Dorchester	CT	\$ 144,000.00
10966214	CLSD	24716	Norelius	AVE	\$ 145,000.00
10976127	CLSD	1414	Garden	PL	\$ 145,000.00
10961612	CLSD	2308	Honeysuckle	CT	\$ 147,000.00
10955015	CLSD	2204	GABRIEL	AVE	\$ 147,500.00
10916818	CLSD	11323 W	33rd	ST	\$ 147,900.00
10971739	CLSD	33717 N	Oakland	DR	\$ 149,900.00
10913678	CLSD	516	Forest Glen	DR	\$ 150,000.00
10962143	CLSD	3014	Ezekiel	AVE	\$ 150,000.00
10817025	CLSD	1433	Equestrian	DR	\$ 151,000.00
10939057	CLSD	625	Morningside	DR	\$ 151,500.00
10763331	CLSD	1413	Equestrian	DR	\$ 152,000.00
10932995	CLSD	37222 N	Hillside	DR	\$ 152,000.00
10944337	CLSD	2318	Horeb	AVE	\$ 152,000.00
10945722	CLSD	24707 W	Norelius	AVE	\$ 153,900.00
10949686	CLSD	1019	Hillwood	CIR	\$ 154,000.00
10960249	CLSD	2023	Carmel	BLVD	\$ 154,000.00
10959930	CLSD	2927	Gideon	AVE	\$ 155,000.00
10946890	CLSD	1115	Argonne	DR	\$ 157,000.00
10940267	CLSD	217	PROSPECT	AVE	\$ 159,000.00
10960831	CLSD	10093 W	Talmadge	AVE	\$ 159,000.00
10937583	CLSD	2033	Kingston	RD	\$ 159,800.00
10957000	CLSD	36374 N	Wilson	RD	\$ 160,000.00
10930126	CLSD	3508	Lorene	CT	\$ 160,000.00
10962553	CLSD	3847	Drexel	AVE	\$ 160,101.00
10968110	CLSD	642	Westmoreland	AVE	\$ 161,800.00
10950537	CLSD	142	Mckinley	AVE	\$ 162,000.00
10916361	CLSD	38395 N	5th	AVE	\$ 163,900.00
10949814	CLSD	510	2nd	ST	\$ 164,803.00
10698775	CLSD	278 S	Quail Hollow	CT	\$ 165,000.00
10953572	CLSD	2820	Wall	AVE	\$ 165,000.00
10970482	CLSD	1311	Macarthur	DR	\$ 165,500.00
10959144	CLSD	37213 N	Piper	LN	\$ 167,000.00
10920453	CLSD	302	Westmoreland	AVE	\$ 168,500.00
10617964	CLSD	4203	Jay	DR	\$ 169,000.00
10966755	CLSD	39486 N	Oak	AVE	\$ 169,900.00
10946274	CLSD	36346 S	Nathan Hale	DR	\$ 169,900.00
10960683	CLSD	34758 N	Oden	AVE	\$ 170,000.00
10954953	CLSD	37299 N	Piper	LN	\$ 171,000.00
10847609	CLSD	409 S	Lake	ST	\$ 172,500.00
10942115	CLSD	1503	3rd	ST	\$ 172,900.00

10958455	CLSD	42	Mionske	DR	\$ 173,000.00
10976027	CLSD	309	Hillandale	ST	\$ 173,000.00
10721766	CLSD	3917	Sedge	ST	\$ 173,000.00
10893024	CLSD	36564 N	Lawrence	DR	\$ 175,000.00
10944530	CLSD	1504	Jenkinson	CT	\$ 175,000.00
10947424	CLSD	700	Cedar	AVE	\$ 175,000.00
10957892	CLSD	1800	Thompson	AVE	\$ 175,000.00
10964089	CLSD	35712 N	Wilson	RD	\$ 175,900.00
10971964	CLSD	318	Meadow	LN	\$ 178,000.00
10922893	CLSD	1502 N	Lake Shore	DR	\$ 178,000.00
10955671	CLSD	12337 W	33rd	ST	\$ 178,000.00
10955141	CLSD	2435	Dunlay	CT	\$ 179,500.00
10960531	CLSD	376 S	Slusser	ST	\$ 180,000.00
10908484	CLSD	2709 W	Vermont	AVE	\$ 180,000.00
10936486	CLSD	4212	Gregory	DR	\$ 180,000.00
10977362	CLSD	4208	Wren	LN	\$ 180,000.00
10950540	CLSD	319	Spring	RD	\$ 182,900.00
10965774	CLSD	22045 W	Calvin	DR	\$ 185,000.00
10951416	CLSD	2803	Salem	BLVD	\$ 185,000.00
10940072	CLSD	1818 N	Sheridan	RD	\$ 185,500.00
10943584	CLSD	3223	Newcastle	RD	\$ 186,500.00
10977816	CLSD	105	Oakwood	DR	\$ 187,000.00
10943161	CLSD	701	Russell	AVE	\$ 189,000.00
10835775	CLSD	1612 N	Poplar	AVE	\$ 189,700.00
10804562	CLSD	3015	Martin Luther King Jr	DR	\$ 189,900.00
10895861	CLSD	35291 N	Juniper	ST	\$ 191,000.00
10829547	CLSD	353 N	Slusser	ST	\$ 193,500.00
10944992	CLSD	12050 W	York House	RD	\$ 193,999.00
10949969	CLSD	816	WARRIOR	DR	\$ 194,000.00
10965800	CLSD	446	Arbour	CT	\$ 195,000.00
10948225	CLSD	523	Maplewood	DR	\$ 195,500.00
10889239	CLSD	18635 W	Pamela	PL	\$ 198,000.00
10956283	CLSD	1021	Lincoln	ST	\$ 198,000.00
10918060	CLSD	4028	Hill	DR	\$ 198,000.00
10951463	CLSD	18642 W	Pamela	PL	\$ 199,000.00
10969135	CLSD	941	Glencoe	TER	\$ 199,000.00
10942442	CLSD	1318	North	AVE	\$ 199,700.00
10952260	CLSD	40826 N	Ridge	CIR	\$ 200,000.00
10937540	CLSD	217	Countryside	LN	\$ 200,000.00
10951261	CLSD	3	Shoshoni	TRL	\$ 200,000.00
10917655	CLSD	933 N	Midlothian	RD	\$ 200,000.00
10961642	CLSD	37836 N	North	AVE	\$ 200,000.00
10969554	CLSD	2315	Woodoak	DR	\$ 202,500.00
10924742	CLSD	3320 N	Lewis	AVE	\$ 204,000.00
10960176	CLSD	3501	Newcastle	RD	\$ 205,000.00
10906878	CLSD	10145 W	Center	ST	\$ 205,000.00
10965048	CLSD	2325	Springhill	LN	\$ 210,000.00
10955171	CLSD	151 N	Prairie	AVE	\$ 212,000.00
10958043	CLSD	39930	Walton	LN	\$ 212,000.00

10972741	CLSD	18689 W	Deerpath	RD	\$ 215,000.00
10940658	CLSD	3517	Ridge	RD	\$ 215,000.00
10956808	CLSD	3511	Ridge	RD	\$ 215,000.00
10986080	CLSD	187 S	Waterford	DR	\$ 215,000.00
10913312	CLSD	836 E	Rockland	RD	\$ 216,000.00
10961128	CLSD	18103 W	Big Oaks	RD	\$ 216,001.00
10938761	CLSD	91 E	Grand	AVE	\$ 218,000.00
10965363	CLSD	190	Lakewood	DR	\$ 220,000.00
10964790	CLSD	36608 N	Hutchins	RD	\$ 220,000.00
10965610	CLSD	36295 N	Mill	CT	\$ 220,000.00
10940980	CLSD	1704 E	Grand	AVE	\$ 220,000.00
10643139	CLSD	2751	Cedar Creek Cutoff	RD	\$ 220,000.00
10932583	CLSD	420	Cherry Valley	RD	\$ 223,500.00
10969902	CLSD	412	Channel	DR	\$ 224,500.00
10948817	CLSD	1902	Fairfield	RD	\$ 224,500.00
10954185	CLSD	36601 N	Beverly	AVE	\$ 225,000.00
10793704	CLSD	1719 E	Grand	AVE	\$ 225,000.00
10947529	CLSD	24634 W	Norelius	AVE	\$ 225,000.00
10317529	CLSD	335	Glendenning	PL	\$ 225,000.00
10964887	CLSD	3813	Parkway	LN	\$ 227,000.00
10963508	CLSD	2205 N	Millstone	DR	\$ 229,990.00
10918164	CLSD	40947 N	Champaign	DR	\$ 230,000.00
10971211	CLSD	36440 N	Edgewood	DR	\$ 230,000.00
10961902	CLSD	301	Hazelwood	DR	\$ 233,200.00
10953096	CLSD	470	Winsor	DR	\$ 233,500.00
10940275	CLSD	677 E	Peachtree	LN	\$ 235,000.00
10885838	CLSD	3123	COUNTRY	LN	\$ 235,000.00
10961511	CLSD	180 S	PRIMROSE	LN	\$ 235,500.00
10760052	CLSD	36241 N	MILL	CT	\$ 236,000.00
10964531	CLSD	36461 N	Hawthorne	LN	\$ 237,000.00
10954837	CLSD	55 N	Inverness	CT	\$ 238,000.00
10616943	CLSD	1533	Sheridan	RD	\$ 239,170.00
10921421	CLSD	37582 Lot 21 N	Amber	WAY	\$ 239,900.00
10948019	CLSD	3063	COUNTRY	LN	\$ 240,000.00
10614650	CLSD	581	Pondview	DR	\$ 242,000.00
10950934	CLSD	23542 N	River	ST	\$ 242,000.00
10961739	CLSD	403 SW	Garfield	AVE	\$ 242,000.00
10969541	CLSD	13453	Piccaddilly	CT	\$ 244,900.00
10977241	CLSD	232 N	Idlewild	AVE	\$ 245,000.00
10961496	CLSD	205 W	Denise	DR	\$ 245,000.00
10950915	CLSD	405	Hampton	DR	\$ 246,000.00
10970990	CLSD	824	Buckingham	CT	\$ 246,000.00
10949248	CLSD	555	Phillips	CIR	\$ 248,500.00
10965321	CLSD	402 E	Park	ST	\$ 249,000.00
10827298	CLSD	42584 N	Woodbine	AVE	\$ 249,900.00
10945930	CLSD	22550 W	Washington	ST	\$ 249,900.00
10933249	CLSD	116	Cannon	RD	\$ 250,000.00
10958024	CLSD	685	Woodlawn	AVE	\$ 250,000.00
10972711	CLSD	2202	Sprucewood	LN	\$ 250,000.00

10860338	CLSD	1641	Foxmoor	CT	\$ 250,000.00
10956305	CLSD	2382	Iroquois	LN	\$ 250,000.00
10975589	CLSD	1020	Edward	PL	\$ 250,000.00
10913862	CLSD	289 S	Hackberry	CT	\$ 254,000.00
10954140	CLSD	1420 S	JANICE	LN	\$ 254,000.00
10882395	CLSD	33715 N	Lake Shore	DR	\$ 255,000.00
10957637	CLSD	1173	Highland	RD	\$ 255,000.00
10972616	CLSD	649 N	EMERALD	AVE	\$ 255,000.00
10569117	CLSD	436	Kerry	WAY	\$ 257,000.00
10958620	CLSD	256	Hunters	WAY	\$ 258,000.00
10910415	CLSD	28467 W	Lindbergh	DR	\$ 260,000.00
10968815	CLSD	28470 W	Maple	AVE	\$ 260,000.00
10949799	CLSD	1377	PRESCOTT	DR	\$ 260,000.00
10950636	CLSD	25059 W	Forest	DR	\$ 260,000.00
10932974	CLSD	2167	High Point	DR	\$ 262,500.00
10953497	CLSD	206	Hickory	DR	\$ 263,000.00
10811892	CLSD	173	Partridge	CT	\$ 264,000.00
10903007	CLSD	42191 N	5th	AVE	\$ 265,000.00
10908529	CLSD	39251	Crofton	LN	\$ 265,000.00
10942949	CLSD	281	Westerfield	PL	\$ 267,000.00
10952502	CLSD	872	Timber Lake	DR	\$ 267,500.00
10855495	CLSD	119	White Pine	LN	\$ 268,000.00
10999514	CLSD	1171	Oxford	RD	\$ 270,000.00
10947951	CLSD	189	Bobolink	DR	\$ 270,000.00
10955437	CLSD	616	Blue Spruce	LN	\$ 270,000.00
10970422	CLSD	2538	Bluewater	DR	\$ 270,000.00
10805222	CLSD	1415	Heron	DR	\$ 274,000.00
10945901	CLSD	38412 N	6th	AVE	\$ 274,000.00
10926421	CLSD	400	Harden	ST	\$ 275,000.00
10951868	CLSD	889	Deer Path	DR	\$ 275,000.00
10963674	CLSD	422	Kimberly	RD	\$ 275,000.00
10921474	CLSD	5257	Hollyhock	CT	\$ 275,000.00
10974043	CLSD	3744	Atlantic	AVE	\$ 276,000.00
10953501	CLSD	429	Indian Ridge	TRL	\$ 276,000.00
10974112	CLSD	1982	Deerfield	RD	\$ 277,500.00
10951114	CLSD	39512 N	PETITE PASS		\$ 278,000.00
10975189	CLSD	669 N	Bridgeport	TER	\$ 279,000.00
10956077	CLSD	806	Chesapeake	TRL	\$ 279,000.00
10955014	CLSD	83	Bridlepath	DR	\$ 280,000.00
10755171	CLSD	641	Blue Spruce	LN	\$ 280,000.00
10759605	CLSD	119	Sheridan	CT	\$ 280,000.00
10973889	CLSD	36	Red Haw	LN	\$ 281,500.00
10943303	CLSD	626	Aspen	CT	\$ 283,000.00
10976452	CLSD	511	Normandy	LN	\$ 285,000.00
10952851	CLSD	478 N	Overlook	TRL	\$ 285,000.00
10919384	CLSD	37511 N	Lake Crest	ST	\$ 288,000.00
10964953	CLSD	829	Sterling Heights	DR	\$ 289,000.00
10950723	CLSD	1043	Bellows	WAY	\$ 289,900.00
10964388	CLSD	1448	Woodbury	CIR	\$ 289,900.00

10742100	CLSD	263	Thrush	CIR	\$ 290,000.00
10972461	CLSD	39305 N	Stockton	LN	\$ 290,000.00
10983145	CLSD	660	Red Spruce	TRL	\$ 290,900.00
10947886	CLSD	801	Apache	TRL	\$ 292,000.00
10892855	CLSD	3145	Chandler	LN	\$ 292,500.00
10956301	CLSD	866	Pine Hill	DR	\$ 295,000.00
10957385	CLSD	311	Barberry	RD	\$ 295,000.00
10959769	CLSD	408	Yorkshire	CT	\$ 296,000.00
10848181	CLSD	356	Yorkshire	DR	\$ 297,500.00
10948291	CLSD	337	Enfield	LN	\$ 299,000.00
10958668	CLSD	2301	Honeysuckle	CT	\$ 299,900.00
10968673	CLSD	780	Mocking Bird	DR	\$ 300,000.00
10984137	CLSD	149	Raymond	AVE	\$ 300,000.00
10611880	CLSD	34939 N	OAK KNOLL	CIR	\$ 300,000.00
10822073	CLSD	26332 N	Hickory	AVE	\$ 300,000.00
10939761	CLSD	3363	Epstein	CIR	\$ 300,000.00
10950192	CLSD	3082	Epstein	CIR	\$ 300,000.00
10820449	CLSD	6683	Foxworth	LN	\$ 301,000.00
10934707	CLSD	3075 N	Augusta	DR	\$ 302,000.00
10970022	CLSD	1892	Sprucewood	LN	\$ 303,400.00
10880318	CLSD	210	Castle	CT	\$ 305,000.00
10914926	CLSD	211	Alpine	DR	\$ 305,000.00
10950730	CLSD	1498 S	Bayport	LN	\$ 305,000.00
10855456	CLSD	910	Shady Grove	LN	\$ 305,000.00
10937710	CLSD	20	MONTGOMERY	LN	\$ 306,000.00
10971912	CLSD	1025	Mackenzie	DR	\$ 307,500.00
10966634	CLSD	34443 N	Sunshine	LN	\$ 310,000.00
10917147	CLSD	83	Saint Marys	LN	\$ 310,000.00
10949062	CLSD	21401 W	Starry	LN	\$ 310,000.00
10895763	CLSD	918	Killarney Pass	DR	\$ 310,000.00
10946400	CLSD	1245	Regent	DR	\$ 310,000.00
10921629	CLSD	21680 W	Shorewood	RD	\$ 312,000.00
10932048	CLSD	236	Cross Creek	LN	\$ 312,500.00
10778500	CLSD	605	Riverside	DR	\$ 314,000.00
10955412	CLSD	1660	Blanc	CT	\$ 314,900.00
10981072	CLSD	1115	Beverly	DR	\$ 315,000.00
10971691	CLSD	408	ALBANY	LN	\$ 315,000.00
10901986	CLSD	1081	Belmar	LN	\$ 315,000.00
10966538	CLSD	203	Buckingham	CT	\$ 316,000.00
10823275	CLSD	86	Stockholm	AVE	\$ 318,315.00
10962754	CLSD	261	Suda	DR	\$ 318,750.00
10968426	CLSD	7252	Clem	DR	\$ 320,000.00
10883466	CLSD	18874	Chatham	WAY	\$ 320,000.00
10952088	CLSD	525	Ramblewood	CT	\$ 320,000.00
10976108	CLSD	1187	Lismore	CT	\$ 322,000.00
10972981	CLSD	1136	Chesapeake	BLVD	\$ 324,000.00
10750466	CLSD	1269	Berkshire	LN	\$ 325,000.00
10888318	CLSD	360 W	Washington	AVE	\$ 325,000.00
10942911	CLSD	50	Stockholm	AVE	\$ 325,500.00



10776316	CLSD	310 N	St Marys	RD	\$ 327,000.00
10968361	CLSD	242	Cambridge	DR	\$ 330,000.00
10969583	CLSD	179	Quail Haven	CT	\$ 330,000.00
10981367	CLSD	785	PORTER	CIR	\$ 330,000.00
10981703	CLSD	739 N	Auburn	LN	\$ 330,500.00
10912188	CLSD	7156	Preston	CT	\$ 331,000.00
10945168	CLSD	17554 W	Pine Creek	TRL	\$ 332,000.00
10952842	CLSD	25846	Marquette	DR	\$ 335,900.00
10959755	CLSD	5344	Oakview	LN	\$ 336,000.00
10918075	CLSD	3083 N	Augusta	DR	\$ 336,000.00
10941898	CLSD	636 N	Greenview	AVE	\$ 337,500.00
10960334	CLSD	1262	Lexington	LN	\$ 339,999.00
10895274	CLSD	1091	Aster	CT	\$ 340,000.00
10956117	CLSD	328	South Fork	DR	\$ 342,260.00
10926005	CLSD	18066 W	POND RIDGE	CIR	\$ 342,500.00
10852918	CLSD	325	South Fork	DR	\$ 342,910.00
10944528	CLSD	1109	EMERSON	PL	\$ 345,000.00
10801815	CLSD	26194 N	Ann	CT	\$ 345,000.00
10951484	CLSD	34188 N	Lavender	CIR	\$ 347,000.00
10892430	CLSD	1825	Friars	LN	\$ 347,000.00
10818976	CLSD	1039	Garfield	AVE	\$ 348,000.00
10965402	CLSD	11	Lake Vista	CT	\$ 349,900.00
10801861	CLSD	40396 N	Sunset	DR	\$ 350,000.00
10845473	CLSD	1557	Woodbury	CIR	\$ 350,000.00
10972260	CLSD	3241	Ravinia	CIR	\$ 350,000.00
10890070	CLSD	1187	Mallard	CT	\$ 354,000.00
10931751	CLSD	1265	Woodland	DR	\$ 355,000.00
10893706	CLSD	34293 N	Haverton	DR	\$ 355,000.00
10960283	CLSD	704	Franklin	LN	\$ 360,000.00
10945680	CLSD	2771	Moraine Valley	RD	\$ 360,000.00
10961148	CLSD	114	Applebee	ST	\$ 365,000.00
10756060	CLSD	3070	Duffy	LN	\$ 365,000.00
10966936	CLSD	150	Meadowlark	CIR	\$ 365,000.00
10947239	CLSD	2701	Riverwoods	RD	\$ 367,500.00
10841513	CLSD	1779	Mccraren	RD	\$ 367,500.00
10950580	CLSD	1439	Prescott	DR	\$ 370,000.00
10858368	CLSD	17671 W	Westwind	DR	\$ 371,000.00
10956114	CLSD	321	South Fork	DR	\$ 373,990.00
10946666	CLSD	18616 W	Meander	DR	\$ 375,000.00
10967448	CLSD	400	Hampton	TER	\$ 375,000.00
10955799	CLSD	1053	CONCORD	CIR	\$ 375,000.00
10972222	CLSD	19341 W	Tahoe	DR	\$ 375,000.00
10821734	CLSD	2919 N	Augusta	DR	\$ 375,000.00
10855041	CLSD	26550 N	Marion	ST	\$ 375,000.00
10958705	CLSD	2707 N	Wisteria	WAY	\$ 385,000.00
10947359	CLSD	1601	Castillian	WAY	\$ 386,000.00
10938039	CLSD	119 N	Glendale	AVE	\$ 387,000.00
10936272	CLSD	1050	Jessica	DR	\$ 389,000.00
10811628	CLSD	204	Garfield	AVE	\$ 390,000.00

10938551	CLSD	34121 N	Partridge	LN	\$ 395,000.00
10938081	CLSD	1745	McCraren	RD	\$ 395,000.00
10895132	CLSD	40949 N	Delany	RD	\$ 396,000.00
10722487	CLSD	16	Red Oak	LN	\$ 399,000.00
10963142	CLSD	1743	Apple Valley	DR	\$ 399,000.00
10699712	CLSD	40956 N	Westlake	AVE	\$ 400,000.00
10960061	CLSD	25770 W	Apache	LN	\$ 400,000.00
10934198	CLSD	519	Sierra	PL	\$ 400,000.00
10657988	CLSD	900	Villas	CT	\$ 400,000.00
10965548	CLSD	723	Liberty Bell	LN	\$ 400,000.00
10963719	CLSD	923 W	Courtland	ST	\$ 402,500.00
10932446	CLSD	33874 N	LAKE SHORE	DR	\$ 405,000.00
10979254	CLSD	2195	Spruce Pointe	CT	\$ 405,000.00
10955265	CLSD	21653 N	Andover	RD	\$ 405,000.00
10856964	CLSD	27	LONDONDERRY	LN	\$ 405,000.00
10889652	CLSD	950	Belmar	LN	\$ 410,000.00
10964402	CLSD	1709	Pear tree	RD	\$ 417,000.00
10918995	CLSD	55	Mark	DR	\$ 419,000.00
10944665	CLSD	21367 W	BOSCHOME	CIR	\$ 420,000.00
10946368	CLSD	162	Vista	RD	\$ 420,000.00
10957914	CLSD	430	Birchwood	AVE	\$ 423,000.00
10958758	CLSD	10	Elm	PL	\$ 425,000.00
10957216	CLSD	1822	Prairie Ridge	CIR	\$ 430,000.00
10965012	CLSD	1317	Devonshire	RD	\$ 431,000.00
10970168	CLSD	225	Stanton	DR	\$ 433,000.00
10770884	CLSD	23722 N	South Lakewood	LN	\$ 434,500.00
10962686	CLSD	2 W	Goldfinch	CT	\$ 435,000.00
10944911	CLSD	633	2nd	AVE	\$ 440,000.00
10957783	CLSD	1205	Stratford	CT	\$ 444,000.00
10697208	CLSD	2341	Steeple Chase	CIR	\$ 444,900.00
10964938	CLSD	1724	Juliet	LN	\$ 445,000.00
10959470	CLSD	212 W	Sheridan	PL	\$ 449,000.00
10977830	CLSD	517	Hemlock	LN	\$ 452,000.00
10787671	CLSD	17	NELSON	LN	\$ 458,066.00
10951392	CLSD	143	Pond Ridge	RD	\$ 459,000.00
10897526	CLSD	1518	Forever	AVE	\$ 459,900.00
10822771	CLSD	1705	Sherwood	RD	\$ 460,000.00
10957533	CLSD	2470	GREEN BAY	RD	\$ 460,000.00
10897612	CLSD	584	Quassey	AVE	\$ 464,000.00
10967550	CLSD	20560 W	Exeter	RD	\$ 464,000.00
10621899	CLSD	5	Lydia	CT	\$ 465,000.00
10965622	CLSD	1276	William	DR	\$ 465,000.00
10922891	CLSD	1890	Savannah	CIR	\$ 469,995.00
10968498	CLSD	471	Lakepoint	DR	\$ 470,000.00
10965238	CLSD	1028	Portsmouth	CIR	\$ 470,000.00
10857592	CLSD	3077	Parkside	DR	\$ 470,000.00
10922110	CLSD	91	Copperwood	DR	\$ 472,000.00
10936218	CLSD	28601	Isleworth	CT	\$ 475,000.00
10954572	CLSD	8072	Vail	CT	\$ 475,000.00

10903837	CLSD	17	SHEFFIELD	CT	\$ 475,000.00
10978179	CLSD	337	Stone Fence	RD	\$ 479,000.00
10949587	CLSD	1022	Portsmouth	CIR	\$ 480,000.00
10978153	CLSD	2720	Priscilla	AVE	\$ 480,000.00
10910340	CLSD	681	Highview	TER	\$ 480,000.00
10819969	CLSD	23764 N	Muirfield Lot#19	DR	\$ 480,589.00
10986027	CLSD	1760	Savannah	CIR	\$ 480,932.00
10891144	CLSD	544	Castlewood	LN	\$ 482,500.00
10971576	CLSD	1300	Kristin	DR	\$ 485,000.00
10974429	CLSD	441	Park	LN	\$ 489,000.00
10948389	CLSD	1371	Green Knolls	DR	\$ 490,000.00
10916862	CLSD	11	Eagle Ridge	DR	\$ 491,000.00
10839066	CLSD	21391	Vermont	CT	\$ 496,500.00
10850309	CLSD	7501	BITTERSWEET	DR	\$ 499,000.00
10855517	CLSD	1185	Whigam	RD	\$ 500,000.00
10993927	CLSD	21850	Murfield	CT	\$ 502,500.00
10963549	CLSD	1218	ERIC	LN	\$ 502,750.00
10935702	CLSD	3292	University	AVE	\$ 505,000.00
10938680	CLSD	720	Magnolia	RD	\$ 517,500.00
10959773	CLSD	511	SYCAMORE	ST	\$ 520,000.00
10956546	CLSD	352	Whitney	DR	\$ 524,000.00
10967350	CLSD	23907 W	Lancaster	CT	\$ 525,000.00
10957062	CLSD	7	Washitay	AVE	\$ 528,000.00
10978543	CLSD	6872	Ellis	DR	\$ 530,000.00
10890275	CLSD	3168	Province	CIR	\$ 530,000.00
10849849	CLSD	209 E	Masters	TRL	\$ 530,000.00
10977278	CLSD	7	White Barn	RD	\$ 532,500.00
10926543	CLSD	876	Fair	WAY	\$ 535,000.00
10965378	CLSD	1	Grenadier	CT	\$ 535,000.00
10943459	CLSD	485 E	WESTLEIGH	RD	\$ 539,000.00
10959309	CLSD	1625	Nathan	LN	\$ 540,000.00
10943890	CLSD	1180	Taylor	AVE	\$ 545,000.00
10710613	CLSD	37325 N	Dilleys	RD	\$ 545,000.00
10935834	CLSD	1014	Hidden Creek	CT	\$ 550,000.00
10956565	CLSD	11	Robin Hood	CT	\$ 550,000.00
10926877	CLSD	23295	Grayshire	LN	\$ 555,000.00
10970770	CLSD	22282 W	Wooded Ridge	DR	\$ 555,000.00
10949642	CLSD	3	Saint John	DR	\$ 560,000.00
10939624	CLSD	27	Eagle Ridge	DR	\$ 562,500.00
10933223	CLSD	32	Lake View	RD	\$ 565,000.00
10971265	CLSD	7	Burr Oak	TRL	\$ 570,000.00
10944680	CLSD	223	Bridle Path	CT	\$ 570,000.00
10926929	CLSD	20828 N	Exmoor	AVE	\$ 575,000.00
10863027	CLSD	1743 N	Stanwich	RD	\$ 576,000.00
10794267	CLSD	1325	Ferndale	AVE	\$ 580,000.00
10863404	CLSD	1205	Deer Trail	LN	\$ 580,000.00
10965917	CLSD	1219	Avalon	LN	\$ 580,000.00
10951611	CLSD	1290	Valley	RD	\$ 593,000.00
10644048	CLSD	43030 N	Hunt Club	RD	\$ 600,000.00

10822659	CLSD	22689	N	Linden	DR	\$ 600,000.00
10988580	CLSD	817		Lake Shore	DR	\$ 605,000.00
10960487	CLSD	2404		CUMBERLAND	CIR	\$ 611,000.00
10934674	CLSD	1105		LOYOLA	DR	\$ 620,000.00
10905719	CLSD	374		Shadow Creek	LN	\$ 624,000.00
10975391	CLSD	677		Bent Ridge	LN	\$ 624,500.00
10925252	CLSD	1309		Lake Shore Drive N		\$ 628,500.00
10948880	CLSD	5425		Chancery	RD	\$ 635,000.00
10913572	CLSD	2091		Old Briar	RD	\$ 640,000.00
10921523	CLSD	122		Flint Creek	CT	\$ 640,000.00
10955827	CLSD	112		Flint Creek	CT	\$ 640,000.00
10949626	CLSD	293		Rose	TER	\$ 642,500.00
10727922	CLSD	21041		20th	ST	\$ 645,000.00
10950458	CLSD	1470		Butler	CT	\$ 645,000.00
10847682	CLSD	1		Fox tail	CT	\$ 650,000.00
10980008	CLSD	156		Lakewood	PL	\$ 650,000.00
10673251	CLSD	102	N	Wynstone	DR	\$ 655,000.00
10960063	CLSD	11	S	Wynstone	DR	\$ 660,000.00
10966526	CLSD	16		Mulberry East	RD	\$ 660,000.00
10971667	CLSD	1618		Elderberry	DR	\$ 660,000.00
10942823	CLSD	850		Deere Park	CT	\$ 663,000.00
10951647	CLSD	28471		Casey	CT	\$ 667,500.00
10961536	CLSD	913		Hampstead	CT	\$ 667,500.00
10657218	CLSD	713		Thomas	CT	\$ 675,000.00
10860914	CLSD	25596	W	GRASS LAKE	RD	\$ 685,000.00
10933438	CLSD	1677		Joseph	CT	\$ 692,500.00
10958601	CLSD	999		Half Day	RD	\$ 695,000.00
10840769	CLSD	23637	N	Lookout Pointe	RD	\$ 700,000.00
10959421	CLSD	23870	N	Hillfarm	RD	\$ 700,000.00
10910195	CLSD	407		Meadow	LN	\$ 700,000.00
10953811	CLSD	203		Peregrine	LN	\$ 705,000.00
10768248	CLSD	29		Copperfield	DR	\$ 706,000.00
10928424	CLSD	1000		North	AVE	\$ 715,000.00
10841405	CLSD	28109	N	Gilmer	RD	\$ 715,000.00
10808710	CLSD	639		Marshall	ST	\$ 717,892.00
10952252	CLSD	183	S	Deere Park	DR	\$ 720,000.00
10946030	CLSD	25		GREENWICH	CT	\$ 720,000.00
10847854	CLSD	1687		Joseph	CT	\$ 720,000.00
10659089	CLSD	120		Haverton	WAY	\$ 725,000.00
10944172	CLSD	1327		Lingonberry Lot #19	CT	\$ 744,000.00
10960223	CLSD	1160		Linden	AVE	\$ 750,000.00
10947812	CLSD	229		Lakeside	PL	\$ 759,000.00
10739992	CLSD	1264		WINWOOD	DR	\$ 770,000.00
10741670	CLSD	2		Dunsinane	LN	\$ 774,500.00
10868438	CLSD	23553	N	SANCTUARY CLUB	DR	\$ 775,000.00
10661706	CLSD	70		Bexley	CT	\$ 780,000.00
10972946	CLSD	630	E	Scranton	AVE	\$ 780,000.00
10820646	CLSD	668	E	Sunnyside	AVE	\$ 782,450.00
10938377	CLSD	2239		Stayton	LN	\$ 785,000.00

10818231	CLSD	1329	Blackberry Lot #9	CT	\$ 785,000.00
10918353	CLSD	16015	Woodbine	CT	\$ 799,999.00
11004863	CLSD	867	Thackeray	DR	\$ 800,000.00
10941982	CLSD	1358	Warrington	RD	\$ 810,000.00
10956292	CLSD	149	Pierce	RD	\$ 825,000.00
10853364	CLSD	642 E	Sunnyside	AVE	\$ 829,500.00
10748215	CLSD	1032	Kenton	RD	\$ 830,000.00
10886091	CLSD	742	Meadow	LN	\$ 835,000.00
10951095	CLSD	25560	Tara	DR	\$ 839,000.00
10878719	CLSD	1064	GREENTREE	AVE	\$ 845,000.00
10810663	CLSD	145	Washington	CIR	\$ 845,000.00
10938590	CLSD	23834 N	Hillfarm	CT	\$ 857,000.00
10956953	CLSD	21685 N	Crown	RD	\$ 875,000.00
10847108	CLSD	4705	Cantibury	CT	\$ 875,000.00
10877112	CLSD	2511	Hybernia	DR	\$ 910,000.00
10921337	CLSD	1570	Lake Shore	DR	\$ 915,000.00
10918367	CLSD	1730 S	Ridge	RD	\$ 922,500.00
10817335	CLSD	27455 N	MEADOWWOODS	LN	\$ 950,000.00
10945268	CLSD	230	Carriage	TRL	\$ 975,000.00
10931762	CLSD	20992	LAUREL	DR	\$ 980,000.00
10979130	CLSD	686	Halligan	CIR	\$ 985,000.00
10907626	CLSD	424	Woodland Chase	LN	\$ 995,509.00
10614144	CLSD	2	Hillburn	CT	\$ 1,000,000.00
10771392	CLSD	1305	Carlisle	PL	\$ 1,000,000.00
10789858	CLSD	59	Logan	LOOP	\$ 1,000,000.00
10952068	CLSD	1312	Canterbury	CIR	\$ 1,070,000.00
10956870	CLSD	1136	Bowles	RD	\$ 1,114,000.00
10968818	CLSD	2 S	Robinwood	CT	\$ 1,120,000.00
10891081	CLSD	853	Mount Vernon	AVE	\$ 1,140,000.00
10841924	CLSD	66 S	WYNSTONE	DR	\$ 1,179,000.00
10951961	CLSD	721	Hunter	LN	\$ 1,200,000.00
10942953	CLSD	1150 N	Waukegan	RD	\$ 1,300,000.00
10959705	CLSD	950	Benson	LN	\$ 1,315,000.00
10905823	CLSD	305	Hamilton	CT	\$ 1,360,000.00
10464380	CLSD	404	FOREST	LN	\$ 1,680,000.00
10970244	CLSD	816	Kimballwood	LN	\$ 1,700,000.00
10950177	CLSD	1080	Havenwood	LN	\$ 1,925,000.00
10802427	CLSD	755	Summit	DR	\$ 2,000,000.00
10902489	CLSD	1850	Duffy	LN	\$ 2,250,000.00
10953929	CLSD	18752 W	EDWARDS	RD	\$ 2,500,000.00
10691357	CLSD	1900	Half Day	LN	\$ 2,640,000.00
10923297	CLSD	211 W	Westminster	RD	\$ 2,800,000.00
10674115	CLSD	800 N	Sheridan	RD	\$ 4,750,000.00

**Median Sale Price**

\$ 305,000.00

**95% of Median Sale Price**

\$ 289,750.00

# 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.



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

Last Revised May 2020

# 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.
- All program participants must have income at or below 30% of the Area Median Income (AMI). Income shall be determined on a prospective basis (not retrospective), and shall be certified using the Part 5 definition.
- A Staff Certification form must be completed with each eligibility evaluation.

For persons who are considered "literally homeless," no additional eligibility criteria are necessary. The documentation requirements for such persons are as follows:

- Written observation by the outreach worker; or
- Written referral by another housing or service provider (including HMIS recorded referral); or
- 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

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# 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. These common practices will be to ensure services are coordinated among organizations – one client, one record.

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

Finally, all ESG-funded programs must send a representative to the meetings of the Lake County 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 and which eligible families and individuals will receive rapid re-housing 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.

# 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.

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# 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 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