



LakeCounty

Housing & Community Development Commission

Program Year 2023 Annual Action Plan

Second Amendment

May 1, 2023 to April 30, 2024

Executive Summary

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

1. Introduction

The second amendment to the Program Year 2023 (PY23) Annual Action Plan (AAP) incorporates the addition of one new project. The project consists of the acquisition of two affordable rental units by Community Partners for Affordable Housing (CPAH). Funding for the project is in form of CDBG Program Income (\$165,084.70) and CDBG entitlement funds (\$184,915.30). The entitlement funds were reallocated from existing PY23 projects awarded to CPAH.

~~The first amendment to the Program Year 2023 (PY23) Annual Action Plan (AAP) contains a total of two changes:~~

- ~~1. Consolidation of \$165,827.78 of prior year CDBG funds allocated to Youth Conservation Corps (YCC) to support the rehabilitation and resale of single family homes.~~
- ~~2. Reallocation of \$300,000 of CDBG funds to support the continued acquisition, rehabilitation, and rental of scattered site single family homes.~~

HUD provides annual grant allocations to Lake County through the Community Development Block Grant (CDBG) and the Emergency Solutions Grant (ESG). HUD allocates HOME Investment Partnership Program (HOME) funding to the Lake County Consortium. Lake County serves as the lead entity of the Consortium in collaboration with the City of Waukegan and the City of North Chicago.

2. Summarize the objectives and outcomes identified in the Plan

The Program Year 2023 (PY23) Annual Action Plan focuses on actions and investments that will support low- and moderate-income residents of Lake County. The following plan will advance progress within the following five goals:

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

3. Evaluation of past performance

Grantee's annual project application review and scoring criteria evaluated subrecipient's past performance. In PY22, projects address post-pandemic housing and economic needs. A previous strategy shift to more avenues for greater spending did not reach desired levels due to shifting economic conditions that limited feasibility of newly funded projects. As overall CDBG spending still did not meet the intended target, funds obligated to newly identified shovel-ready projects will increase spending for the upcoming program year. Progress under goals identified in the PY2020-24 Consolidated Plan (ConPlan) continued at a slow pace. Subrecipient program operations are still responding to economic impacts of the pandemic. All five goals are addressed in the PY23 AAP. Consistent with the ConPlan, most 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 PY23 AAP was completed in accordance with the Lake County Consortium Citizen Participation Plan (CPP). Following the public announcement of the opening of the PY23 application round a series of public meetings, 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.

10/21/2022 - Lake County Public Services Workshop
10/21/2022 - Lake County Affordable Housing Workshop
10/21/2022 - Lake County Public Improvements Workshop
1/27/2023 - Public Services Advisory & Recommendation Committee (ARC)
1/27/2023 - Public Improvements Advisory & Recommendation Committee (ARC)
1/27/2023 - Homelessness Advisory & Recommendation Committee (ARC)
2/3/2023 - Affordable Housing Advisory & Recommendation Committee (ARC)
2/27/2023 - Housing and Community Development Commission (HCDC) Public Hearing
3/15/2023 - Housing and Community Development Commission (HCDC) Public Hearing
4/12/2023 - Housing and Community Development Commission (HCDC) Public Hearing
4/7/2023 to 5/8/2023 - Public Comment Period

5. Summary of public comments

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

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

All public comments were accepted.

7. Summary

Lake County's Consolidated Plan will serve as a guide for building affordable housing, creating suitable living environments, and improving economic opportunities. The PY23 Annual Action Plan reflects the coordinated efforts of citizens, stakeholders, and partner agencies to achieve the goals in the Consolidated Plan. This work is in support of affirmatively furthering fair housing.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

In 2022, Lake County announced future availability of 2023 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2023 funding.

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

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

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

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

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

The Continuum of Care and Lake County Community Development coordinate extensively to address the needs of homeless persons by aligning funding towards joint interventions such as rapid rehousing, homelessness prevention and permanent supportive housing. We use common metrics, generated from HMIS or comparable database, when evaluating the use of funds intended to provide relief for individuals facing housing crises. The Continuum of Care Program Coordinator and her staff, the HMIS administrator and Coordinated Entry Specialist, are both Lake County employees who work in

cooperation with the local CoC and manage program and system reporting on these measures. Each staff person sits on the CoC's HMIS committee and all organizations entering HMIS data do so into a common system that captures both results that have come from the investment of CoC funds and ESG funds.

To further develop programs providing for families and youth, veterans, and Lake County residents experiencing homelessness, Lake County continues to host and facilitate virtual meetings with housing agencies. In addition to public housing agency staff, these meetings include representatives from housing and homeless service providers involved with the Lake County Coalition for the Homeless, which includes private, public, and governmental agencies that provide housing, health services, mental health services, and other services. Discussions and continued interagency cooperation has led to better dialogue and problem-solving, and will lead to better outcomes for those that are served and in need throughout Lake County.

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lake County Coordinated Transportation Services Committee
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	City of Zion
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	WAUKEGAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	North Chicago Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

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

9	Agency/Group/Organization	The Alliance for Human Services in Lake County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake County Municipal League
	Agency/Group/Organization Type	Housing Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	ANTIOCH TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Libertyville Township
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	WAUCONDA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	LAKE VILLA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake County Coalition for the Homeless
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Illinois Department of Children and Family Services
	Agency/Group/Organization Type	Child Welfare Agency

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake County Division of Transportation
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Lake County Division of Transportation met on multiple occasions with Community Development to discuss the County's needs as they relate to transportation and future planning. Plans were discussed to have consulting group work hand-in-hand with County decision makers to use CDBG-PS funding to improve transit in Lake County for low/mod income households. Work in this regard would be done in concert with a recent transit study completed for the County.
18	Agency/Group/Organization	Senior Services Coalition of Lake County
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	City of North Chicago
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Village of Fox Lake
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Village of Round Lake Beach
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Community Youth Network
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Mano a Mano Family Resource Center
	Agency/Group/Organization Type	Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Highland Park Community Nursery School & Day Care Center
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Center for Enriched Living
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the 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	Agency/Group/Organization	Great Lakes Adaptive Sports Association
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Erie Family Health Center Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	City of Waukegan
	Agency/Group/Organization Type	Housing PHA Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Prairie State Legal Services
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake County Sheriff's Adult Correction
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Fremont Township
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Waukegan Township
	Agency/Group/Organization Type	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
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake County Housing Authority
	Agency/Group/Organization Type	PHA

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

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

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County Coalition for the Homeless	In support of both the Continuum of Care and this Strategic Plan, Lake County Community Development hired Corporation for Supportive Housing (CSH) to analyze gaps in Lake County's homeless services and crisis response system. The goals and recommendations of the CSH Gap Analysis overlap substantially with the goals of this Strategic Plan.
On to 2050	Chicago Metropolitan Agency for Planning	The regional comprehensive plan "On to 2050" identified 3 principles that guided every recommendation made in the plan. The principles included inclusive growth, resilience, and prioritized investment. Inclusive growth is a direct overlap between "On to 2050" and this plan. Both CMAP and Lake County have prioritized efforts providing opportunity for all residents.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each 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.
Comprehensive Economic Development Strategy	Lake County Partners	The Strategy provides a regional analysis and planning for equitable growth and overlaps with our Strategic Plan goals of Inclusive Growth and Prioritize Pathways for Upward Economic Growth. The strategy provides an updated assessment of the increasing cost of housing at all income levels and the need for investment in housing as part of multi-use projects to maximize community interests served.
Live Well Lake County Community Health Assessment	Lake County Health Department	The assessment recognized how poverty and education attainment were social determinants of health outcomes. Efforts to reduce poverty would likely improve health outcomes and overlaps with the Strategic Plan goal to increase Upward Economic Mobility.
Live Well Lake County Community Health Improvement Plan	Lake County Health Department	Based on previous assessments of health outcomes, three priority areas were identified for strategic action: access to care, education, and housing. The updated framework explores specific objectives to implement change in policies, systems, and environments to improve health. This impacts the work under the Consolidated Plan's priority need for Inclusive Growth.

Table 3 – Other local / regional / federal planning efforts

Narrative

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

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

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

This draft of the Action Plan is currently published for a 30-day comment and questions period from March 13, 2023 to April 12, 2023 in accordance with HUD's most recent guidance. Citizen Participation efforts include multiple opportunities to reach broad array of stakeholders. Public meetings were held in person in accordance with local government transparency laws. Public notice was made via newspaper advertisement and email to community partners.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Other: Service Agencies	A meeting of the Public Services Advisory & Recommendation Committee (ARC) was held 1/27/2023. Public Attendance: Donna Drinka with Catholic Charities, Irvin Jerry with Youth Conservation Corps, Christina Douglas with A Safe Place, Jack Hanson North Suburban Legal Aid Clinic, Vicky Tello with Nicasa Behavioral Health Services, JoEllen Erdman with Zacharias Sexual Abuse Center, and Dora Maya with Arden Shore Child and Family Services	[1] Vicky Tello with Nicasa thanked the Commission and staff for their continued support. She also shared statistics from the Illinois Action statewide gambling addiction completed in 2021. [2] Christina Douglas with A Safe Place mentioned there is heightened demand for services. She thanked the Commission and staff for support.	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	A meeting of the Public Improvements Advisory & Recommendation Committee (ARC) was held 1/27/2023. Bev Saiz with Clearbrook, Gail Weil with Community Youth Network, Ronnel Ewing with The Community Works, and Rob Anthony with Community Partners for Affordable Housing.	Bev Saiz with Clearbrook thanked staff and the Committee for their support and welcomed all for a tour of the recently completed projects at the Wright Home.	None	N/A
3	Public Meeting	Other: Homeless Assistance Agencies	A meeting of the Homelessness Advisory & Recommendation Committee (ARC) was held 1/27/2023. Public Attendance: Loretta Pable with Waukegan Township, Donna Drinka with Catholic Charities and Carissa Casbon with the Lake County Board.	[1] Donna Drinka with Catholic Charities thanked staff and the Commissioners for their continued support.	None	N/A
4	Public Meeting	Persons with disabilities Other: Housing Developers	A meeting of the Affordable Housing Advisory & Recommendation Committee (ARC) was held 2/3/2023. Public Attendance: Hume An with	[1] Robert Montgomery, Executive Director of UMMA, provided an overview of current	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Non-targeted/broad community	Lincoln Avenue Capital, Stephanie Victor with Savvy Investments, Rob Anthony with Community Partners for Affordable Housing, Sarah Bear with Bear Development, Loretta Pable with Waukegan Township Staben House, Irvin Jerry with the Youth Conservation Corps, and Robert Montgomery with Urban Muslim Minority Alliance (UMMA).	organization capacity and thanked staff and the Commissioners for their time. [2] Irvin Jerry with the Youth Conservation Corps had a question on process and scoring.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Non-targeted/broad community Minorities Persons with disabilities	A newspaper ad was published on February 23, 2023 advertising the public hearing for the preparation of the 2023 Annual Action Plan.	N/A	N/A	N/A

6	Public Hearing	Non-targeted/broad community	<p>A meeting of the Housing and Community Development Commission (HCDC) Public Hearing was held 2/27/2023. Public Attendance: Laurie Williams with the Collaborative Community Housing Initiative, Elizabeth Thielen with Nicasa, Bev Saiz with Clearbrook, and Joel Williams with Habitat for Humanity.</p>	<p>[1] Dr. Dora Maya, President & CEO of Arden Shore Child & Family Services, provided an overview of services and thanked staff and Commissioners for their consideration.</p> <p>[2] Kate Ceithaml, Philanthropy Coordinator with Lake County Haven, explained agency's housing work and thanked staff and Commissioners for their consideration.</p> <p>[3] Elizabeth Thielen with Nicasa thanked staff and the commissioners for their continued support.</p> <p>[4] Joel Williams with Habitat for Humanity commented on housing needs and described their</p>	None	N/A
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>programs. He thanked staff and the commissioners for their continued support.</p> <p>[5] Laurie Williams with the Collaborative Community Housing Initiative presented information on their initiative.</p>		
7	Newspaper Ad	Non-targeted/broad community	A newspaper ad was published on March 14, 2023 advertising the public hearing for the preparation of the 2023 Annual Action Plan. The ad announced a public comment period for the PY23 AAP opened on 3/13/23 and closed 4/12/23. This AAP for this comment period included incorrect funding amounts given to Lake County from HUD. A revised AAP and associated comment period was subsequently completed.	See public hearing details.	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Minorities Persons with disabilities				
8	Public Hearing	Non-targeted/broad community	A meeting of the Housing and Community Development Commission (HCDC) Public Hearing was held 3/15/2023. Public Attendance: Amy Kaufman with Community Partners for Affordable Housing (CPAH), and Eric Foote with PADS Lake County.	Eric Foote, Interim Executive Director of PADS Lake County, started by thanking the Committee for their great consistent support. Eric said that 80% of the people they see are first timers to the system. Eric estimated about 245 people being sheltered by PADS Lake County that evening, and number has gone as high as 270 during their peak season.	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Newspaper Ad	Non-targeted/broad community	A newspaper ad was published on April 5, 2023 advertising the public hearing for the preparation of the 2023 Annual Action Plan. The ad announced the public comment period for the PY23 AAP opens on 4/7/23 and closes on 5/8/23.	See public hearing details.	None	n/a
10	Public Hearing	Non-targeted/broad community	A meeting of the Housing and Community Development Commission (HCDC) Public Hearing was held 4/12/2023. Public Attendance: Maya Ziv-El Prairie State Legal Services, and Marsha Belcher with Community Action Partnership.	No comments	None	n/a

Expected Resources

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

Introduction

The identified resources include Program Year 2023 (PY23) entitlement funds, program income and unallocated prior year funds.

Prior year funds include:

PY2019 - \$8,511 CDBG & \$179,692 HOME

PY2020 - \$68,143 CDBG

PY2021 - \$53,533 CDBG

PY2022 - \$399,500 CDBG & \$375,000 HOME

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	See Table 1a	2,804,828	177,236 12,151	529,687	3,346,666	2,804,828	CDBG funds will be used to support Community development in Lake County's target areas and to support affordable housing efforts throughout Lake County.
HOME	public - federal	See Table 1a	1,774,805	26,723	554,692	2,356,220	1,774,805	HOME funds will be used to develop affordable housing for low-income communities, including new construction and rehabilitation of single- and multi-family units

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: \$		
ESG	public - federal	See Table 1a	220,057	0	0	220,057	220,057	ESG funds will be used to assist persons experiencing homelessness with outreach, shelter services and rapid rehousing services.

Table 2 - Expected Resources – Priority Table

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

Table 3a – Use of Funds

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

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

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

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

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

Two investments of CDBG funds are proposed to improve publicly owned land within the City of Zion. Both the funded projects involve ADA improvements to sidewalks and public trails. These projects align with the need identified in the plan to assist persons with special needs.

Discussion

The identified resources for Program Year 2023 (PY23) include entitlement funds (CDBG, HOME and ESG), program income and unallocated prior year funds.

Prior year funds include:

PY2019 - \$8,511 CDBG & \$179,692 HOME

PY2020 - \$17,274 CDBG

PY2021 - \$8,574 CDBG

PY2022 - \$29,500 CDBG & \$375,000 HOME

Prior Year (PY) CDBG funds are the result of a project being completed under budget, making the funds available for reallocation.

The PY HOME funds are the result of an affordable housing project no longer moving forward.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve homeless crisis response system	2020	2024	Homeless	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area	End Homelessness in Lake County	CDBG: \$142,414 ESG: \$220,057 Local: \$91,000	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homeless Person Overnight Shelter: 948 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assist People with Special Needs	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	CDBG: \$692,023	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7304 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1419 Persons Assisted

Sort Order	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: \$2,116,348 \$1,951,264 HOME: \$2,178,740 Local: \$190,000	Rental units constructed: 187 Housing Units Rental units rehabilitated: 229 227 Housing Units Homeowner Housing Added: 5 Housing Units Homeowner Housing Rehabilitated: 3 Housing Units Direct Financial Assistance to Homebuyers: 5 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 42 Persons Assisted Public Facility or Infrastructure Activities for the Low/Moderate Income Housing Benefit: 6 Housing Units
4	Create Pathways for Upward Economic Mobility	2020	2024	Affordable Housing Non-Housing Community Development	Waukegan Area	Inclusive Growth	CDBG: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Program Administration	2020	2024	Admin	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	CDBG: \$560,965 HOME: \$177,480 Local: \$30,000	Other: 1 Other

Table 4 – Goals Summary

Goal Descriptions

1	Goal Name	Improve homeless crisis response system
	Goal Description	Lake County is actively seeking to address homeless by prioritizing system wide improvements to the Homeless Crisis Response System. In June of 2019, an assessment of the Homeless system was performed by a national consulting firm. The report identified several gaps in the existing system. Lake County works with the Lake County Coalition for the Homeless to make systematic improvements, address the identified gaps and coordinate across multiple funding sources to strategically invest one-time and ongoing funding sources.
2	Goal Name	Assist People with Special Needs
	Goal Description	Lake County will continue to utilize CDBG funds to assist people with special needs (persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/ or drug addictions, victims of domestic violence and public housing residents---as defined by HUD). CDBG Public Services are used in this Plan to prevent homelessness, help the homeless, transport the elderly to appointments, transport out-of-school youth to job sites, provide fair housing and housing condition/eviction legal assistance. In addition, Lake County will look to serve persons with disabilities beyond the 15% public service cap by funding capital improvements to public facilities assisting low-moderate income persons and special needs facilities serving seniors, victims of domestic violence, persons with substance abuse issues, persons with developmental disabilities, persons with physical disabilities, and persons with severe mental illness.
3	Goal Name	Maximize Affordable Housing
	Goal Description	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	Goal Name	Create Pathways for Upward Economic Mobility
	Goal Description	<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	Goal Name	Program Administration
	Goal Description	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 PY2023, Lake County allocates \$5,457,115 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 \$766,755 of HOME CHDO Reserve funds (CR) have been allocated, which is greater than the HOME regulated CR minimum.

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

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

Table 5 – Project Information

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

Allocation priorities are primarily a function of the scoring of the applications received from community partners. Scoring criteria was formulated from the priority needs and goals identified during the consultation process and how well each potential project addresses those needs/goals. The amount of

funding that can be made available represents the main obstacle to addressing underserved needs.

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

AP-38 Project Summary
Project Summary Information

1	Project Name	FY23 ESG
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system
	Needs Addressed	End Homelessness in Lake County
	Funding	ESG: \$220,057 Local: \$91,000
	Description	Program Year 2023 ESG Activities
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1398 persons served 40 households assisted
	Location Description	County-wide
	Planned Activities	<ul style="list-style-type: none"> • A Safe Place - \$15,000 ESG for shelter • Catholic Charities - \$141,0000 (\$50,000 ESG and \$91,000 AHP) for rapid rehousing • Lake County Community Development - \$24,553 ESG for HMIS • Kids Above All - \$32,000 ESG for rapid rehousing • Lake County Haven - \$15,000 for shelter • PADS Lake County - \$50,000 ESG for shelter • PADS Lake County - \$17,000 ESG for outreach • Lake County Community Development - \$16,504 ESG for program administration
	Project Name	PY23 Public Services

2	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system Assist People with Special Needs Maximize Affordable Housing Create Pathways for Upward Economic Mobility
	Needs Addressed	Inclusive Growth Borderless Transit
	Funding	CDBG: \$345,724
	Description	Public services
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1919 persons assisted
	Location Description	County-wide

	Planned Activities	<ul style="list-style-type: none"> • PADS Lake County - \$11,207 CDBG for transportation • PADS Lake County - \$11,207 CDBG for outreach • Antioch Area Healthcare Alliance – \$23,207 CDBG for healthcare and transportation • Prairie State Legal Services - \$30,000 CDBG for housing advocacy services • Catholic Charities - \$100,000 CDBG for homelessness prevention • North Suburban Legal Aid Clinic - \$20,000 CDBG for homelessness prevention • Center for Enriched Living- \$20,000 CDBG for employment opportunity programming • ElderCARE @ Christ Church - \$25,207 CDBG for senior services • GLASA - \$16,207 CDBG for transportation • Youth Conservation Corps (YCC) - \$26,206 CDBG for YouthBuild programming • YouthBuild Lake County - \$11,030 CDBG for YouthBuild programming • YouthBuild Lake County - \$25,000 CDBG for Transportation • PADS Lake County - \$9,485 CDBG for day center services • Zacharias Center - \$9,485 CDBG for youth counseling • CASA Lake County - \$7,485 CDBG for legal advocacy
3	Project Name	Acquisition of Affordable Rental Housing
	Target Area	High Outcome Areas
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: \$512,191 \$862,191
	Description	Acquisition of Affordable Rental Housing
	Target Date	4/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	€ 8 housing units
	Location Description	High Outcome Areas
	Planned Activities	<p>Lake County Haven - \$212,191 CDBG for the acquisition of an affordable rental property</p> <p>Community Partners for Affordable Housing and Raquan's Haven - \$300,000 CDBG for the acquisition, rehabilitation, and rental of scattered-site single-family rental homes.</p> <p>Community Partners for Affordable Housing - \$350,000 CDBG for the acquisition of two units of rental housing in a high-opportunity area.</p>
4	Project Name	Affordable Housing Rehabilitation and Resale
	Target Area	<p>High Outcome Areas</p> <p>North Chicago Area</p>
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	<p>CDBG: \$405,828 \$220,912</p> <p>HOME \$186,355 \$321,270</p>
	Description	Affordable Housing Rehabilitation and Resale
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	3 households
	Location Description	<p>High Outcome Areas</p> <p>City of North Chicago</p>

	Planned Activities	<ul style="list-style-type: none"> • Community Partners for Affordable Housing - \$55,085 CDBG and \$184,915 HOME to acquire properties to be resold via the Community Land Trust (CLT) model • City of North Chicago – \$186,355 HOME for Single Family infill housing • Youth Conservation Corps. - \$165,828 CDBG for rehabilitation and resale of single-family homes.
5	Project Name	Down Payment Assistance
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: \$50,000 Local: \$40,000
	Description	Down Payment Assistance
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	County-wide
	Planned Activities	Community Partners for Affordable Housing - \$95,000 (\$50,000 HOME and \$40,000 AHP) for down payment assistance.
6	Project Name	Community Housing Development Organizations (CHDO) Operating

	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: \$80,000
	Description	Community Housing Development Organizations (CHDO) Operating
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 Organizations
	Location Description	
	Planned Activities	<ul style="list-style-type: none"> Community Partners for Affordable Housing - \$40,000 HOME for operating funds Housing Opportunity Development Corp. - \$40,000 HOME for operating funds
7	Project Name	Facility Improvements - Special Needs
	Target Area	Waukegan Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	Inclusive Growth
	Funding	CDBG: \$426,286
	Description	Facility Improvements - Special Needs
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	6110 persons assisted

	Location Description	<ul style="list-style-type: none"> • TBD • 317 N. Genesee St., Waukegan, IL • 1113 W. Greenwood Ave., Waukegan, IL • 600 W. Grand Ave., Lake Villa, IL
	Planned Activities	<ul style="list-style-type: none"> • Clearbrook - \$75,000 CDBG for a mental health center • The Community Works - \$100,000 CDBG for facility improvements (ADA improvements) • City of Zion - \$80,000 CDBG for sidewalk replacement • Zion Park District - \$71,286 CDBG for Edina Trail improvements • Habitat for Humanity - \$100,000 CDBG for the acquisition of a volunteer hub.
8	Project Name	New Construction - Rental
	Target Area	High Outcome Areas
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: \$133,245 HOME: \$1,362,385 \$1,177,470
	Description	<p>New Construction – Rental</p> <p>A total of \$766,755 of the HOME funds allocated in this project will support CHDO projects.</p> <p>Housing Opportunity Development Corp. - \$66,7575 CHDO Reserve (CR) for the construction of affordable rental housing in Lake Zurich, IL</p> <p>Community Partners for Affordable Housing - \$400,000 \$215,085 CHDO Reserve (CR) HOME for the construction of senior housing in Beach Park, IL</p> <p>Community Partners for Affordable Housing - \$300,000 CHDO Reserve (CR) HOME for the construction of rental housing in Highland Park, IL</p>
	Target Date	4/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	187 housing units
	Location Description	City of Highland Park Village of Beach Park Village of Libertyville Village of Lake Zurich Village of Lake Villa Village of Mundelein
	Planned Activities	<ul style="list-style-type: none"> • Lincoln Avenue Capital - \$400,000 HOME for the construction of senior housing in Lake Villa Lake, IL • Housing Opportunity Development Corp. - \$100,000 (\$66,7575 CHDO Reserve [CR] HOME and \$33,245 CDBG) for the construction of affordable rental housing in Lake Zurich, IL • Community Partners for Affordable Housing - \$400,000 CHDO Reserve (CR) HOME for the construction of senior housing in Beach Park, IL • Community Partners for Affordable Housing - \$100,000 CDBG for the construction of senior housing in Libertyville, IL • The Debruler Company - \$195,630 HOME for the construction of senior apartments in Mundelein, IL • Community Partners for Affordable Housing - \$300,000 CHDO Reserve (CR) HOME for the construction of rental housing in Highland Park, IL
9	Project Name	North Chicago - Infrastructure Improvements
	Target Area	North Chicago Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	Inclusive Growth
	Funding	CDBG: \$162,427
	Description	North Chicago - Infrastructure Improvements
	Target Date	4/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	1200 people
	Location Description	1850 Lewis Ave., North Chicago, IL
	Planned Activities	\$162,427 CDBG for sewer and water main improvements in the City of North Chicago
10	Project Name	Owner Occupied Rehabilitation Program
	Target Area	County-wide
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: \$125,000
	Description	Owner Occupied Rehabilitation Program
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	County-wide
	Planned Activities	<ul style="list-style-type: none"> Community Partners for Affordable Housing - \$125,000 CDBG for the Owner-Occupied Rehabilitation program
11	Project Name	Prairie State Legal Services - Fair Housing
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: \$75,000
	Description	Prairie State Legal Services - Fair Housing

	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	42 persons
	Location Description	County-wide
	Planned Activities	Prairie State Legal Services - \$75,000 for fair housing legal services
12	Project Name	Rehabilitation of Affordable Rental Housing
	Target Area	Waukegan Area High Outcome Areas
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: \$600,000 HOME: \$500,000
	Description	Rehabilitation of Affordable Rental Housing
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	221 households
	Location Description	City of Waukegan Village of Wauconda Village of Gurnee
	Planned Activities	<ul style="list-style-type: none"> • Bear Development and Waukegan Housing Authority - \$500,000 HOME for the reconstruction of 98 rental units known as Ravine Terrace in Waukegan, IL. • The Perlmark Corp. - \$200,000 CDBG for the rehabilitation of 119 units of senior rental housing (Liberty Arms). • Community Partners for Affordable Housing - \$400,000 CDBG for the rehabilitation of commercial space within an existing apartment building into 4 rental units.
	Project Name	Program Administration

13	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Program Administration
	Needs Addressed	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit
	Funding	CDBG: \$560,965 HOME: \$177,481 Local: \$30,000
	Description	Program Administration
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	
	Planned Activities	Program administration
14	Project Name	Landlord Outreach
	Target Area	County-wide
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Inclusive Growth
	Funding	Local: \$150,000
	Description	Landlord Outreach
	Target Date	4/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 organization assisted

	Location Description	County-wide
	Planned Activities	Lake County Housing Authority - \$150,000 AHP for Landlord Outreach education program

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

Target Area	Percentage of Funds
Mundelein Area	4
Round Lakes Area	
Waukegan Area	20
Zion Area	3
Fox Lake Area	
North Chicago Area	7
High Outcome Areas	37
Highwood Area	

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic distribution of Program Year 2023 (PY23) funds is driven by the geographic priorities discussed above. The stated objective of making large investments in affordable housing in “High Outcome Area” is demonstrated with 37% of funds. The geographic percentages are also a function of the partnership between Lake County, the City of Waukegan and the City of North Chicago. Both the City of Waukegan and the City of North Chicago receive entitlement funds and the Joint Agreement between defines an annual investment amount be allocated to each municipality.

Discussion

Funding decisions are a function of an annual application process. Priority is given to applications addressing needs in identified target areas, however the supply of available property to address needs, 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

The 2020-2024 Consolidated Plan identified affordable housing as a high priority for Lake County. HUD defines cost-burdened households as those “who pay more than 30% of the total household income toward housing.” This burden means that families may have difficulty affording other necessities including food, clothing, transportation, and medical care. Lake County’s suburban structure creates unique issues for the development of affordable housing.

Rental affordability challenges are having a greater impact on Lake County renters. An erosion in rental affordability has developed with the record pace of rising rents and the decrease in renter household incomes. To address the identified needs for this program period the County will use CDBG, HOME and ESG funds to support and administer the following programs: down payment assistance, owner occupied rehabilitation, new construction, acquisition and rehabilitation to include community land trust, rapid rehousing and homeless prevention.

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	107
Special-Needs	340
Total	597

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	210
The Production of New Units	109
Rehab of Existing Units	269
Acquisition of Existing Units	9
Total	597

Table 8 - 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.

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

Introduction

Lake County is served by three housing authorities: Lake County Housing Authority, (LCHA), Waukegan Housing Authority (WHA), and North Chicago Housing Authority (NCHA). LCHA 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 3,217 tenant-based Housing Choice Vouchers, including special purpose vouchers such as Family Unification (FUP), Mainstream and Emergency Housing Voucher (EHV) vouchers. WHA maintains 448 public housing units and administers a Housing Choice Voucher Program, including 695 of special purpose tenant-based FUP vouchers, HUD-VASH vouchers and Mainstream vouchers. NCHA manages 150 public housing units and administers 471 Housing Choice Vouchers, including FUP vouchers and 70 HUD-VASH vouchers.

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

Lake County Housing Authority (LCHA)

The Lake County Housing Authority has several initiatives planned to address public housing needs. Lake County continues to support the LCHA's Landlord Outreach and Education Program, a program that works to resolve the hurdles voucher holders face in securing a rental property. Rental options are scarce in Lake County and especially so in high opportunity areas. The program is designed to increase the pool of landlords participating in voucher programs. The partnership with Lake County and LCHA formed in 2021 to acquire and rehabilitate LCHA's public housing scattered sites has been successful in maintaining the affordability of 16 scattered site units. LCHA will be conducting educational workshops throughout the year on topics such as: Budgeting and Banking, Fair Housing, Financial Literacy, Renting for Tenants with Vouchers, Renting for Market-Rate Tenants, Pre-Purchase Home Buyer's Education, Tenant's Rights and Responsibilities and Landlord's Rights and Responsibilities to address the needs of Lake County residents.

Waukegan Housing Authority (WHA)

In partnership with Bear Development, Waukegan Housing Authority continues to participate in the HUD Rental Assistance Demonstration (RAD) program. In PY23 WHA continues its work on the renovation of its 98-unit senior rental housing development known as Ravine Terrace. The project is

receiving PY23 Lake County HOME funding and is the third WHA RAD undertaking.

North Chicago Housing Authority (NCHA)

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

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

Lake County Housing Authority maintains a Resident Advisory Board whose main role is to make recommendations in the development of the PHA Plan. LCHA also administers the Family Self-Sufficiency Program (FSS), an employment and saving incentive program for low-income families using a Section 8 Housing Choice Voucher. An incentive component of the program includes an escrow savings account into which Lake County Housing Authority deposits a portion of the increased rental charges that a family pays as its income from earnings rise. Families that successfully complete the FSS program by reaching their goals, may graduate from the program and withdraw the funds from the FSS escrow account after the successful completion of their five-year contract. The residents may choose to seek homeownership upon completion of this program. The Waukegan Housing Authority maintains a Resident Council at two of its developments.

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

The three housing authorities have not been designated as troubled.

Discussion

Lake County continues to partner and collaborate with the three Public Housing Authorities in Lake County to address public housing needs and increase access to affordable housing.

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

Introduction

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

Lake County can support emergency shelter and transitional housing 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 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 and Kids Above All (KAA) Rapid Rehousing program, which assists households experiencing homelessness to transition to permanent housing. The KAA Rapid Rehousing program is the first homeless program with a target population of homeless youth. This new program addresses a need identified in the 2019 gaps analysis of the Lake County homeless response system.

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 number 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 policies in Lake County have contributed to the current lack of quality, affordable housing stock. Lake County acknowledges the impact of land use policy on affordable housing and recently has taken actions to reducing negative impacts.

As part of the 2022 Work Plan the Lake County Public Works, Planning & Transportation Committee (PWPT) approved the creation of an affordable housing regional taskforce. The task force will collaborate with jurisdictions across Lake County to explore best practices in land use policy to promote affordable housing.

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 will continue to do so through the work of the regional affordable housing task force. The continued efforts of 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.

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Lake County will continue to address the obstacles to meeting the needs of underserved communities. The application process prioritizes projects with high amounts of leverage and collaborative impact rather than duplicating services. The plan supports critical safety net programs outside of the CDBG public services cap by investing in social services facilities improvements and affordable housing developments that help special needs populations. The plan will improve borderless transit and help those who can't afford car to reach employment opportunities or services through transportation investments with social services agencies.

Actions planned to foster and maintain affordable housing

Lake County will continue investment in improving the condition of the existing affordable housing stock while prioritizing the creation of new affordable units. By leveraging the RAD program, the plan expands access to capital with Public Housing Authorities to improve the quality of affordable housing. The County will work with Lake County Housing Authority on the Landlord Outreach program to engage, educate and incentivize landlords to maintain high-quality housing that is accessible to HUD-assisted households. This will include educating landlords on Illinois' new Source of Income protection that became law in 2023.

Lake County will continue participation in meetings of local affordable housing advocate and partner with Lake County Partners to implement the 2022 Comprehensive Economic Development Strategy that includes goals for housing affordability. Lake County leads a countywide task force on Attainable Housing to educate local stakeholders on land use best practices and funding vehicles for housing affordability.

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 program was initiated by Wauconda School District 118, Catholic Charities and the Continuum of Care to provide services and rental subsidies to families in the district 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 prior years and hopes to leverage additional funding available through the American Rescue Plan Act.

Program Specific Requirements

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

Introduction

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

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

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

Other CDBG Requirements

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

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

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

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

compliant and consistent across providers and contracts.

PUBLIC HEARING NOTICE LAKE COUNTY COMMUNITY DEVELOPMENT

**August 9, 2023 at 3:30 p.m.
18 N. County St., Waukegan, IL 60085
10th Floor Assembly Room**

PUBLIC HEARING - 2023 ANNUAL ACTION PLAN

This notice announces a proposed amendment to the Program Year 2023 (PY23) Annual Action Plans (AAPs). As part of the amendment process, a public hearing will be held on August 9, 2023. The public comment period for the AAP amendments shall open on August 4, 2023 and will close on September 4, 2023. The Lake County Housing and Community Development Commission (HCDC) will hold a Public Hearing to discuss the amendment.

Annually, the Lake County Consortium submits an (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 PY23 AAP updates the Consortium's federally funded housing and community development activities through April 30, 2024. Copies of the AAP will be available, beginning August 4th, 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.

PUBLIC COMMENTS

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, August 9, 2023 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 with the following information:

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

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

Questions, comments, and requests for information related to Public Hearings may also be submitted to: Housing & Community Development Commission staff by calling 847.377.2150, emailing communitydevelopment@lakecountyil.gov 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, 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: 7473313

Purchase Order: 7473313 PUBLIC HEARING

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 7/28/2023, and the last publication of the notice was made in the newspaper dated and published on 7/28/2023.

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

PUBLICATION DATES: **Jul 28, 2023.**

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

29th Day of July, 2023, by

Chicago Tribune Media Group



Jeremy Gates

**PUBLIC HEARING NOTICE
LAKE COUNTY COMMUNITY DEVELOPMENT**

**August 9, 2023 at 3:30 p.m.
18 N. County St., Waukegan, IL 60085
10th Floor Assembly Room**

PUBLIC HEARING - 2023 ANNUAL ACTION PLAN

This notice announces a proposed amendment to the Program Year 2023 (PY23) Annual Action Plans (AAPs). As part of the amendment process, a public hearing will be held on August 9, 2023. The public comment period for the AAP amendments shall open on August 4, 2023 and will close on September 4, 2023. The Lake County Housing and Community Development Commission (HCDC) will hold a Public Hearing to discuss the amendment.

Annually, the Lake County Consortium submits an (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 PY23 AAP updates the Consortium's federally funded housing and community development activities through April 30, 2024. Copies of the AAP will be available, beginning August 4th, 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.

PUBLIC COMMENTS

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, August 9, 2023 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 with the following information:

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

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

Questions, comments, and requests for information related to Public Hearings may also be submitted to: Housing & Community Development Commission staff by calling 847.377.2150, emailing communitydevelopment@lakecountyil.gov 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, 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>.

July 28, 2023 - 7473313 HSPAXLP

UPDATED PUBLIC HEARING AND PUBLIC COMMENT PERIOD NOTICE

Lake County Housing & Community Development Commission

March 15, 2023 at 3:30 p.m.
Central Permit Facility
500 W. Winchester Rd., Libertyville, IL
2nd Floor Conference Room

Remote attendance is available via zoom:
<https://us02web.zoom.us/j/89078893742>

PUBLIC HEARING - PROGRAM YEAR 2023 ANNUAL ACTION PLAN

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago, and Lake County – will be submitting the Program Year 2023 (PY23) 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 PY23 (May 1, 2023 – April 30, 2024).

The 2023 Annual Action Plan will be available no later than March 13th 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

An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847.377.2475.

Public comments are welcomed and encouraged. Public comments received by 3:00 on Wednesday, March 15, 2023 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than 3 minutes per public comment. The Public will have the opportunity to provide comments via zoom during the meeting. All comments received will be included in the meeting minutes regardless of whether they are read aloud at the meeting. Public comments may be submitted in advance of the meeting via email to communitydevelopment@lakecountyil.gov with the following information:

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

PUBLIC COMMENT PERIOD - PROGRAM YEAR 2023 ANNUAL ACTION PLAN

The 2023 Action Plan official public comment period is from March 13 to April 12, 2023: Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through April 12, 2023 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.

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 or by writing to: Lake County Department of Planning, Building and Development – Community Development, 500 W. Winchester Road, Libertyville, IL 60048.

PUBLIC HEARING NOTICE

LAKE COUNTY COMMUNITY DEVELOPMENT

February 27, 2023 at 3:30 p.m.

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

PUBLIC HEARING – AMERICAN RESCUE PLAN HOME-INVESTMENT PARTNERSHIP PROGRAM (HOME-ARP)

The Lake County Housing and Community Development Commission (HCDC) will hold a Public Hearing on February 27th to review the county's HOME-ARP Allocation Plan. This Allocation Plan details the distribution of \$6,025,377 of funds appropriated in the American Rescue Plan Act. Activities eligible for HOME-ARP funds are limited to: administration and planning, rental housing, tenant-based rental assistance, supportive services, non-congregate shelter, and nonprofit operating and capacity-building assistance. All HOME-ARP funds must benefit predefined qualifying populations which include: homeless persons, persons at risk of homelessness, persons fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or other persons where providing supportive services or assistance would prevent homelessness or would serve those with the greatest risk of housing instability.

The Lake County Consortium will submit the HOME-ARP Allocation Plan to the U.S. Department of Housing and Urban Development (HUD) which governs the spending of the HOME Investment Partnership Program. Copies of the HOME-ARP Allocation Plan is available, on the County's website at <https://www.lakecountyil.gov/1944/Action-Plan> as the 6th Amendment to the PY21 Annual Action Plan (AAP) and upon request. The public comment period for the plan opened February 20, 2023 and will close on March 8, 2023.

An important part of the process of developing the HOME-ARP Allocation Plan 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.

PUBLIC HEARING – PROGRAM YEAR 2023 FUNDING RECOMMENDATIONS

A public hearing on Lake County Community Development Program Year 2023 (PY23) funding will be held at the February 27, 2023 Housing and Community Development Commission (HCDC) meeting. PY23 funding recommendations for Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG), Lake County Video Gaming Revenue (VGR), and Lake County Affordable Housing Program (LCAHP) funds will be presented at the meeting. An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847.377.2475.

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Monday, February 27, 2023, will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment.

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

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

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

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

Information on the HOME Investment Program; 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: 7385604

Purchase Order: February 27, 2023 at 3:30 p.m.

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 2/23/2023, and the last publication of the notice was made in the newspaper dated and published on 2/23/2023.

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

PUBLICATION DATES: **Feb 23, 2023.**

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

24th Day of February, 2023, by

Chicago Tribune Media Group



Jeremy Gates

**PUBLIC HEARING NOTICE
LAKE COUNTY COMMUNITY
DEVELOPMENT**

**February 27, 2023 at 3:30
p.m.**

**Lake County's Housing &
Community Development
Commission**

**18 N. County, Waukegan, IL
60085 - 10th Floor
Conference Room**

**PUBLIC HEARING – AMERI-
CAN RESCUE PLAN HOME-
INVESTMENT PARTNERSHIP
PROGRAM (HOME-ARP)**

The Lake County Housing and Community Development Commission (HCDC) will hold a Public Hearing on February 27th to review the county's HOME-ARP Allocation Plan. This Allocation Plan details the distribution of \$6,025,377 of funds appropriated in the American Rescue Plan Act. Activities eligible for HOME-ARP funds are limited to: administration and planning, rental housing, tenant-based rental assistance, supportive services, non-congregate shelter, and nonprofit operating and capacity-building assistance. All HOME-ARP funds must benefit predefined qualifying populations which include: homeless persons, persons at risk of homelessness, persons fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or other persons where providing supportive services or assistance would prevent homelessness or would serve those with the greatest risk of housing instability.

The Lake County Consortium will submit the HOME-ARP Allocation Plan to the U.S. Department of Housing and Urban Development (HUD) which governs the spending of the HOME Investment Partnership Program. Copies of the HOME-ARP Allocation Plan is available, on the County's website at <https://www.lakecountyil.gov/1944/Action-Plan> as the 6th Amendment to the PY21 Annual Action Plan (AAP) and upon request. The public comment period for the plan opened February 20, 2023 and will close on March 8, 2023.

An important part of the process of developing the HOME-ARP Allocation Plan 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.

**PUBLIC HEARING – PROGRAM
YEAR 2023 FUNDING RECOM-
MENDATIONS**

A public hearing on Lake County Community Development Program Year 2023 (PY23) funding

Chicago Tribune - chicagotribune.com

160 N Stetson Avenue, Chicago, IL 60601

(312) 222-2222 - Fax: (312) 222-4014

will be held at the February 27, 2023 Housing and Community Development Commission (HCDC) meeting. PY23 funding recommendations for Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG), Lake County Video Gaming Revenue (VGR), and Lake County Affordable Housing Program (LCAHP) funds will be presented at the meeting. An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847.377.2475.

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Monday, February 27, 2023, will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment.

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- Subject title: Housing and Community Development Commission
- Name
- Organization
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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 or by writing to Lake County Department of Planning, Building, and Development - Community Development, 500 W. Winchester Road, Libertyville, IL 60048.

Information on the HOME Investment Program; can be obtained from Lake County's website at: <https://www.lake-countyil.gov/1894/Community-Development>.

02/23/2023 7385604

CHICAGO TRIBUNE

media group

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

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 2023 is \$304,950.

Income Determination and Market Study Methodology

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

- As there were over 500 sales, the market study covers a two-month reporting period, listed in ascending order of sales price.
- The street address of each property is included in the data.
- The attached market analysis includes all housing sales reported in the MLS database in Lake in January and February 2023, ensuring that the sales data reflects all or nearly all of the one-family house sales in the entire participating jurisdiction.
- The total number of sales is odd, so the median sales price has been determined by taking the middle sale on the list and multiplying that sale price by 0.95.

MLS #	Street Number	Compass Point	Street Name	Street Suffix	Area	Search Price	Special Compensation Info.
11444483	1931		Greenfield	AVE	64	\$ 40,500.00	None
11474017	1927		Greenfield	AVE	64	\$ 42,000.00	None
11331345	270		Misty Ridge		50	\$ 48,200.00	None
11682481	1235	N	East End	AVE	73	\$ 52,000.00	None
11686981	2740		Elisha	AVE	99	\$ 62,000.00	None
11648583	1703		Grove	AVE	64	\$ 63,000.00	Short Sale
11695434	1228		Victoria	AVE	64	\$ 65,000.00	None
11710687	3027		Gabriel	AVE	99	\$ 69,900.00	None
11667149	34627	N	Hiawatha	TRL	50	\$ 72,900.00	None
11654134	26154	W	Forest	AVE	2	\$ 73,000.00	None
11690956	706		Ridge	AVE	84	\$ 82,500.00	None
11652269	1320		Lorraine	PL	85	\$ 86,000.00	None
11483852	1334	N	Lake Shore	DR	73	\$ 95,000.00	None
11692540	1010		Spafford	ST	2	\$ 95,000.00	None
11662122	1422		Turnbull	DR	73	\$ 100,010.00	None
11690014	618		Filly	LN	30	\$ 105,000.00	None
11681957	35632	N	louise	PL	41	\$ 106,500.00	None
11663807	2228		Lewis	AVE	64	\$ 110,000.00	None
11695217	518	W	Ridgeland	AVE	85	\$ 110,100.00	None
11696422	322		Hickory	ST	85	\$ 113,500.00	None
11643183	1316	N	Jackson	ST	85	\$ 115,000.00	None
11705857	1113		Van Buren	ST	84	\$ 115,000.00	None
11704197	504		CATALPA	DR	73	\$ 119,600.00	Variable
11696253	3016		Eshcol	AVE	99	\$ 120,000.00	None
11683738	514		kirkwood	AVE	96	\$ 120,000.00	None
11677314	619		FILLY	LN	30	\$ 122,000.00	None
11688940	604		Filly	LN	30	\$ 123,000.00	None
11607818	6		Betsy	CT	30	\$ 125,000.00	None
11608107	37925	N	Lake Vista	TER	81	\$ 125,000.00	Short Sale
11680076	38563	N	Hillandale	DR	81	\$ 126,300.00	None
11674650	2114		Edina	BLVD	99	\$ 126,900.00	None
11686778	216	S	Martin	AVE	85	\$ 127,500.00	None
11684682	11473	W	Richard	PL	87	\$ 128,250.00	None
11689396	2837		18th	ST	64	\$ 129,150.00	None
11710262	37791	N	De Woody	RD	87	\$ 130,000.00	None
11610140	2047		Gilboa	AVE	99	\$ 135,000.00	None
11669089	3423		Stretch Run	RD	30	\$ 135,000.00	None
11684481	36705	N	Green Bay	RD	85	\$ 135,000.00	None
11698394	2111		Galilee	AVE	99	\$ 135,000.00	None
11677483	603	S	Jackson	ST	85	\$ 137,500.00	None

11687525	3501	N	Lewis	AVE	85	\$	137,900.00	None
11472704	11773	W	33rd	ST	87	\$	138,000.00	None
11686978	2036		Jethro	AVE	99	\$	139,000.00	Variable
11686465	3245		Whirlaway	CT	30	\$	139,900.00	Variable
11702792	35149	N	Shoreline	DR	41	\$	140,000.00	None
11695239	25067	W	EDGAR	AVE	2	\$	140,000.00	None
11671590	4213		Gregory	DR	99	\$	140,000.00	None
11664835	736		Colville	PL	85	\$	141,500.00	None
11680351	1532	N	OAK	AVE	73	\$	142,000.00	None
11655931	409		Highmoor	DR	73	\$	143,000.00	None
11710534	430		Garnett	AVE	96	\$	143,000.00	None
11635695	2210		Gilead	AVE	99	\$	145,000.00	None
11696673	1228		Beverly	DR	73	\$	145,000.00	None
11659645	1312		Cherokee	DR	73	\$	145,000.00	None
11608494	1018		Woodlawn	AVE	85	\$	145,000.00	None
11690250	2018		23rd	ST	64	\$	145,200.00	None
11672441	2906		Elim	AVE	99	\$	148,000.00	None
11676164	23599	N	Cedar	LN	47	\$	155,400.00	None
11648403	2720		Gilboa	AVE	99	\$	156,000.00	None
11649878	1721		Kedron	BLVD	99	\$	157,000.00	None
11707021	522		Circle	DR	20	\$	157,000.00	None
11673764	2236		Wright	AVE	64	\$	158,000.00	None
11438188	1723		Horeb	AVE	99	\$	159,000.00	None
11682606	25004		Fox	AVE	2	\$	159,000.00	None
11676166	157	N	Greenview	AVE	60	\$	159,600.00	None
11692901	2924		Gideon	AVE	99	\$	159,900.00	None
11648592	3407		Stretch Run	RD	30	\$	160,000.00	None
11704434	28584	N	Monroe	ST	84	\$	160,000.00	
11685115	193	E	Grand	AVE	20	\$	160,000.00	None
11625171	11146	W	Wadsworth	RD	87	\$	160,000.00	None
11708167	309		Brierhill	DR	73	\$	160,000.00	None
11667995	2904		Sunset	AVE	85	\$	161,000.00	None
11697322	2824		Yeoman	ST	85	\$	164,000.00	None
11614383	1907		Jethro	AVE	99	\$	164,000.00	None
11646587	1420		11th	ST	96	\$	164,900.00	None
11655351	36866	N	NATHAN HALE	DR	46	\$	164,900.00	None
11640913	3221		Harness	LN	30	\$	165,000.00	None
11626197	100	W	Hawley	ST	60	\$	165,000.00	
11678099	2124		Indian	RD	85	\$	165,000.00	None
11697218	109	W	Washington	ST	73	\$	165,000.00	None
11684280	3000		Enoch	AVE	99	\$	165,000.00	None
11707534	12538	W	Bairstow	AVE	87	\$	167,000.00	None
11673934	432	S	FULTON	AVE	85	\$	167,000.00	None

11656370	55		Highview	AVE	20	\$	167,000.00	None
11641561	2801		Gabriel	AVE	99	\$	167,500.00	None
11696693	201		Woodland	DR	73	\$	168,000.00	None
11697109	345		Lawn	TER	73	\$	169,000.00	Variable
11673385	242	W	Grand	AVE	46	\$	170,000.00	None
11696855	2921	N	Pine	ST	85	\$	170,000.00	None
11478533	309		Oakwood	DR	2	\$	170,000.00	None
11687485	1924		Pearsall	PKWY	85	\$	170,000.00	None
11696211	1293		Banbury	RD	60	\$	171,000.00	None
11652338	725		Franklin	AVE	96	\$	173,000.00	Variable
11479797	1425		Lincoln	ST	64	\$	173,000.00	None
11703738	22605	W	Silver Lake	AVE	2	\$	175,000.00	None
11666978	1520		2nd	ST	96	\$	175,000.00	None
11677507	136	N	Shore	DR	46	\$	175,000.00	None
11684934	324		Fairlawn	DR	73	\$	175,000.00	None
11689091	612		Warrior	DR	73	\$	176,000.00	None
11656634	2617		Mohawk	RD	85	\$	178,900.00	None
11697259	2105		Joppa	AVE	99	\$	180,000.00	None
11678897	2812		Eshcol	AVE	99	\$	180,000.00	None
11686658	981		Ravinia	TER	47	\$	180,000.00	None
11678745	757		Washington Park		85	\$	181,400.00	None
11661965	11277	W	33rd	ST	87	\$	185,000.00	Variable
11679000	27581	N	Hickory	ST	42	\$	185,000.00	None
11623375	1415		Brookside	AVE	85	\$	185,000.00	None
11701346	2101		Brookside	AVE	85	\$	185,000.00	None
11662428	2632	W	Grove	AVE	85	\$	185,000.00	Variable
11697268	1131		Park	AVE	64	\$	187,000.00	None
11706343	39181	N	POPLAR	ST	46	\$	187,500.00	None
11682147	1435		3rd	ST	96	\$	188,000.00	None
11656387	2033		Edgewood	RD	85	\$	188,250.00	None
11676167	919		Kenilworth	TER	47	\$	189,000.00	None
11691101	226		Bridgewood	DR	2	\$	189,900.00	None
11693115	24676	W	Norelius	AVE	73	\$	189,900.00	None
11675126	1207		Landon	AVE	96	\$	189,900.00	None
11671896	1825		ELIZABETH	AVE	64	\$	189,900.00	None
11712235	118	N	Cedar Lake	RD	73	\$	190,000.00	None
11698275	1132		Fulton	AVE	96	\$	190,000.00	None
11659309	1650		Frazier	ST	85	\$	190,000.00	None
11671619	118		Bellevue	DR	73	\$	190,000.00	None
11701473	812		21st	ST	99	\$	190,000.00	None
11679991	1432		Ridgeway	ST	73	\$	191,000.00	None
11638280	27980	N	Myrtle	ST	84	\$	192,500.00	None
11653651	480		Grand	AVE	47	\$	195,000.00	None

11667031	123		Hunter	CT	30	\$	195,000.00	None
11695265	4		Secretariat	CT	30	\$	195,900.00	None
11692498	915		Tiffany	RD	2	\$	196,500.00	None
11691037	1		Jean	TER	47	\$	197,400.00	None
11406641	1509		14th	ST	96	\$	197,500.00	None
11648181	303		Wilson	AVE	96	\$	198,000.00	Variable
11624220	23543	N	Meadow	LN	13	\$	199,900.00	None
11651482	3233		Eshcol	AVE	99	\$	199,999.00	None
11653412	2401		Berry	CT	85	\$	200,000.00	None
11669886	20746-38	W	Verona	AVE	46	\$	200,000.00	None
11677842	1422		Hainesville	RD	73	\$	200,000.00	None
11705479	39113	N	Cedar Crest	DR	46	\$	200,000.00	None
11691034	25		Crescent	RD	47	\$	201,600.00	None
11655063	2237		Yeoman	ST	85	\$	203,000.00	None
11659779	1801	W	Dugdale	RD	85	\$	204,000.00	None
11473805	246		Maplewood	DR	2	\$	204,900.00	None
11668817	515		Willow	RD	84	\$	205,000.00	None
11693077	334		Cherry Valley	RD	61	\$	205,000.00	None
11691205	25488	W	Richmond	AVE	2	\$	205,000.00	Variable
11698457	1520		Brentwood	DR	73	\$	205,000.00	None
11446661	333		Elmwood	LN	2	\$	205,000.00	None
11697684	417		Lawrence	AVE	30	\$	205,000.00	None
11680514	33		Crescent	RD	47	\$	205,000.00	None
11672975	38930	N	CHICAGO	AVE	83	\$	205,000.00	Variable
11667902	36364	N	Edgewood	DR	31	\$	205,000.00	None
11640873	629		JUDGE	AVE	85	\$	205,000.00	None
11631904	2602		Roberts	AVE	85	\$	207,000.00	None
11711319	1326		Terrace	AVE	85	\$	209,900.00	None
11691692	1509		Juneway	TER	73	\$	209,900.00	None
11695667	1073		Midlothian	RD	47	\$	210,000.00	None
11695503	410		Woodland	DR	73	\$	210,000.00	None
11700565	3335	N	Lewis	AVE	85	\$	210,000.00	None
11689425	34		Covington	RD	20	\$	210,000.00	None
11692962	2213		Gilead	AVE	99	\$	210,500.00	None
11670813	918	N	Linden	AVE	85	\$	212,000.00	None
11676504	1304		Lorelei	DR	99	\$	212,500.00	None
11687660	1305		Carmel	BLVD	99	\$	214,900.00	None
11680763	1019	E	Liberty	ST	84	\$	215,000.00	None
11663511	611	N	Berwick	BLVD	85	\$	215,000.00	None
11675363	335		Lorraine	AVE	85	\$	216,500.00	None
11671493	2106		Hawthorne	LN	85	\$	217,500.00	None
11642698	308	W	Keith	AVE	85	\$	217,500.00	None
11660481	35193	N	Wilson	RD	41	\$	219,000.00	None

11695111	37355	N	Piper	LN	46	\$	219,500.00	None
11669400	2115		OLD ELM	RD	46	\$	219,900.00	Variable
11681610	449		Birchwood	DR	2	\$	219,900.00	None
11649430	37199	N	Dilleys	RD	31	\$	220,000.00	None
11693863	1325		WILLIAMS	AVE	73	\$	220,000.00	None
11655968	580		Parkway	AVE	2	\$	220,000.00	None
11691089	2913		Emmaus	AVE	99	\$	220,000.00	Variable
11679785	2209		Gilead	AVE	99	\$	220,000.00	None
11672730	233		LEWIS	AVE	84	\$	220,000.00	None
11667927	36598	N	Wildwood	DR	46	\$	220,000.00	None
11667304	34734	N	Gerberding	AVE	41	\$	220,000.00	None
11663919	36790	N	Grandwood	DR	31	\$	221,150.00	None
11686527	1311		Lizabeth	LN	85	\$	222,000.00	None
11693974	1904	N	Jackson	ST	85	\$	224,900.00	None
11654386	425		Farmhill	CIR	84	\$	225,000.00	None
11464600	419		Bloom	ST	35	\$	225,000.00	None
11688741	42066	N	Lotus	AVE	2	\$	225,000.00	Variable
11646546	315		Holdridge	AVE	96	\$	225,000.00	None
11687046	130		Shadydell	AVE	60	\$	225,000.00	None
11669856	219	N	Midlothian	RD	60	\$	225,000.00	None
11658045	208	N	Fairlawn	AVE	60	\$	225,000.00	None
11686548	2207		Elim	AVE	99	\$	227,000.00	None
11680175	131	W	Honeysuckle	DR	73	\$	229,900.00	None
11661408	29	S	Lake	AVE	20	\$	229,900.00	None
11676441	101		Walnut	CT	60	\$	230,000.00	Variable
11682772	2213		Edgewood	RD	85	\$	230,000.00	None
11656111	18096	W	Elm	ST	30	\$	230,000.00	None
11691350	24760	N	Sylvester	ST	13	\$	230,000.00	None
11692620	1107		Highland	RD	60	\$	230,000.00	None
11678492	18561	W	Main	ST	30	\$	231,000.00	None
11687490	18	E	Country Walk	DR	73	\$	232,000.00	None
11675347	428		Flanders	LN	30	\$	234,000.00	None
11684609	22536	W	Silver Lake	AVE	2	\$	235,000.00	None
11706410	1609		Ridgeway	ST	73	\$	235,000.00	None
11684958	35	S	Lake	AVE	20	\$	235,000.00	None
11693681	36900	N	Grandwood	DR	31	\$	235,000.00	None
11644583	222		Highmoor	DR	73	\$	238,000.00	None
11702973	1316		Central	AVE	15	\$	240,000.00	None
11653541	1613		Williams	AVE	73	\$	243,000.00	None
11690268	530		Poplar	AVE	2	\$	244,000.00	None
11687127	166		Bay View	LN	30	\$	245,000.00	None
11671714	29	W	Hague	DR	2	\$	245,000.00	None
11668631	26281	N	Diamond Lake	RD	60	\$	245,000.00	None

11680455	324		FRANKLIN	ST	85	\$	247,000.00	None
11677873	1354		Carriage	LN	46	\$	247,000.00	None
11486373	407		Haywood	DR	73	\$	249,900.00	None
11698593	41031	N	1st	ST	2	\$	249,900.00	Variable
11667767	2220	N	PHEASANT RIDGE	CT	73	\$	250,000.00	None
11699315	33586	N	Mill	RD	30	\$	250,000.00	None
11690156	52		N Prairie	AVE	60	\$	250,000.00	None
11635417	552		Northgate	RD	46	\$	250,000.00	None
11706730	400		Campus	CIR	85	\$	250,000.00	None
11694038	39422	N	Woodside	AVE	2	\$	250,000.00	None
11678616	20681	N	Clarice	AVE	7169	\$	250,001.00	None
11682386	1007		Sunnyside	AVE	84	\$	251,750.00	None
11693260	41		Golfview	RD	47	\$	255,000.00	None
11693576	641		Rembrandt	DR	2	\$	255,000.00	Variable
11662515	1086		Oakwood	ST	31	\$	256,000.00	None
11693196	7		Rocking Horse	LN	30	\$	258,000.00	None
11688862	3979		Woodlawn	AVE	31	\$	259,000.00	None
11689919	134		Chandler	DR	60	\$	259,000.00	None
11672010	24707	W	Highwoods	DR	46	\$	259,500.00	None
11690767	35577	N	Ward	LN	41	\$	259,500.00	None
11690786	363		Cherry Valley	RD	61	\$	260,000.00	None
11652045	37423	N	Parma	AVE	46	\$	260,000.00	None
11661248	36178	N	Eagle	CT	41	\$	260,000.00	None
11704942	300		Eagle Creek	DR	73	\$	260,000.00	None
11702583	528		BEECHWOOD	DR	73	\$	260,000.00	None
11686293	389	E	Cherry Cove	LN	73	\$	260,000.00	None
11683574	1416		Glenwood	AVE	85	\$	261,000.00	None
11707102	39317	N	Carol	LN	87	\$	262,000.00	None
11432208	2802		11th	ST	96	\$	263,500.00	None
11619056	1006	W	Keith	AVE	85	\$	263,700.00	None
11654868	2268	N	Tedy	LN	73	\$	264,900.00	None
11608047	640		Cumnor	AVE	10	\$	265,000.00	None
11707423	270		Harding	ST	30	\$	265,000.00	None
11695504	36773	N	Ridge	RD	41	\$	265,000.00	None
11711780	2419		Iroquois	LN	73	\$	265,000.00	None
11676151	589		Indian Trail	RD	2	\$	265,000.00	None
11652811	32962	N	John Mogg	RD	30	\$	265,000.00	None
11665966	512	W	Wildspring	RD	73	\$	265,000.00	None
11691193	2112		Hawthorne	LN	85	\$	267,000.00	None
11700306	434		Havenwood	DR	73	\$	268,000.00	None
11648554	18		Maple	AVE	47	\$	269,000.00	None
11399637	1279		Chesterfield	LN	30	\$	269,000.00	None
11693870	57	N	Ridgemoor	AVE	60	\$	269,700.00	None

11685769	350		Belle Plaine	AVE	31	\$	270,000.00	None
11663267	1425		Grove	AVE	64	\$	270,000.00	None
11645786	111		Brookhill	RD	48	\$	270,000.00	None
11709931	26438	N	ORCHARD	RD	10	\$	270,000.00	None
11442126	526		Judith	CT	96	\$	270,000.00	None
11629811	1306		FAIRPORT	DR	30	\$	270,000.00	None
11658653	1608		Deerpath	ST	73	\$	270,000.00	None
11694066	2321	E	Beck	RD	46	\$	272,000.00	None
11680036	26355	N	Hickory	AVE	60	\$	275,000.00	None
11690299	23581	N	Cedar	LN	47	\$	275,000.00	None
11453785	5117	N	Arlington Heights	RD	47	\$	275,000.00	Short Sale
11706113	1445		Cheriton	CIR	30	\$	275,000.00	None
11693330	2055		Evergreen	LN	73	\$	275,000.00	Variable
11661342	18680	W	Heather	CT	30	\$	275,000.00	None
11657802	36214	N	Back Bay	CT	31	\$	276,500.00	Variable
11699546	741		PENN	BLVD	46	\$	277,000.00	None
11702363	385		Northgate	RD	46	\$	279,000.00	None
11668031	17530	W	Huntington	CIR	30	\$	280,000.00	None
11677744	1021		CAMBRIDGE	DR	30	\$	280,000.00	None
11689869	628	W	Courtland	ST	60	\$	280,000.00	None
11647112	2405		Martha	AVE	99	\$	280,000.00	Variable
11661019	264		East	LN	47	\$	280,000.00	None
11683410	13138		Bucksburn	LN	87	\$	280,000.00	None
11694273	26708	W	Wilmot	RD	2	\$	280,000.00	Variable
11666613	411		Oxford	RD	10	\$	280,000.00	None
11677668	834		Tiffany Farms	RD	2	\$	282,000.00	None
11667033	278		Park	AVE	2	\$	285,000.00	None
11673068	23226	W	Lone Tree	LN	47	\$	285,000.00	None
11697776	516		Beechwood	DR	73	\$	285,000.00	None
11667762	39767		Torry	LN	87	\$	286,000.00	None
11671101	10009	W	Paddock	AVE	87	\$	287,000.00	None
11677613	400		Tiffany	DR	85	\$	287,000.00	None
11699919	304		North	AVE	48	\$	288,000.00	None
11701560	25662	W	Glade	DR	46	\$	289,000.00	None
11697840	1500		Portsmouth	CT	30	\$	289,000.00	None
11652980	1430		Brighton	LN	46	\$	290,000.00	Variable
11690988	520		Indian Ridge	TRL	84	\$	290,000.00	
11713669	21317	W	Shady	LN	47	\$	290,000.00	None
11641594	220		Pinehurst	DR	60	\$	290,000.00	None
11661216	445		Red Bridge	RD	47	\$	290,000.00	None
11675391	82		Lisk	DR	30	\$	292,500.00	Bonus, Variable
11678751	151		CARIBOU	DR	30	\$	293,000.00	None
11699039	25335		Hilldale	AVE	2	\$	294,000.00	None

11647381	1966		Alpine	CT	31	\$	294,000.00	None
11699699	648	N	PRAIRIE	AVE	60	\$	295,000.00	None
11681119	2253	N	Stonehedge	CT	73	\$	295,000.00	None
11707121	2112		Rolling Ridge	LN	46	\$	295,000.00	None
11683908	39865		Torry	LN	87	\$	295,000.00	None
11706857	1025		Grant	PL	84	\$	295,000.00	None
11686150	1810		Carl	DR	73	\$	295,000.00	None
11684953	26711	W	Elmwood	AVE	41	\$	295,000.00	None
11683426	519		Willow	CT	85	\$	299,000.00	None
11690742	448		Kings	WAY	60	\$	299,000.00	
11686800	25604	W	BROOKS FARM	RD	73	\$	299,750.00	None
11678667	323		Old Country	WAY	84	\$	299,900.00	Variable
11676698	1986		Marsh Meadow	LN	73	\$	300,000.00	None
11662690	33445	N	Greentree	RD	30	\$	300,000.00	None
11675656	1362	S	Abington	LN	73	\$	300,000.00	None
11692979	80		Foxboro	LN	31	\$	300,000.00	None
11633310	415		Bloom	ST	35	\$	300,000.00	None
11477905	37675	N	Amber	WAY	46	\$	300,000.00	None
11678309	4562	W	Forest	AVE	85	\$	302,000.00	None
11676631	3801		Sarah	DR	99	\$	303,000.00	None
11698807	213	W	COURTLAND	ST	60	\$	304,000.00	None
11660293	401		7th	AVE	48	\$	305,000.00	None
11676025	1407		West	DR	96	\$	305,000.00	None
11692870	556		White Birch	RD	46	\$	305,399.00	None
11702678	25649	W	BROOKS FARM	RD	73	\$	306,000.00	None
11677724	410		Enfield	LN	30	\$	308,500.00	None
11684443	334		Concord	SQ	31	\$	310,000.00	None
11695873	227		2nd	AVE	48	\$	310,000.00	None
11660175	36667	N	Bernice	DR	46	\$	310,000.00	None
11660602	34235	N	Redtop	RD	73	\$	310,000.00	None
11660328	958	S	Arlington	DR	73	\$	312,000.00	None
11666931	21327	W	Shady	LN	47	\$	312,000.00	None
11687648	1115		Harms	AVE	48	\$	315,000.00	None
11670056	1518		Pinetree	DR	31	\$	315,000.00	None
11671191	3028		N Southern Hills	DR	83	\$	315,000.00	None
11389383	1628		Greenfield	AVE	64	\$	315,000.00	None
11656101	317		Hampton	CT	46	\$	315,900.00	None
11689924	225		Springbrook	CT	60	\$	316,000.00	None
11667182	32356		Sawyer	CT	50	\$	319,000.00	Variable
11693618	10468	W	Wadsworth	RD	87	\$	320,000.00	None
11680072	365		Charles	DR	2	\$	320,000.00	None
11648557	20163		PARK HILL	DR	10	\$	321,000.00	None
11675593	3910		Sedge	ST	99	\$	321,000.00	None

11661285	25155	W	Caine	RD	41	\$	325,000.00	None
11658571	6146		Crossland	BLVD	31	\$	325,000.00	None
11638748	17695	W	Dawn	CT	31	\$	325,000.00	None
11679316	363		Allison	CT	30	\$	325,000.00	None
11705373	2239	N	Aster	PL	73	\$	325,000.00	None
11691473	24136	W	Hawthorne	LN	2	\$	329,000.00	None
11613464	1009		Club Lake	DR	2	\$	329,900.00	None
11657160	10382	W	Prairie	LN	87	\$	330,000.00	None
11672458	3052		Epstein	CIR	60	\$	330,000.00	None
11646650	432	N	Ridge	ST	84	\$	330,000.00	None
11704058	170		W Hampton	DR	73	\$	330,000.00	None
11488419	122		Fairfield	DR	42	\$	330,000.00	None
11667461	802		Preston	CT	46	\$	330,000.00	None
11677250	219		Londonderry	CT	60	\$	331,900.00	None
11672400	458		Bedford	LN	19	\$	332,500.00	None
11689094	39923	N	Mauser	DR	83	\$	334,000.00	None
11688004	1841	W	Broadsmore	LN	73	\$	334,900.00	None
11700992	288	N	Garfield	AVE	60	\$	335,000.00	None
11691628	25231	W	Saint Olaf	AVE	41	\$	335,000.00	None
11623598	900		Sioux	DR	73	\$	337,000.00	None
11669271	1262		Sandy	DR	2	\$	337,900.00	None
11619948	39619		Lynsee	CT	87	\$	338,870.00	None
11491070	39421		Kinsley	LN	87	\$	339,900.00	None
11673610	1821	W	Rookery	CIR	73	\$	339,900.00	None
11694596	36426	N	James	CT	46	\$	339,999.00	None
11704527	117		Brookside	CT	48	\$	340,000.00	None
11670090	912		Chesapeake	BLVD	30	\$	340,000.00	None
11652160	17241	W	Woodland	DR	30	\$	340,000.00	None
11691827	918		Tiffany Farms	RD	2	\$	340,000.00	Variable
11686393	431		Johelia	TRL	2	\$	340,000.00	None
11708390	1032		Sheridan	AVE	15	\$	340,000.00	None
11695841	23754	W	Washington	AVE	46	\$	345,000.00	None
11642612	667	N	RIDGEMOOR	AVE	60	\$	345,000.00	None
11700674	38372	N	Tewes	CT	87	\$	345,000.00	None
11673440	4757		Kings	WAY	31	\$	345,000.00	Variable
11705345	1918		Manor	LN	60	\$	345,000.00	None
11686567	22338	W	Sturm	ST	47	\$	345,000.00	None
11654671	2127	N	Camden	LN	73	\$	345,000.00	None
11613943	307		Garfield	AVE	48	\$	345,500.00	None
11636534	2305		Greenbriar	LN	46	\$	347,000.00	None
11690696	258	W	Newbridge	LN	73	\$	347,500.00	None
11702901	1226		E Fox Chase	DR	73	\$	350,000.00	None
11692357	48	S	Cornerstone	DR	19	\$	350,000.00	None

11675792	25966	W	Wilson	RD	2	\$	350,000.00	Variable
11685646	23511	N	Overhill	DR	47	\$	350,000.00	None
11688902	253	S	Springside	DR	73	\$	350,000.00	Variable
11662580	38177	N	DE WOODY	RD	87	\$	350,000.00	None
11657378	3241		Mini	DR	83	\$	352,000.00	None
11701260	39840		Ackworth	LN	87	\$	354,000.00	None
11677278	940		Cooper	CT	89	\$	355,000.00	None
11684871	15395	W	Fair	LN	48	\$	355,000.00	None
11668225	16921	W	Orchard Valley	DR	31	\$	355,000.00	None
11684278	1655		Blanc	CT	31	\$	357,000.00	None
11669524	1030		Tamarack	LN	48	\$	360,000.00	Variable
11691399	1028		MAIN	ST	2	\$	360,000.00	Variable
11689351	426		Wicks	ST	30	\$	365,000.00	None
11610339	1744		Apple Valley	DR	84	\$	365,000.00	None
11663331	556		Shaker	LN	47	\$	365,000.00	None
11635928	1034	S	Sienna	CT	73	\$	365,000.00	None
11699229	7		Knight Hill	CT	89	\$	365,000.00	None
11679611	1657		Brighton	DR	60	\$	367,000.00	None
11665461	28003	N	Lakeview	CIR	50	\$	368,000.00	None
11646741	5321		Norfolk	CT	31	\$	369,500.00	None
11486796	7417		Clem	DR	31	\$	370,000.00	None
11629147	811		Burris	AVE	44	\$	370,000.00	None
11678300	238		Harding	ST	30	\$	370,000.00	Variable
11700001	1387	S	Amarias	DR	73	\$	370,000.00	None
11697178	587		MEADOWVIEW	DR	84	\$	370,000.00	None
11688339	215	S	Winthrop	DR	73	\$	374,000.00	None
11607821	25		MONTEREY	DR	61	\$	375,000.00	None
11651736	1006		Wrens Gate		60	\$	375,000.00	None
11635054	361	W	Cambria	DR	73	\$	375,000.00	None
11685613	2001		Madison	AVE	31	\$	375,000.00	Variable
11438047	1735		Buckingham	RD	60	\$	375,000.00	Short Sale
11700528	779		Cameron	DR	2	\$	375,000.00	None
11687292	2671		Wildflower	CT	73	\$	375,000.00	None
11681139	828		Appletree	LN	15	\$	380,000.00	None
11657390	1425		Huntington	DR	60	\$	380,000.00	None
11692677	208		Court Of Ash		61	\$	380,000.00	None
11694921	307		Green Bay	RD	44	\$	380,000.00	None
11705164	33470	N	MILL	RD	30	\$	384,900.00	None
11706382	267		Woodland	DR	10	\$	385,000.00	None
11702714	720		Saddlewood	DR	84	\$	387,500.00	None
11676972	7802		Cascade	WAY	31	\$	389,900.00	None
11691401	466		Longfield	LN	30	\$	390,000.00	None
11478084	1061		Spafford	ST	2	\$	390,000.00	None

11681034	590		Ivy	CT	47	\$	390,000.00	Variable
11667176	589		PEACHTREE	LN	47	\$	390,000.00	None
11674479	1515		Arbor	AVE	35	\$	390,000.00	Variable
11690233	512		Fairfax	LN	30	\$	392,500.00	None
11670730	315	E	Liberty	ST	10	\$	395,000.00	None
11662128	18363	W	Meander	DR	30	\$	395,000.00	None
11636529	507		Shady	LN	10	\$	400,000.00	None
11687999	657		Rice	ST	35	\$	400,000.00	None
11611918	1495		PRESCOTT	DR	19	\$	400,000.00	None
11694474	33900	N	WOODED GLEN	DR	30	\$	400,500.00	Variable
11659300	518		Redwing	CT	30	\$	402,000.00	None
11666799	1970		Cranbrook	RD	48	\$	405,000.00	None
11696942	887		Red Hawk	DR	2	\$	406,000.00	None
11700883	652		Estate	LN	60	\$	407,000.00	None
11455111	40844	N	IL Route 59		2	\$	410,000.00	None
11646579	1596		Wakefield	CT	60	\$	412,500.00	Variable
11700980	1222		Regent	DR	60	\$	420,000.00	None
11668669	3092		Ravinia	CIR	60	\$	422,500.00	None
11636214	917		Amber	LN	46	\$	424,900.00	None
11653667	21297	W	PEPPER	DR	47	\$	425,000.00	None
11487597	189		Monteith	CT	61	\$	425,000.00	None
11680506	33996	N	Wooded Glen	DR	30	\$	427,000.00	None
11681748	18733	W	State Line	RD	2	\$	427,700.00	Variable
11678726	225		Jamie	LN	47	\$	430,000.00	None
11627494	2580		Deerfield	RD	15	\$	430,786.00	None
11691313	39929	N	Mauser	DR	83	\$	432,500.00	None
11635861	221		Foxfire	DR	47	\$	433,000.00	None
11639108	23042	N	APPLE HILL	LN	69	\$	435,000.00	Short Sale
11686941	1035		Pembridge	RD	47	\$	439,900.00	None
11701393	19383	W	West Shore	DR	60	\$	440,000.00	None
11665942	906	S	Tremont	LN	73	\$	440,000.00	Variable
11696436	619		Harvard	LN	48	\$	440,000.00	None
11665810	109		Horatio	BLVD	89	\$	440,800.00	None
11703665	18282	W	Meander	DR	30	\$	445,000.00	None
11688913	330		Kildere	CT	30	\$	446,000.00	Variable
11672933	222		Brookhill	RD	48	\$	455,000.00	None
11652928	625		Blazing Star	DR	46	\$	460,000.00	None
11688416	41512	N	Crawford	RD	2	\$	460,000.00	None
11677864	34465	N	Bobolink	TRL	30	\$	460,000.00	None
11678370	18248	W	Banbury	DR	31	\$	460,000.00	None
11656406	401	E	Maple	AVE	60	\$	460,000.00	None
11614194	1125		Garfield	AVE	48	\$	464,000.00	None
11405681	324	E	Lake Shore	DR	73	\$	465,000.00	None

11702537	738		Angelo	AVE	31	\$	465,000.00	Variable
11704324	944		Bedford	CT	89	\$	465,000.00	None
11684578	330	W	Cook	AVE	48	\$	465,000.00	None
11683230	29711	N	Environ	CIR	44	\$	465,000.00	None
11696701	5590		Chapel Hill	RD	31	\$	466,000.00	None
11677568	1569		Valencia	WAY	60	\$	467,900.00	None
11703085	1505		Willow	ST	45	\$	470,000.00	None
11677282	930		Checker	DR	89	\$	470,000.00	None
11666806	20		Old Mill Grove	RD	47	\$	470,000.00	None
11666336	101		Forestway	DR	15	\$	470,000.00	None
11687775	213		Suda	DR	31	\$	470,000.00	None
11685302	308	W	Hawthorne	BLVD	60	\$	470,500.00	None
11688115	161		Sheffield	LN	61	\$	471,000.00	Variable
11684565	28477		Oak	CT	10	\$	472,502.00	Exception(s)
11691625	2508		Bluewater	DR	84	\$	474,900.00	None
11678004	507		Old Walnut	CIR	31	\$	475,000.00	Variable
11699574	2328		Green Glade	WAY	84	\$	475,000.00	None
11702296	17483	W	Westwind	DR	31	\$	480,000.00	Variable
11701297	3659		Canton	CIR	60	\$	480,000.00	None
11704326	165	W	Lincoln	AVE	48	\$	480,000.00	None
11693435	1132		Galena	DR	19	\$	481,500.00	None
11613239	7461		Bittersweet Mill Creek	DR	31	\$	485,000.00	None
11666603	17601	W	Crossing	DR	31	\$	485,000.00	None
11682580	1045		Knollwood	RD	15	\$	485,000.00	None
11673244	821		Apple Tree	LN	35	\$	485,000.00	None
11683978	1014	S	4TH	AVE	48	\$	490,000.00	None
11684551	1308		Dorchester	DR	60	\$	490,000.00	Variable
11660480	23835	N	ECHO LAKE	RD	47	\$	494,900.00	None
11637750	36844	N	Deer Trail	DR	46	\$	495,678.00	None
11675958	37032	N	Deerpath	DR	46	\$	498,000.00	None
11666866	718		Meadow	LN	48	\$	499,999.00	None
11697804	403		Raleigh	PL	10	\$	500,000.00	None
11687829	674		Euclid	AVE	35	\$	500,000.00	None
11644907	1112		Grant	PL	61	\$	500,000.00	None
11708210	797		Summit	AVE	45	\$	500,000.00	None
11694520	345		Lincolnwood	RD	35	\$	500,000.00	None
11638983	4		Bruce	CIR	47	\$	505,000.00	None
11716067	772		Porter	CIR	46	\$	510,000.00	Variable
11645868	3050		Semple	WAY	60	\$	514,568.00	None
11698708	553		Rivershire	PL	69	\$	515,000.00	None
11697011	342		Butterfield	LN	48	\$	516,000.00	None
11670542	17945	W	Pond Ridge	CIR	31	\$	520,000.00	Variable

11488023	1661	NW	Cranshire	CT	15	\$	524,000.00	None
11686615	425		Elm	RD	10	\$	525,000.00	None
11657599	911		Twisted Oak	LN	89	\$	525,000.00	None
11662283	887		Georgetowne	LN	10	\$	525,000.00	None
11661560	6310		Holly	RD	48	\$	525,000.00	None
11700693	43485	N	New Venice	WAY	2	\$	525,000.00	None
11672467	24864	N	Cherokee	DR	10	\$	528,000.00	None
11685998	421		Brookmont	LN	10	\$	530,000.00	None
11665691	630		Dunhill	DR	47	\$	530,000.00	None
11412825	130		Niles	AVE	45	\$	530,000.00	Short Sale
11637860	21253	N	Woodland	AVE	10	\$	532,500.00	None
11651382	102		Thompson	BLVD	89	\$	533,151.00	None
11666953	1416		Northwoods	RD	15	\$	535,000.00	None
11440624	19	N	Highview	CIR	47	\$	538,000.00	None
11661755	10		Commons	CIR	47	\$	541,995.00	None
11671115	1298		Brandywyn	LN	89	\$	545,000.00	None
11667848	21257	N	Laurine	DR	10	\$	550,000.00	None
11681268	950		King Richards	CT	15	\$	550,000.00	Variable
11693080	38808	N	Oakcrest	LN	83	\$	550,000.00	None
11685933	301		Stone Fence	RD	61	\$	550,000.00	Variable
11701236	24		Seneca East	AVE	47	\$	560,000.00	None
11675499	904		Paradise	LN	48	\$	560,000.00	None
11452109	964		Danielson	CT	31	\$	560,000.00	None
11695169	5		Groton	CT	69	\$	570,000.00	Variable
11688777	1517		Quaker Hollow	CT	89	\$	570,000.00	None
11666528	291		Oakwood	RD	61	\$	574,900.00	None
11440534	370		Shenandoah	CT	15	\$	575,000.00	None
11631873	6285		Murifield	DR	31	\$	575,000.00	None
11698335	4463		Kettering	DR	47	\$	575,000.00	None
11630944	27613	N	Chevy Chase	RD	60	\$	575,000.00	Exception(s)
11679660	327		RIVERSHIRE	CT	69	\$	575,000.00	Variable
11461863	851		Interlaken	DR	47	\$	575,000.00	None
11699152	2531		Hastings	LN	31	\$	580,000.00	None
11702790	645		Northmoor	RD	45	\$	581,798.00	None
11657040	1213		Amy	LN	48	\$	585,000.00	None
11684663	23250	N	Indian Creek	RD	7169	\$	585,000.00	None
11686749	708		Burchell	AVE	35	\$	585,000.00	None
11679887	104	N	Glendale	AVE	10	\$	591,000.00	None
11668190	535		Castlewood	LN	15	\$	591,100.00	None
11684656	1855		Beverly	PL	35	\$	594,000.00	None
11441275	25497	W	Florence	AVE	2	\$	599,900.00	None
11657723	7078		Lauren	CT	31	\$	600,000.00	None
11662319	1345		Laurel	AVE	15	\$	605,000.00	None

11657242	23761		Muirfield	DR	47	\$	609,000.00	None
11671452	39691		Orchard Bluff	LN	83	\$	610,000.00	Variable
11635226	14253		Oakwood	CT	48	\$	610,000.00	None
10820309	228		Hoffman	DR	89	\$	610,741.00	None
11680630	5		Nelson	LN	47	\$	612,595.00	None
11649203	688	E	Old Elm	RD	45	\$	615,000.00	None
11699793	1216		Brian	CIR	48	\$	620,000.00	None
11655083	853		Broadview	AVE	35	\$	620,000.00	None
11699689	26132	N	Greenbriar	CT	10	\$	620,000.00	None
11618680	1486		Prairie	TRL	30	\$	620,000.00	None
11662315	1521		Laurel	AVE	15	\$	620,000.00	None
11325648	36303	N	Old Woods	TRL	31	\$	624,500.00	Variable
11647704	6		Brierwoods	LN	47	\$	626,000.00	None
11636235	906		Northwoods	RD	15	\$	630,000.00	None
11671075	21827	W	RIVIERA	CT	60	\$	630,000.00	None
			Avery Ridge Lot					
11689088	1072		#16	CIR	47	\$	630,000.00	None
11675917	1		Eagle Ridge	DR	47	\$	635,000.00	None
11672502	525		Stablewood	LN	45	\$	635,000.00	None
11671340	1250		Burr Oak	RD	45	\$	640,000.00	None
11689276	1110		Furlong	DR	48	\$	640,000.00	Variable
11671407	3055		Priscilla	AVE	35	\$	645,000.00	None
11664303	23033	W	Lochanora	DR	47	\$	649,900.00	Variable
11681340	1135		Crofton	AVE	35	\$	650,000.00	None
11699338	29070		Old Rockland	RD	48	\$	650,000.00	Variable
11675938	310	E	Connors	TRL	61	\$	650,000.00	Variable
11677424	760		Thornmeadow	RD	15	\$	650,000.00	None
			N. Pinehurst Lot					
11360977	23164		#69	DR	47	\$	654,490.00	None
11670570	27625	W	Kazimour	DR	10	\$	657,500.00	Bonus
11018269	219		Pasture	CT	89	\$	662,860.00	None
11670310	421		Briarwood	PL	35	\$	663,000.00	None
11660744	25228	N	Cayuga	TRL	10	\$	670,000.00	Variable
11668426	6579		Windham	LN	47	\$	675,000.00	None
11662068	25397	N	Abbey Glenn	DR	47	\$	677,000.00	Variable
11478048	240		Colonial	DR	61	\$	678,500.00	None
11675596	33		Kings Cross	DR	69	\$	685,000.00	None
11682533	289		Glenwood	RD	45	\$	687,500.00	None
11682642	207		Saddle	LN	21	\$	690,000.00	None
11680644	649		Sycamore	ST	61	\$	690,000.00	Variable
11657809	21629	W	Morning Dove	CT	47	\$	690,000.00	Variable
11713861	245		Farmstead	CT	89	\$	699,787.00	None
11659893	2215		Shiloh	DR	47	\$	699,900.00	None

11648018	415		Wrightwood	TER	48	\$	700,000.00	None
11629205	5		Lakeside	LN	20	\$	700,000.00	None
11697441	250		Hastings	AVE	35	\$	701,000.00	Variable
11679313	1218		Norman	LN	15	\$	701,000.00	None
11674450	21348		Williamsburg	CT	47	\$	703,000.00	None
11674904	211		Willow	AVE	15	\$	707,500.00	None
11683782	43		Copperfield	DR	47	\$	709,350.00	None
11684258	1337		Saint Johns	AVE	35	\$	711,000.00	Variable
11650785	26815	N	Longmeadow	CT	60	\$	711,000.00	None
11446901	20540	W	Spyglass Lot #65	CT	47	\$	713,030.00	None
11636702	350		Colonial	DR	61	\$	725,000.00	Variable
11664955	35		Fox	TRL	69	\$	725,000.00	None
11645297	187		Sycamore	DR	47	\$	725,000.00	None
11679412	624		Crofton	AVE	35	\$	735,000.00	None
11693432	22316		NW Brookside	WAY	10	\$	745,000.00	None
11696396	196		Hollow	WAY	41	\$	749,000.00	Variable
11638184	558		Killarney Pass	CIR	60	\$	757,500.00	None
11682586	5611		Shadowbrook	CT	48	\$	765,000.00	None
11605658	299		Birch	CT	45	\$	770,000.00	None
11456636	740		Smoke Tree	RD	15	\$	770,000.00	None
11685607	1050	S	Ridge	RD	45	\$	775,000.00	None
11677355	23744	N	ELM	RD	69	\$	787,500.00	None
11623734	2280		Avalon	DR	89	\$	788,414.00	Variable
11643843	5233	W	River Bend	DR	48	\$	790,000.00	None
11668456	23706		N Muirfield Lot #25	DR	47	\$	799,990.00	None
11638439	1038		Avery Ridge Lot #35	CIR	47	\$	799,990.00	None
11689496	1785		Telegraph	RD	45	\$	800,000.00	None
11658052	5242		Torrey Pine	CIR	47	\$	800,000.00	Variable
11634897	2275		Avalon	DR	89	\$	805,995.00	Variable
11670773	5839		Teal	LN	47	\$	825,000.00	Variable
11724329	120		Cranberry	CT	10	\$	825,000.00	None
11685144	1486		Oakwood	AVE	35	\$	833,920.00	None
11678411	1480		Anderson	DR	48	\$	840,000.00	None
11688560	1760		Sunnyview	RD	48	\$	845,000.00	Variable
11676813	2448		Tennyson	LN	35	\$	860,000.00	None
11689163	5184		Eastgate	LN	47	\$	865,000.00	Variable
11655703	989	S	Ridge	RD	45	\$	875,000.00	None
11665255	1036		Stratford	RD	15	\$	875,000.00	None
11688356	6554		Stockbridge	LN	47	\$	895,000.00	Variable
11689141	26556	N	Topanga	TRL	84	\$	897,000.00	None
11653099	321		Winchester	CT	44	\$	915,000.00	None

11652879	6344		GILMER	RD	47	\$	950,000.00	None
11668318	1411		Berkley	CT	15	\$	955,000.00	None
11634905	2277		Avalon	DR	89	\$	972,320.00	Variable
11697174	50		Barnard	LN	35	\$	1,015,000.00	None
11645851	1222		Checkerberry	CT	48	\$	1,040,000.00	None
11658503	162		Roger Williams	AVE	35	\$	1,056,000.00	None
11412460	860	S	Green Bay	RD	45	\$	1,092,000.00	None
11720642	323	E	Scranton	AVE	44	\$	1,094,000.00	None
11665054	122		Aspen	WAY	15	\$	1,150,000.00	None
11665213	22394	N	PRAIRIE	LN	47	\$	1,155,000.00	None
11650414	525		Indian Hill	RD	15	\$	1,160,000.00	None
11667413	1771		Devonshire	CT	45	\$	1,180,000.00	None
11636445	1206		Gordon	TER	15	\$	1,193,500.00	None
11687255	235		Honey Lake	CT	10	\$	1,200,000.00	None
11699876	737		Valley	RD	45	\$	1,200,000.00	None
11680823	238		Lake	ST	48	\$	1,200,000.00	Variable
11658723	337	E	Woodland	RD	44	\$	1,225,000.00	None
11462027	591	W	Old Mill	RD	45	\$	1,235,000.00	None
11627252	2705		Bentley	RD	35	\$	1,250,000.00	None
11464753	1188		Sheridan	RD	35	\$	1,255,000.00	None
11677243	401		Old Mill	CIR	69	\$	1,262,500.00	Variable
11163648	1520		Hawthorne	PL	15	\$	1,295,104.00	None
11659454	30		Rue Foret		45	\$	1,300,000.00	None
11292641	1324		Blackberry	CT	48	\$	1,334,000.00	None
11655688	631		Ravine	AVE	44	\$	1,338,000.00	None
11646920	1545	W	Broadland	LN	45	\$	1,400,000.00	None
11704107	245	E	Woodland	RD	44	\$	1,450,000.00	None
11640569	340	N	Deere Park	DR	35	\$	1,450,000.00	None
11633223	2320		Shady	LN	35	\$	1,530,000.00	None
11490520	715	E	Scranton	AVE	44	\$	1,575,000.00	None
11669398	496	E	Illinois	RD	45	\$	1,575,000.00	None
11466482	1793		Reserve	CT	35	\$	1,625,000.00	None
11426292	1380	N	Green Bay	RD	45	\$	1,650,000.00	None
11693055	1530		Stablewood	LN	45	\$	1,700,000.00	None
11657595	511		Cambridge	LN	44	\$	1,835,000.00	None
11470472	21628	N	Tiffany	CT	47	\$	1,930,000.00	None
11677525	20712	W	High Ridge	DR	47	\$	2,000,000.00	Variable
11645180	675		Old Barrington	RD	10	\$	2,050,000.00	None
11631876	37		Sheridan	RD	35	\$	2,100,000.00	None
11660736	606		Tiverton	RD	45	\$	2,199,000.00	None
11651237	2239		Sheridan	RD	35	\$	2,200,000.00	None
11383276	96	S	Wynstone	DR	10	\$	2,200,000.00	Variable
11670749	54		Laurel	AVE	35	\$	2,450,000.00	None

11477979	611	E	Woodland	RD	45	\$	4,495,000.00	None
11627867	367		Bluffs Edge	DR	45	\$	5,750,000.00	None
11415341	55		Stonegate	RD	45	\$	6,000,000.00	None

Lake County HOME Consortium: Recapture and Resale Provisions

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.

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

Homeless Services Coordination Policy

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

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

Each individual program is allowed to have general criteria by which they determine a program participant's share of rent and/or utilities in an ESG-funded program. All such criteria must be reviewed and approved by the Homeless Assistance Application Review Committee of the Community Development Commission (CDC).

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

Length of Participation Policy – Financial Assistance

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

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

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