Housing & Community Development Commission

Program Year 2026 Annual Action Plan

First Amendment

May 1, 2026 to April 30, 2027

Process

AP-05 Executive Summary – 24 CFR 91.200(c), 91.220 (b)

Introduction

In this second year of the 2025-2029 Consolidated Plan (Con Plan) for the U.S. Department of Housing and Urban Development (HUD), Lake County continues working towards the five-year goals of maximizing affordable housing, improving the homeless response system and enhancing the living environment for the low- to moderate-income community.

Three jurisdictions in Lake County receive Community Development Block Grant (CDBG) funds under the entitlement allocation: Lake County, as an urban county, and the Cities of North Chicago and Waukegan, each as independent entitlements. These three CDBG jurisdictions regularly coordinate with one another and collaborate on planning and implementation of CDBG funded community development activities. The City of North Chicago – while retaining its entitlement status – has opted for its CDBG funding from the U.S. Department of Housing and Urban Development (HUD) – Community Planning and Development Office to be administered by Lake County in accordance with the Lake County Consolidated Plan. The Joint Agreement between Lake County and the City of North Chicago provides that North Chicago entitlement-funded activities under the 2025 – 2029 Housing and Community Development Consolidated Plan be pre-approved by the City of North Chicago prior to submission by Lake County to the U.S. Department of Housing and Urban Development. These three units of local government have also formed a HOME Consortium for the purposes of carrying out housing activities funded under the HOME Investment Partnerships Program. Lake County serves as the coordinating unit and Lead Agency for the administration of the Lake County Consortium. Lake County Community Development administers the HOME Program.

Lake County Community Development, in addition to administering HUD's Emergency Solutions Grant (ESG) program, serves as the collaborative applicant for Lake County's Continuum of Care. The Cities of North Chicago and Waukegan collaborate with Lake County on countywide homeless planning and support for homeless service and housing agencies.

This first amendment to the Program Year 2026 (PY26) Annual Action Plan reallocates entitlement funding and awards $390,818 of accumulated Program Income (PI). The changes include:

- Allocating $300,000 in HOME funds to Community Partners for Affordable Housing (CPAH) for their Lake Forest Senior Cottage Development.
- Awarding $350,000 of CDBG to CPAH ($150,000) and HODC ($200,000) for the acquisition of affordable rental properties.
- Increasing the allocation to Full Circle Communities by $78,624 for the rehabilitation of Liberty Lake Apartments
- Removing $487,000 in HOME from developments that did not receive 2026 LIHTC allocations.

Summarize the objectives and outcomes identified in the Plan.

The Program Year 2026 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 four goals:

1. Maximize Affordable Housing
2. Improve Homeless Crisis Response System
3. Enhance the living environment for the Lake County Low and Moderate Income (LMI) population
4. Program Administration

Evaluation of past performance

Grantee's annual project application review and scoring criteria evaluated subrecipient's past performance. In PY25 all four goals were addressed.

The continuation of an investment focus on affordable housing is not a result of past failures, rather it is a reflection of housing demand outpacing supply. The continuation of this strategy is a direct result of community needs assessment activities complete as part of the 2025-2029 ConPlan process.

During the previous ConPlan cycle Lake County was successful in partnering with the Illinois Housing Development Authority (IHDA) in the development of affordable multifamily properties through the use of the Low-Income Housing Tax Credit (LIHTC). Additional success was in the support of homeownership through the Community Land Trust (CLT) and Down Payment Assistance (DPA) programs.
During Program Year 2025 (PY25), with support from Lake County, PADS Lake began renovations on a permanent fixed site shelter. Upon completion in PY26, the shelter will be a significant improvement to the homeless response system. The lack of shelter infrastructure has been an issue facing Lake County for years.

Summary of Citizen Participation Process and consultation process

The PY26 Annual Action Plan was completed in accordance with the Lake County Consortium Citizen Participation Plan (CPP). Following the public announcement a series of public meetings, including public hearings, were held. Each meeting allowed for public comment during the meeting as well as the ability for members of the public to submit comment via mail or email. The meeting schedule is summarized below, and all comments received are detailed in Table 4 – Citizen Participation Outreach.

10/17/2025 – Lake County Human Services PY2026 Grant Workshop
10/17/2025 – Lake County Affordable Housing PY2026 Grant Workshop
10/17/2025 – Lake County Public Improvement PY2026 Grant Workshop
02/06/2026 – Public Services Advisory & Recommendation Committee (ARC)
02/06/2026 – Affordable Housing Advisory & Recommendation Committee (ARC)
02/25/2026 – Behavioral Health Advisory & Recommendation Committee (ARC)
03/11/2026 – Housing and Community Development Commission (HCDC) – Public Hearing
05/13/2026 – Housing and Community Development Commission (HCDC) – Public Hearing
05/08/2026-06/08/2026 – Public Comment Period
07/15/2026 – Housing and Community Development Commission (HCDC) – Public Hearing
07/10/2026-08/10/2026 – Public Comment Period

Summary of public comments

No Public Comments were received.

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

No comments were received.

Summary

Lake County’s Consolidated Plan will serve as a guide for building affordable housing, supporting the homeless response system, and creating suitable living environments for the Lake County LMI population. The PY26 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)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Table 1 – Responsible Agencies

Narrative

Lake County Community Development (LCCD) serves as the entity responsible for the preparation of the Consolidated Plan as well as the administration of CDBG, HOME, and ESG funds. LCCD is a division of the Lake County Planning, Building and Development (PBD) Department of Lake County Government. Direct oversight of LCCD is the responsibility of the Lake County Housing and Community Development Commission (HCDC). The standing County Committee is the Health and Community Services Committee (HCS). The Lake County Board (LCB) has ultimate oversight over program administration, including funding allocations.

Consolidated Plan Public Contact Information

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AR-10 Consultation – 91.100, 91.200(b), 91.215(I)

Introduction

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(I)).

Lake County Community Development is committed to enhancing coordination with all agencies that serve Lake County's residents in need, including those in need of assisted housing or other supportive services. The County coordinated with community partners by collaborating on projects, participating in coalitions, and acting as a funder.

Lake County Community Development has a committed collaboration with the Lake County Coalition for the Homeless (local Continuum of Care), as well as participation in various groups and efforts of community partners to improve services for Lake County's residents. Lake County Community Development staff participate in meetings of the regular governmental and non-governmental health and service agency groups, such as the Lake County Alliance for Human Services and Live Well Lake County. Lake County Community Development continues to play a critical role in Housing Lake,
Lake County consults with each of the three Public Housing Agencies (PHAs) in Lake County during the consultation and writing of the 5-year Consolidated Plan. In addition to these regular communications, special projects often require collaboration between the PHAs and the County. Public Housing Agencies are eligible to apply for CDBG and HOME funding during the annual application round conducted by Lake County Community Development.

As a funder who may provide HOME, CDBG or ESG to assisted housing providers, Lake County maintains regular communications with many of Lake County's service agencies that provide assisted housing. Additionally, County staff participate in meetings of government and service agency groups that deal with housing issues, such as the Metropolitan Mayor's Caucus and the Illinois Governor's Conference on Affordable Housing.

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

Community Development staff's the Continuum of Care, so substantial overlap of efforts and coordination do take place.

Lake County Community Development has an extremely collaborative relationship with the Lake County Coalition for the Homeless (the Coalition), the Continuum of Care (CoC) that serves Lake County. Lake County employs the Coalition's CoC Coordinator, Continuum of Care Specialist and HMIS Administrator, who work closely with Lake County Community Development staff and are consulted on all matters related to homelessness. Lake County Community Development also serves as the Coalition's Collaborative Applicant, which is the body that submits funding applications on behalf of the CoC. This relationship supports the work of local agencies and ensures that the planning and funding efforts of the Coalition and the County are strategic and collaborative.

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

Lake County works closely with its Continuum of Care (CoC), housed within Community Development and supported by dedicated staff including a CoC Program Coordinator, CoC Program Specialist, and HMIS Administrator. ESG funding decisions are guided by a data-driven process that includes monthly analysis of HMIS data, as well as annual review of System Performance Measures (SPMs) and Longitudinal Systems Analysis (LSA). These data sets are used to assess system performance, identify service gaps, and inform the strategic allocation of ESG resources based on the needs and characteristics of the local homeless population. The CoC collaborates with the Lake County Coalition for the Homeless and the HMIS Committee to oversee HMIS policies and procedures, ensuring data quality, compliance, and coordinated system-wide standards.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

1	**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 strategies outlined in the City's Comprehensive Plan.
2	**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 contacted the 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 and Lake County Community Development.
3	**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 corresponded 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 and Lake County Community Development, which will improve the outcomes of existing programs.
4	**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?	A consultation was held between the Workforce Development, 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 subsidies for individuals seeking employment resources and continued transit assistance to those households until they are self-sufficient in this regard.
5	**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.
6	**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 attended an informal focus group on the service needs in the County. 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.
7	**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). The topics discussed included the potential role for the Lake County Land Bank Authority (LCLBA). 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.
8	**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?	A meeting was held at the Antioch Public Library District to discuss local homelessness data and community coordination. Attendees included township caseworkers, community-based service providers, and library staff.
9	**Agency/Group/Organization**	Fremont 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?	A meeting was held at the Antioch Public Library District to discuss local homelessness data and community coordination. Attendees included township caseworkers, community-based service providers, and library staff.
10	**Agency/Group/Organization**	Avon 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?	A meeting was held at the Antioch Public Library District to discuss local homelessness data and community coordination. Attendees included township caseworkers, community-based service providers, and library staff.
11	**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?	Lake County's Continuum of Care is housed within Community Development and staffs the Lake County Coalition for the Homeless, enabling close coordination between CoC efforts and broader community initiatives. With shared staffing, the structure supports consistent consultation and strategic planning. The CoC Coordinator reports to the Community Development Administrator and uses HMIS and system performance data to guide funding decisions, identify service gaps, and inform targeted responses to homelessness in Lake County.
12	**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 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.
13	**Agency/Group/Organization**	City of North Chicago
	Agency/Group/Organization Type	Other government - Local
		Housing Need Assessment

	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?	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.
14	**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.
15	**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.
16	**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.
17	**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 greatest challenges their clients are facing in the community. Investments in employment services for intellectually disabled Lake County residents was identified as a key potential focus for the County. Additionally, needs for mental health services is always present.
18	**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 representatives expressed needs for additional mental health services and transportation. 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.
19	**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.
20	**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?	Representatives from Prairie State Legal Services (PSLS) expressed the need for affordable housing, accessible housing, lack of healthy nutritious foods, employment and school disparities, especially with special education, as needs in the community. LCCD is facilitating an opportunity for PSLS to meet with potential clients in the courthouse when they are in court facing eviction, helping low-income families gain representation in real time.
21	**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.
22	**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.
23	**Agency/Group/Organization**	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 discussed issues impacting economic development with Lake County Partners (LCP). LCP identified the continued need for investment in housing as housing burden increased across all income levels.
24	**Agency/Group/Organization**	Live Well Lake County - 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
25	**Agency/Group/Organization**	Lake County Haven
	Agency/Group/Organization Type	Services – Housing
		Services – Health
	What section of the Plan was addressed by Consultation?	Homeless Needs
		Non-Homeless Special Needs
		Non-Housing Community Development
		Special Needs Facilities and Services

		Barriers to Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representative for Lake County Haven expressed challenges for access to mental health services and the time needed to focus on mental health. Linking people to services that are accessible and affordable, specifically psychiatric services is key.
26	**Agency/Group/Organization**	A Safe Place
	Agency/Group/Organization Type	Services - Housing
		Services-Victims of Domestic Violence
		Services – Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs
		Non-Homeless Special Needs
		Non-Housing Community 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 A Safe Place and representatives from the County meet face-to-face to discuss the needs they are seeing in the community. A Safe Place identified a need for more trauma informed shelters. There is a rise in numbers of people seeking shelter, this is both due to more awareness and additional needs. Navigating McKinney Vento proves challenging for families in the shelter.
27	**Agency/Group/Organization**	Youth Conservation Corps (YCC)
	Agency/Group/Organization Type	Services – Employment
		Services – Youth
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
		Non-Housing Community 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 Youth Conservation Corps (YCC) and representatives from the County meet face-to-face to discuss the needs they are seeing in the community. YCC identified an increase in homelessness among youth, both from parents turning kids out when they turn 18 and youth choosing to leave their parents home at or before turning 18. Transportation is an ongoing need, these are opportunities to connect with the local public transportation company, PACE, to look at bus routes and avoid some of the areas where gangs are prevalent.

28	**Agency/Group/Organization**	PADS Lake County
	Agency/Group/Organization Type	Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Housing Needs
		Homeless Facilities
		Barriers to Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from PADS Lake County and representatives from the County meet face-to-face to discuss the needs they are seeing in the community. PADS identified a lack of affordable housing. Going forward they feel that PSH will become more necessary. They are anticipating seeing in increase in the homeless population, specifically new people and families. This is likely due to a rise in eviction and the increase cost of living.
29	**Agency/Group/Organization**	Zacharias Sexual Abuse Center (ZCenter)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
		Services – Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
		Non-Housing Community 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 ZCenter and representatives from the County meet face-to-face to discuss the needs they are seeing in the community. ZCenter sees a need for family shelters.

Table 2 – Agencies, groups, organizations who participated

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

Describe 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?
Lake County Strategic Plan	Lake County	The Lake County Strategic Plan has the stated objective to "Promote and implement policies and practices that reduce barriers to housing affordability and supply."
Lake County CEDS	Lake County Partners	The Lake County CEDS has the stated strategy to "Increase the number of housing units (owner occupied and rental) across the spectrum of affordability and density."
Lake County CHIP	Lake County Health Dept.	The Lake County CHIP s, the coalition identified the following three priority areas for action: Access to Care, Education, and Housing.

Narrative (optional)

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

Summarize citizen participation process/Efforts made to broaden citizen participation

Public notices for all public hearings related to the Consolidated Plan were published local newspapers. In addition, advisory emails were sent to non-profit and municipal organizations advertising public meetings, soliciting input and inviting in-person consultations related to the Consolidated Plan.
The citizen participation process was critical to identify existing strengths and needs, increasing community knowledge and awareness, reinforce and establish partnerships, align available resources and allow for community buy-in and support for the plan.

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	newspaper	non-targeted/ broad community	notice of public hearing on June 11, 2025, published May 31, 2025	Jackie Lynn with Eldercare Lake County thanked the Commission for their continued support	none	Minutes Report
2	Newspaper	non-targeted/ broad community	notice of public hearing on July 16, 2025, published July 9, 2025	No Public Comments were received	None	

Expected Resources

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

Introduction

Anticipated Resources

The identified resources include Program Year 2026 (PY26) entitlement funds, program income and unallocated prior year funds.

Prior year funds include:
PY2025 - $210,000 HOME

Program Income includes:
PY26 - $365,850.23 CDBG
PY26 - $24,968.25 HOME

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	**Federal - HUD**	See Table 59a	$2,949,020	~~$23,322~~ $389,172	$0	~~$2,972,342~~ $3,361,514	$8,847,060	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	**Federal - HUD**	See Table 59a	$1,447,909	~~$19,667~~ $44,635	$210,000	~~$1,677,576~~ $1,722,211	$4,343,726	HOME funds will be used to develop affordable housing for low-income communities, including new construction and rehabilitation of single- and multi-family units
ESG	**Federal - HUD**	See Table 59a	$231,178	$0	$0	$231,178	$693,534	ESG funds will be used to assist persons experiencing homelessness with outreach, shelter services and rapid rehousing services.

Table 3 - Expected Resources – Priority Table

Funding Source		
CDBG	**HOME**	**ESG**
• Acquisition • Admin and Planning • Economic Development • Housing • Public Improvements • Public Services	• Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New construction for ownership • TBRA	• Conversion and rehab for transitional housing • Financial Assistance • Overnight shelter • Rapid re-housing (rental assistance) • Rental Assistance • Services • Transitional housing

Table 59a

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 contributions, 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

Lake County works closely with all municipalities located within the geographic boundaries. It is anticipated the funding covered under this plan could be used to support publicly owned land to address the affordable housing needs of Lake County. An example would be the partnership with a municipality to utilize CDBG funds to support the demolition of a dilapidated structure. The funding would alongside a deed restriction limiting future use to affordable housing.

Discussion:

Annual Goals and Objectives

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

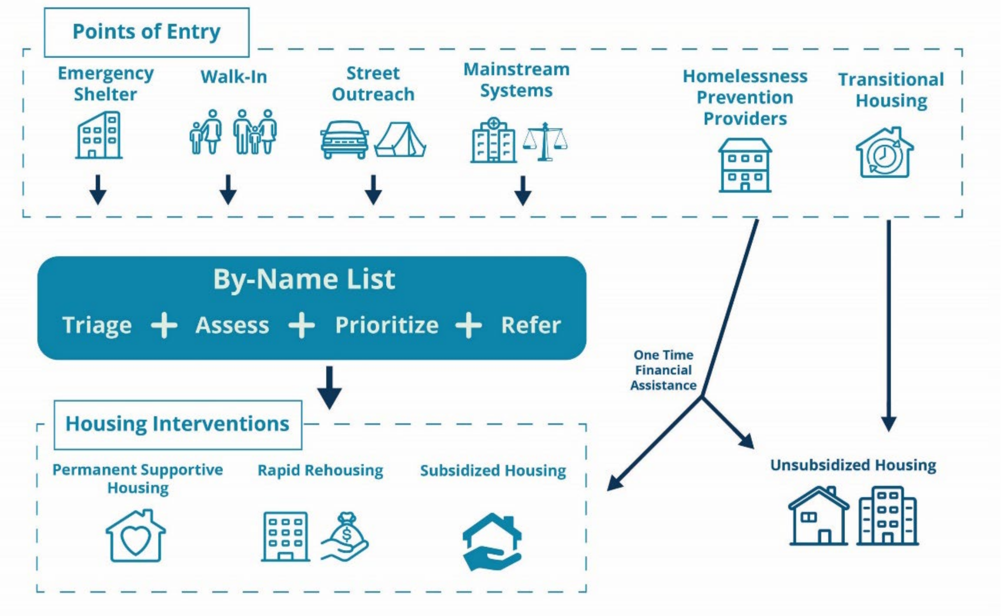
Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**Maximize Affordable Housing**	2026	2027	Affordable Housing	Countywide	Increasing affordable housing supply	CDBG: ~~$1,569,914~~ $1,935,764 HOME: ~~$1,532,784~~ $1,557,752	Direct Financial Assistance to Homebuyers: 20 Homeowner Housing Added: 3 Homeowner Housing Rehabilitated: 7 Public service activities other than low/mod income housing benefit: 85 Rental units constructed: ~~170~~ 127 Rental units rehabilitated: ~~74~~ 77
2	**Improve Homeless Crisis Response System**	2026	2027	Homeless	Countywide	End Homelessness in	CDBG: $131,772 ESG: $213,840	Public service activities other than low/mod income housing

						Lake County		benefit: 2970
3	**Enhance the Living Environment for the Lake County LMI Population**	2026	2027	Community Development	Countywide	Improving infrastructure serving LMI residents Expanding the capacity of the service provider network	CDBG: $680,851	Public service activities other than low/mod income housing benefit: 5337 Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2575
4	**Program Administration**	2026	2027	Program Administration	Countywide	Program Administration	CDBG: $589,804 HOME: $144,791 ESG: $17,338	Other: 1 Other

Goal Descriptions

1	**Goal Name**	**Maximize Affordable Housing**
	Goal Description	To provide a decent home and suitable living environment 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.
2	**Goal Name**	**Improve Homeless Crisis Response System**
	Goal Description	Lake County is prioritizing investments into improving the entirety of the Homeless Response System.

		 Homeless Crisis Response System All components of the system (excluding "Unsubsidized Housing") are eligible for funding under this Annual Action Plan and it is the intent to invest the maximum amount funding allowable under regulatory limits.
3	**Goal Name**	**Enhance the Living Environment for the Lake County LMI Population**
	Goal Description	Activities funded under this goal are designed to directly serve the low and moderate income (LMI) population of Lake County. A focus will be on accessibility improvement to public facilities, infrastructure improvements in LMI census tracts, and funding for service agencies serving the Lake County residents meeting the HUD low and moderate clientele (LMC) presumed benefit definition.
4	**Goal Name**	**Program Administration**
	Goal Description	Each source of HUD funding (CDBG, HOME, ESG) provides funding for planning and administration of these grant programs, which are managed by Lake County Community Development Program administration.

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

Table 4 – Project Information

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

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

For PY2026, Lake County allocates $4,881,094 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 $308,503 of HOME CHDO Reserve funds (CR) have been allocated, which is greater than the HOME regulated CR minimum.

A total of $40,000 of HOME CHDO Operating (CO) funds have been allocated, which is less than the HOME regulated maximum.

AP-38 Project Summary **Project Summary Information**									
Project Name	**Target Area**	**Goals Supported**	**Needs Addressed**	**Funding**	**Description**	**Target Date**	**Estimate the number and type of families that will benefit from the proposed activities**	**Location Description**	**Planned Activities**
Owner Occupied Rehabilitation	Countywide	Maximize Affordable Housing	Increasing affordable housing supply	CDBG: $171,970 HOME: $138,519	Owner Occupied Rehabilitation	April 30, 2027	Homeowner Housing Rehabilitated: 7	Countywide	• Community Partners for Affordable Housing $171,970 • City of Waukegan $138,519
Down Payment Assistance	Countywide	Maximize Affordable Housing	Increasing affordable housing supply	HOME: $200,000	Down Payment Assistance	April 30, 2027	Direct Financial Assistance to Homebuyers: 20	Countywide	• Community Partners for Affordable Housing $200,000
Acquisition of Affordable Rental Housing	Countywide	Maximize Affordable Housing	Increasing affordable housing supply	CDBG: ~~$350,000~~ $700,000	Acquisition of Affordable Rental Housing	April 30, 2027	Rental units acquired/ rehabilitated: ~~2~~ 4	TBD	• Clearbrook $200,000- CILA • Raquan's Haven: $150,000 • Community Partners for Affordable Housing $150,000 • Housing Opportunity Development Corporation $200,000
New Construction - Rental	High outcome areas	Maximize Affordable Housing	Increasing affordable housing supply	HOME: ~~$1,102,806~~ $1,090,000 CDBG: ~~$146,918~~ $121,918	New Construction - Rental	April 30, 2027	Rental units constructed: ~~170~~ 127	Village of Mundelein City of Waukegan Village of Fox Lake Village of Lake Zurich City of Lake Forest	• Community Partners for Affordable Housing ~~$308,503~~ $615,000 • Rootstalk Development $150,000 • Pivotal Development ~~$481,497~~ $325,000 • Housing Opportunity Development Corporation $121,918 • ~~Lake County LIHTC $187,806~~
Rehabilitation of Affordable Rental Housing	Countywide	Maximize Affordable Housing	Increasing affordable housing supply	CDBG: ~~$408,445~~ $449,295 HOME: ~~$51,459~~ $89,233	Rehabilitation of Affordable Rental Housing	April 30, 2027	Rental units rehabilitated: 72	Village of Lake Zurich Village of Lake Bluff	• Full Circle Communities ~~$300,000~~ $449,109 • A Safe Place $100,598 • Lamb's Farm $59,306
Affordable Housing Rehabilitation and Resale	City of Highland Park Countywide	Maximize Affordable Housing	Increasing affordable housing supply	CDBG: $375,000	Affordable Housing Rehabilitation and Resale	April 30, 2027	Homeowner Housing Added: 3	City of Highland Park Countywide	• Community Partners for Affordable Housing $375,00
CHDO Operating		Maximize Affordable Housing	Increasing affordable housing supply	HOME: $40,000	CHDO Operating	April 30, 2027		Countywide	• Community Partners for Affordable Housing $40,00

Public Services	Countywide	Improve Homeless Crisis Response System Enhance the Living Environment for the Lake County LMI Population	Improving infrastructure serving LMI residents Expand capacity of the service provider network	ESG: $213,840 CDBG: $442,353	Public Services	April 30, 2027	Public service activities other than low/mod income housing benefit: 8222	Countywide	• Antioch Area Healthcare Accessibility Alliance $15,000 • Center for Enriched Living $25,000 • ElderCARE Lake County $20,000 • Erie Family Health $22,000 • Great Lakes Adaptive Sports Association $16,000 • Lake County Community Development HMIS $20,000 • A Safe Place $66,133 • Lake County Haven $20,000 • Lighthouse Housing Alliance $15,000 • Mano a Mano $30,000 • North Suburban Legal Aid Clinic $20,000 • Northern Illinois Food Bank $5,000 • PADS Lake County $239,479 • Prairie State Legal Services $117,581 • The Cradle $5,000 • Youthbuild Lake County $5,000 • Zacharias Sexual Abuse Center $15,000
Facility Improvements - Special Needs	Countywide	Enhance the Living Environment for the Lake County LMI Population	Improving infrastructure serving LMI residents	CDBG: $325,000,	Facility Improvements – Special Needs	April 30, 2027	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1475	Countywide	• Riverside Foundation $100,000 • Community Works$100,000 • Waukegan Park District $25,000 • Zion, City of $100,000
Public Facilities and Infrastructure	City of North Chicago	Enhance the Living Environment for the Lake County LMI Population	Improving infrastructure serving LMI residents Expand capacity of the service provider network	CDBG: $162,851	Public Facilities and Infrastructure	April 30, 2027	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1100	City of North Chicago	• City of North Chicago $162,851

Program Administration		Program Administration	End Homelessness in Lake County Improving infrastructure serving LMI residents Increasing affordable housing supply Expand capacity of the service provider network	CDBG: $589,804 HOME: $144,791 ESG: $17,338	Program Administration	April 30, 20267		Countywide	• Lake County Community Development $751,933

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

Geographic Distribution

Table 5 - Geographic Distribution

Target Area	Percentage of Funds
Antioch Area	0%
Fox Lake Area	6%
High Opportunity Areas	16%
North Chicago Area	4%
Round Lakes Area	1%
Waukegan Area	12%
Zion Area	4%

Rationale for the priorities for allocating investments geographically

According to the 2020–2024 American Community Survey, the areas outside the designated High Opportunity Areas have median household incomes below the overall median for Lake County. Households in these lower-income areas are strong candidates for HUD assistance. Since the previous action plan, investment of HUD funds in High Opportunity Areas has increased to maximize the benefits of affordable housing and related programs for income-qualified households.

“High Opportunity Areas” refers to communities with social and economic conditions that support greater upward mobility. Directing affordable housing investments into these areas enhances long-term outcomes for low- and moderate-income families. The City of Waukegan and the City of Zion are similarly prioritized for investment due to their formal partnership with Lake County through a Joint Agreement among the three municipalities.

Discussion

The Chicago Metropolitan Agency for Planning (CMAP) emphasizes inclusive growth, resilience, and strategic investment in its ON TO 2050 plan. The distribution of resources across target areas reflects two core principles: investing in communities that have experienced disinvestment and prioritizing pathways that support upward economic mobility.

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	32
Non-Homeless	201
Special-Needs	1
Total	234

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	146
Rehab of Existing Units	65
Acquisition of Existing Units	25
Total	236

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

Discussion

Homeless households will be supported primarily through rapid rehousing and tenant-based rental assistance programs. Non-homeless households will be assisted through a combination of owner-occupied rehabilitation, down payment assistance, homelessness prevention services, the construction of new rental units, and acquisition/rehabilitation/resale activities. Although intake procedures may not consistently document a household's homeless status at the time of program entry, it is anticipated that some acquisition and rehabilitation projects will serve households who are at risk of homelessness. This overlap helps ensure that resources reach households with the greatest need, even when their housing instability is not formally recorded.

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

Introduction

Affordable housing continues to serve as a critical resource for addressing the housing needs of low-income individuals and families throughout Lake County, including the cities of North Chicago and Waukegan. The Lake County Housing Authority (LCHA) functions as the primary public housing agency (PHA) for the majority of the County, including unincorporated areas and participating municipalities. Currently, the Waukegan Housing Authority (WHA) and North Chicago Housing Authority (NCHA) independently administer public housing and voucher programs within their respective jurisdictions.

Collectively, these PHAs provide housing assistance to vulnerable populations, including seniors, individuals with disabilities and families with children, while continuing to implement programmatic updates associated with revised income determinations, asset limitations and streamlined administrative practices.

In accordance with current U.S. Department of Housing and Urban Development priorities, Lake County and its municipal partners remains committed to strengthening partnerships with LCHA, WHA and NCHA to preserve and modernize existing public housing stock, expand housing choice through the effective utilization of Housing Choice Vouchers, including project-based voucher(PBV) opportunities; reduce concentrations of poverty; and increasing access to high-opportunity areas.

Additionally, the County supports efforts to enhance housing stability through coordinated supportive services, improved landlord participation in the HCV program and respond to evolving federal initiatives aimed at increasing voucher utilization, reducing barriers to leasing, and addressing homelessness and housing insecurity across the County.

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

LCHA housing continues to make significant progress with its Section 18/Demo Disposition Program with the disposition of approximately 75 of 161 their scattered site public housing units. When possible the units are sold to either the families currently residing in the unit or to affordable housing providers effectively ensuring continued housing affordability. Subject to U.S. Department of Housing and Urban Development approval the LCHA anticipates assuming administration of the Annual Contributions Contract units currently managed by the NCHA. Lake County would assume full administrative responsibility for these programs to ensure continuity of housing assistance for current participants. This effort is intended to enhance administrative efficiency, improve service delivery, and support the long-term sustainability for housing assistance programs within Lake County. Lake and Waukegan Housing Authorities will continue their partnership allowing Housing Choice Voucher participants to access rental units across their jurisdictions. Waukegan Housing Authority completed major development of four of their public housing sites. A fifth U. S. Department of Housing and Urban Development Rental Assistance Demonstration is due to start construction in 2026.

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

The Lake County Housing Authority (LCHA) maintains an active Resident Advisory Board (RAB) comprised of current public housing residents and Housing Choice Voucher (HCV) participants. The RAB plays a key role in the planning process by reviewing and providing comments on LCHA's Annual and Five-Year Plans, offering input on policies, procedures, and capital improvements, and representing resident perspectives in agency decision-making.

LCHA continues to prioritize initiatives that promote housing stability, economic mobility, and self-sufficiency among assisted households. As part of these efforts, LCHA administers the Family Self-Sufficiency (FSS) Program, which supports participants in achieving financial independence through individualized service plans, employment and income growth goals, and participation in supportive services. The FSS Program includes an escrow savings component that allows participating households to build assets as their earned income increases, which can be used toward homeownership or other long-term financial goals.

Building on these efforts, LCHA is pursuing the development and implementation of a Housing Choice Voucher Homeownership Program, which would allow eligible voucher holders to apply their housing assistance toward mortgage payments rather than rent. This initiative is intended to expand pathways to homeownership and support long-term housing stability for participating households, particularly those who have successfully progressed through programs such as FSS.
In addition, LCHA offers a comprehensive Housing Counseling Program designed to support residents in achieving homeownership and maintaining housing stability. This program provides access to HUD-certified housing counselors who offer guidance on homebuyer readiness, credit improvement, budgeting, and the home purchase process. These services are available at no cost to Lake County residents and serve as an important resource for individuals and families seeking to transition from rental assistance to homeownership.

The Housing Authority maintains an active Resident Advisory Board (RAB) to ensure meaningful resident participation in planning and decision-making processes. Notably, one RAB member also serves on the Housing Authority's Board of Commissioners, strengthening the connection between resident input and governance.

In addition to administering its core housing programs, the Housing Authority operates a Family Self-Sufficiency (FSS) Program, which supports participating households in achieving economic independence through employment, education, and financial empowerment initiatives. The Housing Authority is also actively exploring the implementation of the Housing Choice Voucher Homeownership Program as a strategy to expand pathways to homeownership for voucher-assisted families.

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

The Lake County Housing Authority (LCHA) and the Waukegan Housing Authority (WHA) are not designated as "troubled" Public Housing Authorities by the U.S. Department of Housing and Urban Development under the Public Housing Assessment System (PHAS) or the Section Eight Management Assessment Program (SEMAP). Both agencies are considered standard performers and continue to

administer their public housing and Housing Choice Voucher programs in compliance with federal requirements.
The North Chicago Housing Authority (NCHA) has previously been designated as a troubled Public Housing Authority. In response, efforts are underway to strengthen program administration and ensure continuity of housing assistance, including the proposed transfer of program administration to LCHA, subject to HUD approval. This transition is intended to improve operational efficiency, enhance service delivery, and support long-term program stability for participating households.

Discussion: N/A

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

Introduction

Lake County continues to face structural and market-driven barriers that limit the production, preservation, and accessibility of affordable housing. High land acquisition and construction costs, rising interest rates, and ongoing supply chain constraints have significantly increased development and rehabilitation costs since 2025, making projects difficult to finance without substantial subsidy layering. Local land use policies remain a major constraint. Many municipalities maintain zoning regulations that restrict housing diversity through single-family districts, large minimum lot sizes, parking requirements, and limits on height and density. These policies reduce the availability of sites suitable for multifamily and affordable housing, particularly in high-opportunity areas. Lengthy and unpredictable approval processes, including zoning, plan review, and public hearings, further delay projects, creating challenges for developments dependent on time-sensitive funding sources such as Low-Income Housing Tax Credits and other federal and state programs.

Financial barriers also persist. Limited local incentives, such as density bonuses, fee waivers, tax abatements, and expedited permitting, reduce the competitiveness of affordable housing developments. Impact fees, utility connection costs, and other local requirements further constrain feasibility. At the same time, rising operating costs, insurance premiums, and labor shortages continue to put upward pressure on rents.

Lake County also demonstrates a significant need for additional subsidized housing and expanded tenant-based rental assistance. Average rents have increased to approximately $2,000–$2,300 per month, creating a widening gap between market rents and Fair Market Rent/payment standards. This "rent gap" limits housing options for voucher holders and contributes to challenges with voucher utilization.

Housing cost burden remains widespread, with many renter households paying more than 30 percent of income toward housing and a significant share exceeding 50 percent. These conditions are compounded by limited availability of units at or below FMR levels and continued rent increases. Demand for assistance through the Lake County Housing Authority, Waukegan Housing Authority, and North Chicago Housing Authority exceeds available resources, as evidenced by extended waitlists, periodic closures, and limited landlord participation.

These factors underscore the need for increased investment in the development and preservation of affordable housing, as well as expansion of tenant-based rental assistance. Without additional resources, extremely low- and very low-income households will continue to face barriers to accessing safe, stable, and affordable housing in Lake County.

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**

Over the next year, Lake County will continue to expand and strengthen its outreach efforts by meeting people where they are and improving access to services for individuals experiencing unsheltered homelessness. While outreach capacity remains limited, the CoC is building on current efforts by supporting the PADS Street Outreach Team and strengthening coordination across providers to ensure more consistent engagement across the county. Coordinated Entry access points have been expanded to non-traditional locations such as the local community college and township offices, creating more opportunities for individuals to connect to housing resources. The PADS Outreach team has also developed a beta application to support outreach efforts by improving referrals and communication between community members, individuals in need, and service providers. In addition, Lake County is more intentionally tracking unsheltered homelessness through its Housing Placement Workgroups, which regularly review the By-Name List to coordinate outreach, prioritize individuals, and align engagement with housing opportunities to support

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

  Over the next year, Lake County will continue to strengthen its emergency shelter and transitional housing system through new development and ongoing system planning. PADS Lake County is preparing to open its new family shelter this fall, which will be the county's first organization-owned shelter facility and will provide a more stable, year-round option for families along with on-site access to services and case management. In addition, A Safe Place has secured property in Lake County to construct a new shelter facility for survivors of domestic violence, expanding safe and specialized shelter capacity for this population. At the same time, the CoC remains focused on addressing the gap in shelter options for single adults. Efforts to identify and establish a dedicated single adult shelter continue, though progress has been challenged by zoning and siting barriers.

- **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**

  Lake County remains committed to strengthening the homeless crisis response system by ensuring individuals and families are quickly connected to the most appropriate housing resources, such as permanent supportive housing (PSH), rapid rehousing, or other subsidized options. These efforts are especially focused on vulnerable subpopulations, including individuals experiencing chronic homelessness, veterans, and youth. To improve outcomes, system performance metrics are regularly reviewed to reduce returns to homelessness and shorten the time individuals spend without stable housing. At the same time, Lake County continues to build partnerships and invest in the expansion of affordable housing, with an emphasis on units dedicated to households experiencing homelessness.

Lake County is continuing to strengthen its response to youth homelessness while also expanding permanent supportive housing opportunities. In partnership with the Lake County Coalition for the Homeless (LCCH), the CoC has launched a dedicated Youth Homelessness Work Group and has spent the past several months hosting youth listening sessions to better understand the needs, barriers, and service gaps experienced by young people in the community. Lake County has also maintained functional zero for homeless veterans since 2019. In addition, the community has made progress in expanding PSH capacity through a new partnership between a housing developer and a service provider that has received state funding to develop a new permanent supportive housing complex in Lake County, increasing long-term housing options for individuals with the highest needs.

- **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 relies on strong partnerships and coordinated referral pathways to identify and support households at risk of homelessness before they lose housing. Homelessness prevention programs are a critical part of this effort, providing timely support that helps stabilize households and keep them in permanent housing. Over the next year, Lake County will continue to fund and support prevention services that address a range of risk factors contributing to housing instability. This includes legal advocacy services provided by Prairie State Legal Services and North Suburban Legal Aid Clinic, which help tenants navigate housing challenges and avoid eviction.

  Individuals exiting institutions such as hospitals, mental health facilities, foster care, or the criminal justice system are at increased risk of experiencing homelessness without proper discharge planning. To address this, the CoC partners with the Illinois Department of Children and Family Services (DCFS) and the Lake County Health Department to ensure coordination and early connection to housing and support services. These partnerships help strengthen referral pathways and reduce gaps in care.

Discussion

Lake County addresses the needs of households experiencing homelessness and those at risk by operating at both the system and agency levels. Efforts are focused on strengthening service delivery through continuous improvement, with funding aligned to respond to identified needs. Regular assessment ensures that resources are prioritized to achieve the greatest possible impact for residents.

The County also continues to make progress through its involvement in Built for Zero, a national initiative led by Community Solutions. Through collaborative leadership within the Continuum of Care, Lake County is implementing data-informed strategies that aim to reduce the number of individuals experiencing homelessness and shorten the duration of their homelessness.

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

Introduction

In Lake County several factors hinder the availability of affordable housing and residential investment. These factors include high land and construction costs, restrictive zoning and land use regulations, and lack of financial support for affordable housing development. Many municipalities within the County maintain zoning codes that limit or prohibit affordable housing development though single-family only zoning, large minimum lot sizes and height and density caps that prohibit or discourage multifamily and affordable housing developments. Large minimum lot requirements and low-density zoning increases the cost per unit of land acquisition and reduces financial feasibility of affordable development, especially in high-opportunity areas. Delays created by local development approvals such as plan reviews, public hearings, and lengthy approval timelines often hinder affordable housing projects which are time sensitive due to funding source requirement. The lack of zoning incentives, tax abatements and expedited permitting that support affordable housing is prohibitive when market-rate housing is more profitable for developers. Some municipalities impose impact fees and other cost prohibitive fees that disproportionately affect affordable housing developments. Due to zoning, fee structures and slow permitting timelines, developers face lower profit margins and longer development horizons. Without offsetting incentives, the return on investment is often too low to attract and retain affordable housing developers. To overcome these barriers zoning reform, incentives, improved approval process, community education and a stronger coordination among local authorities to ensure affordable housing development is prioritized and align land use policies with affordable housing goals.

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

Lake County recognizes that local public policies, including land use controls, zoning ordinances, development fees, and approval processes, can create barriers to the development and preservation of affordable housing. In response, the County continues to implement and support strategies designed to remove or mitigate the negative effects of these policies and promote a more inclusive and efficient development environment.

A primary focus is collaboration with municipalities to encourage land use and zoning reforms that expand housing choice. Many communities within the County maintain regulatory frameworks that limit the development of multifamily and affordable housing through low-density zoning, large minimum lot sizes, and restrictions on height and density. Lake County, in coordination with regional partners such as the Housing Lake County Coalition, promotes the adoption of more flexible zoning practices, including higher-density residential districts, accessory dwelling units (ADUs), and mixed-use development. The County also encourages municipalities to evaluate and reduce regulatory barriers such as excessive parking requirements and restrictive design standards that increase development costs.

In addition, Lake County supports efforts to improve the development approval process by encouraging streamlined permitting, predictable timelines, and coordinated review procedures. Reducing delays associated with plan reviews, zoning approvals, and public hearings is critical for affordable housing developments that rely on time-sensitive funding sources. The County continues to work with local jurisdictions to promote best practices such as expedited review processes and administrative approvals for qualifying affordable housing developments.

To address financial barriers, Lake County encourages municipalities to consider local incentives that improve the feasibility of affordable housing projects. These may include fee waivers or reductions, tax abatements, density bonuses, and other tools that offset the higher costs associated with affordable housing development. The County also strategically utilizes CDBG and HOME funds to support gap financing, infrastructure improvements, and site development activities that make affordable housing projects more viable and attractive to developers.

Lake County's approach is further informed by state policy requirements under the Illinois Affordable Housing Planning and Appeal Act, administered by the Illinois Housing Development Authority. Under this Act, municipalities with less than 10 percent of their housing stock classified as affordable are required to prepare and implement Affordable Housing Plans that identify strategies to increase the supply of affordable housing. Recent updates and ongoing implementation of this law have strengthened local accountability and reinforced the need for municipalities to proactively address regulatory barriers. Lake County supports and aligns with these requirements by encouraging municipalities to adopt policies and programs that facilitate affordable housing development and by providing technical assistance and funding resources where feasible.

Through these coordinated efforts, Lake County seeks to reduce barriers related to land use, zoning, fees, and development processes, while improving the overall return on residential investment for affordable housing developers. The County will continue to work collaboratively with municipalities, housing authorities, developers, and regional partners to advance policy changes, leverage resources, and expand access to safe, decent, and affordable housing opportunities throughout the region.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address these barriers and support the development of a broader range of housing options, Lake County will implement the following strategies:

1. **Zoning Reform and Technical Assistance**
    - Lake County has partnered with Chicago Metropolitan Agency for to implement a 12-month technical assistance process which will convene Housing Task Force comprising of municipalities across Lake County to evaluate tools and resources to address housing challenges, culminating in step-by-step Housing Ready toolkits. This effort aims to promote model zoning codes that reduce minimum lot sizes and eliminate exclusionary practices.

2. **Incentivize Affordable Housing Development**
    - Lake County offers an Affordable Housing Tax Credit in accordance with a state-level tax incentive program in an effort to create and preserve affordable housing. This credit offers a reduction in assessed value for affordable housing development and rehabilitation.

  - Explore and advocate for the implementation of local tax abatements, density bonuses, and reduced or waived development fees for projects that include affordable units.

3. **Streamline Development Processes**
   - Work with local governments to streamline approval processes for affordable housing through pre-approved site plans, expedited permitting, and administrative reviews where feasible.

4. **Promote Community Education and Engagement**
   - Launch a public education campaign to address misconceptions about affordable housing and highlight its benefits to community stability and economic growth.
   - Engage residents early in the planning process to build support and reduce resistance.

5. **Foster Interjurisdictional Collaboration**
   - Facilitate regional planning efforts and shared best practices among municipalities to promote consistent affordable housing strategies and align land use policies with housing needs.
   - Support joint applications for funding and collaborative development efforts.

6. **Monitor and Evaluate Progress**
   - Track changes in local policies and development outcomes to assess the impact of reform efforts.
   - Provide regular reporting to stakeholders and adjust strategies as needed to ensure continued progress toward housing affordability goals.

Discussion:

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Lake County will continue to address the obstacles to meeting the needs of the underserved communities. The application process prioritizes projects with high amounts of leverage and collaborative impact rather than duplicating services. The plan supports critical safety net programs outside of the CDBG public services cap by investing in social services facilities improvements and affordable housing developments that help special needs populations.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

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

- Acquisition/Leasing - Visual Assessment
- Rehabilitation receiving up to and including $5,000 per unit - Paint testing – Stabilization
- Rehabilitation receiving more than $5,000 - $25,000 per unit - Identify and address lead-based paint hazards - Implement interim controls.
- Rehabilitation receiving over $25,000 - Identify and eliminate lead-based paint hazards. Full abatement of lead-based paint is required.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

Lake County Community Development continues to work with partner agencies to improve the connections between service providers, which will serve to strengthen the existing system. The eviction prevention partnership between the Community Development and the Lake County Courts is a good example of the efforts being undertaken in the County to improve collaboration and systems improvement. Finally, Community Development continues to look for grant opportunities that will support systems changes that will increase collaboration and improve outcomes for Lake County residents.

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

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

Discussion

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

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(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	

Other CDBG Requirements

1. The amount of urgent need activities	0

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.

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

   No TBRA activities are planned for PY26.

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

   No TBRA activities are planned for PY26.

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

   No preferences or limitations are planned for rental housing projects.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

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, 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 database. The CoC reviews data on the System Performance Metrics 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 Public Services Advisory and Recommendation Committee, then passed on to the Housing and Community Development Commission for approval. These meetings are open to public comment. The Lake County Board ultimately approves the recommendations, and funds are distributed to the awardees.

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

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

5. Describe performance standards for evaluating ESG.

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

ATTACHMENTS

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

ATTACHMENT A - Public Process Documentation

CHICAGO TRIBUNE
media group

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Certificate of Publication:

Order Number: 39312
Purchase Order: Public Hearing

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News Sun Classified. The Lake County News Sun Classified 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 Classified. The first publication of the notice was made in the newspaper, dated and published on 3/6/2026, and the last publication of the notice was made in the newspaper dated and published on 3/6/2026.

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

PUBLICATION DATES: **6 Mar 2026**.

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

7 Mar 2026, by

Chicago Tribune Company

Jeremy Gates

PUBLIC HEARING NOTICE

ke County Community Developme
March 11, 2026 at 3:30 PM
ke County Administration Buildin
10th Floor Assembly Room
8 N County St, Waukegan, IL 6008
Remote attendance is available vi
Zoom:
s://us02web.zoom.us/j/81157844

PUBLIC HEARING – PROGRAM YEAR 2026 FUNDING RECOMMENDATIONS
A public hearing on Lake County Community Development Program Year 2026 (PY26) funding will be held at the March 11, 2026, Housing and Community development Commission (HCDC) meeting. PY26 funding recommendations for Community Development Block Grant Program (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG), Lake County Opioid Settlement Funds (OSF), Lake County Video Gaming Revenue funds (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.

PUBLIC HEARING – AMENDMENT TO 2025 ANNUAL ACTION PLAN
This notice announces proposed amendments to the Program Year 2025 (PY25) Annual Action Plan (AAP). As part of the amendment process, a public hearing will be held on March 11, 2026. The public comment period for the AAP amendments shall open on March 6, 2026 and will close on April 6, 2026. The Lake County HCDC will hold a Public Hearing to discuss the amendments.

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). Proposed amendments to the PY25 AAP update the Consortium's federally funded housing and community development activities through April 30, 2026. Copies of the AAP will be available, beginning March 6, 2026, on the County's website at
https://www.lakecountyil.gov/1944/Action-Plan and upon request.

PUBLIC COMMENTS
Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, March 11, 2026, 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

Chicago Tribune - chicagotribune.com
160 N Stetson Avenue, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 222-4014

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 847.377.2475, 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.
March 6, 2026 - 39312

CHICAGO TRIBUNE
media group

Campaign No.	39312
Today's Date	3/5/2026
P.O. Number	Public Hearing
Sales Rep	Carmona,Yesenia

bill-to

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

advertiser

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

Campaign Summary

Description	Public Hearing
Start Date	3/6/2026
End Date	3/6/2026
Currency	

Cost Summary

Total	**$136.26**

Campaign Line Items

Line No.	Product	Description	Issue / Run Date	Quantity	Size
176334	Public Notices	Legal Online	3/6/2026 3/6/2026	1	
176333	Lake County News Sun Classified	Legal Notice	3/6/2026	1	1x9.688

PUBLIC HEARING NOTICE

ke County Community Developme
March 11, 2026 at 3:30 PM
ke County Administration Buildin
10th Floor Assembly Room
8 N County St, Waukegan, IL 6008
Remote attendance is available vi
Zoom:
ps://us02web.zoom.us/j/81157844

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Housing & Community Development Commission staff by calling 847.377.2475, 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.
March 6, 2026 - 39312

This Insertion Order Form forms part of the Agreement by and between Customer and Tribune Publishing Company ("**Company**"), and is governed by the terms and conditions set forth in Company's Business Terms of Service (available at https://www.tribpub.com/central-terms-of-service/) (the "**Business Terms**") and the Data Processing Addendum (the "**DPA**") The Business Terms, DPA, and this Insertion Order are collectively referred to as the "**Agreement**." The Business Terms and DPA constitute integral parts of this Insertion Order and are hereby incorporated into this Insertion Order by this reference. Capitalized Terms not otherwise defined in this Insertion Order have the same meanings as that ascribed to them in Business Terms. In the event of any ambiguity, conflict, or inconsistency between any of the Business Terms, this Insertion Order, and the DPA, the following order of precedence shall govern for purposes of resolving any such ambiguity, conflict, or inconsistency: (1) this Insertion Order, (2) the DPA, if applicable, and (3) the Business Terms.

CLICK HERE TO APPROVE THIS PROPOSAL ONLINE

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Certificate of Publication:

Order Number: 69552
Purchase Order:

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News Sun Classified. The Lake County News Sun Classified 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 Classified. The first publication of the notice was made in the newspaper, dated and published on 5/5/2026, and the last publication of the notice was made in the newspaper dated and published on 5/5/2026.

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

PUBLICATION DATES: **5 May 2026**.

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

6 May 2026, by

Chicago Tribune Company

Jeremy Gates

Public Hearing Notice
e County Community Developı

May 13, 2026 at 3:30 PM
) W Winchester Rd, Libertyvill
60048
Second Floor Conference Roor

mote attendance is available
Zoom:
://us02web.zoom.us/j/896640

PUBLIC HEARING – PROGRAM YEAR 2026 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 2026 (PY26) 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 PY26 (May 1, 2026 – April 30, 2027).

The 2026 Annual Action Plan will be available no later than May 8th at the Lake County Central Permit Facility (500 W. Winchester Rd, Libertyville, IL) or can be viewed on the County's website at: www.lakecountyil.gov/1944/Action-Plan

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

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, May 13, 2026 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment. The public will have the opportunity to provide comments via zoom during the meeting. All comments received will be included in the meeting minutes regardless of whether they are read aloud at the meeting. Public comments may be submitted in advance of the meeting via email to communitydevelopment@lakecountyil.gov with the following information:

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

PUBLIC COMMENT PERIOD – PROGRAM YEAR 2026 ANNUAL ACTION PLAN

The 2026 Action Plan official public comment period is from May 8 to June 8, 2026; Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through June 8, 2026 at noon. Written comments may be directed to Lake County Community Development, 500 W 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 and Community Development Commission

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5/5/2026 69552

CHICAGO TRIBUNE media group

Campaign No.	69552
Today's Date	1 May 2026
P.O. Number	
Sales Rep	Devitt,Brendan

bill-to

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

advertiser

COUNTY OF LAKE COMMUNITY DEVELOPMENT
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Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

Campaign Summary

Description	Public Hearing
Start Date	5/4/2026
End Date	5/4/2026
Currency	

Cost Summary

Gross Amount	$127.00
Agency Commission	$0.00
Net Amount	$127.00
Estimated Tax	$0.00
Total	**$127.00**

Package Details

Description	Start Date	Price
Legal Lake County News Sun	5/4/2026	127.00

Package Component Detail	Start Date
Public Notices	5/4/2026
Lake County News Sun Classified	5/4/2026

Public Hearing Notice
: County Community Developı

May 13, 2026 at 3:30 PM
) W Winchester Rd, Libertyvill(
60048
;econd Floor Conference Rooı

mote attendance is available
Zoom:
://us02web.zoom.us/j/896640

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Name
Organization
Topic or Agenda Item

PUBLIC COMMENT PERIOD – PROGRAM YEAR 2026 ANNUAL ACTION PLAN

The 2026 Action Plan official public comment period is from May 8 to June 8, 2026; Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through June 8, 2026 at noon. Written comments may be directed to Lake County Community Development, 500 W 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 and Community Development Commission staff by calling 847-377-2475, 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.

5/4/2026 69552

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 2026 is $408,500

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 under 500 sales, the market study covers a two month reporting period, listed in ascending order of sales price.
- The street address of each property is included in the data.
- The attached market analysis includes all housing sales reported in the MLS database in Lake County for February and March 2026, ensuring that the sales data reflects all or nearly all of the one-family house sales in the entire participating jurisdiction.
- The total number of sales is even, so the median sales price has been determined by taking the two middle ranked sales on the list and multiplying that sale price by 0.95.

MLS #	Street #	CP	Str Name	Sfx	Area	LP/SP	All Beds	# Full Baths	Type	Closed Date
12546739	27606	N	Walnut	ST	42	99000	2	1	1 Story	3/9/2026
12537312	229	E	Pineview	DR	73	100000	3	2	1.5 Story	2/2/2026
12559262	520	N	County	ST	85	110000	4	2	2 Stories	3/30/2026
12499944	35107	N	Rosewood	AVE	41	122000	1	1	1 Story	3/20/2026
12537474	302		Elder	DR	73	125000	1	1	1 Story	2/10/2026
12513509	327		Lakewood	DR	2	130000	3	1	1 Story	2/25/2026
12560140	26300	N	Maple	AVE	60	132600	2	1	1 Story	3/27/2026
12507764	1901		Elim	AVE	99	135000	3	1	2 Stories	3/9/2026
12530100	2101		Eshcol	AVE	99	135000	2	1	1 Story	3/6/2026
12542144	1911		Jackson	ST	64	140000	3	1	1.5 Story	3/3/2026
12563213	722	W	Atlantic	AVE	85	140000	4	2	2 Stories	3/13/2026
12545734	3517		Blue Heron	CIR	30	145000	2	2	1 Story	3/19/2026
12519745	712	N	Cedarwood	CIR	73	145000	4	1	1.5 Story	2/13/2026
12541766	1665		McKay	ST	85	150000	3	1	1 Story	2/20/2026
12539922	1101		Adams	ST	64	150000	3	2	2 Stories	3/18/2026
12533998	37055	N	Capillo	AVE	46	155000	3	2	Split Level	2/13/2026
12417291	12716	W	Grandview	AVE	85	159900	2	1	1 Story	2/4/2026
12523597	1626		Rice	ST	85	160000	2+1 bsmt	1	1 Story	2/3/2026
12539738	3220		Emmaus	AVE	99	165000	7	3	1.5 Story	3/6/2026
12508819	233		Wildwood	DR	73	165000	2	1	1 Story	2/13/2026
12568565	1525		Idlewild	DR	73	170000	3	2	1 Story	2/26/2026
12550689	38867	N	Lakewood	AVE	46	175000	3	2	1 Story	2/13/2026
12474208	29	S	Hickory	AVE	20	180000	2	2	1 Story	2/24/2026
12530701	328		Clifton	DR	73	180000	3	2	1.5 Story	2/27/2026
12545487	3624		Eastway	DR	42	180000	3	2	1 Story	2/18/2026
12545685	8		Cross	ST	20	182000	2	1	1 Story	3/12/2026
12527573	1136		Adams	AVE	96	185000	3	2	Split Level	2/12/2026
12412052	1023	N	Elmwood	AVE	85	185000	3	1	1 Story	2/10/2026
12559087	2432		YEOMAN	ST	85	185000	4	3	Split Level	2/4/2026
12535762	426		ALPINE	DR	73	185000	3	1	2 Stories	2/20/2026
12520893	37714	N	Nippersink	PL	81	188000	3	1	1 Story	3/23/2026
12574048	33028	N	Ridge	RD	30	188500	3	1	1 Story	3/17/2026
12547431	11	S	Lake	AVE	20	189900	2	1	1 Story	3/2/2026
12417301	12698	W	Grandview	AVE	85	189900	3	1	1.5 Story	2/13/2026
12552264	2108		Lloyd	AVE	85	190000	2+1 bsmt	1	1.5 Story	2/27/2026
12570442	38593		Pine	AVE	87	190000	3	2	1.5 Story	3/18/2026
12546805	1408		Barberry	LN	73	190000	4	2	1 Story	3/5/2026
12532461	335	E	Lake Park	AVE	73	190000	2	2	2 Stories	2/23/2026
12543541	1315		Cherokee	DR	73	190000	3	1	2 Stories	2/13/2026
12566066	1618		Round Lake	DR	73	195000	3	1	1 Story	3/19/2026
12542661	2318		Gideon	AVE	99	195000	2	1	2 Stories	2/6/2026
12460818	2204		Joanna	AVE	99	198500	3	1	1 Story	3/20/2026

12539176	2911		EMMAUS	AVE	99	199999	3	2	2 Stories	2/19/2026
12471708	1310	N	Poplar	AVE	73	200000	3	1	1 Story	2/12/2026
12508836	1718		Gilboa	AVE	99	201000	3	1	1 Story	2/6/2026
12517053	2217		20th	ST	99	203000	3	1	1 Story	2/13/2026
12591744	3214		Poplar	DR	42	205000	2	1	1 Story	3/13/2026
12534886	728	E	Hawley	ST	60	205000	1	1	1 Story	2/17/2026
12507796	2002		Burr Oak	LN	46	205000	2	1	1 Story	2/27/2026
12559258	116		Highmoor	DR	73	207000	2	1	1 Story	3/31/2026
12546116	2521		Dakota	RD	85	207000	2	1	1 Story	2/25/2026
12536294	26		Keller	AVE	85	209999	2	2	1 Story	3/20/2026
12372260	39460	N	Park	AVE	46	212500	3	2	2 Stories	2/25/2026
12462406	931	N	Fairfield	RD	73	212500	3	2	Split Level	3/16/2026
12532475	42362	N	Poplar	ST	2	215000	1	1	1 Story	3/13/2026
12556034	3322		Gilead	AVE	99	215000	2	1	1 Story	3/16/2026
12478321	1038		Indiana	AVE	85	215000	3	1	1 Story	2/25/2026
12547783	1703		Hermon	AVE	99	218000	3	1	1.5 Story	2/20/2026
12486216	319		Beachview	DR	73	220000	5	2	Raised Ranch	3/31/2026
12555736	1612		Ferry	ST	85	220000	3	1	1 Story	3/12/2026
12559883	3300		Rugby	CT	85	220000	3	2	1 Story	3/11/2026
12570131	38195	N	Charleston	RD	87	222000	2	1	1 Story	3/9/2026
12548120	2119		Hermon	AVE	99	222500	3	1	1 Story	3/31/2026
12513082	916	N	Clarendon	DR	73	225000	2	2	1 Story	2/6/2026
12542079	2305	W	Grove	AVE	85	225000	3+1 bsmt	2	1 Story	2/13/2026
12529379	415		Kenwood	DR	73	227000	3	1	1.5 Story	2/27/2026
12549811	2317		Gideon	AVE	99	228999	2+1 bsmt	2	1 Story	2/13/2026
12530783	10867	W	Beach	RD	87	229900	3	2	1 Story	2/27/2026
12532213	2924	W	Bonnie Brook	LN	85	230000	3	3	1 Story	2/20/2026
12559367	2513		20th	ST	99	230000	4	1	1 Story	3/27/2026
12561139	43247	N	Grandview	TER	2	230000	3	1	1.5 Story	3/18/2026
12578959	1816		Hebron	AVE	99	234000	3	1	1 Story	3/27/2026
12441651	224		Bellevue	DR	73	235000	3	1	2 Stories	2/4/2026
12538657	12298	W	Paddock	AVE	87	235000	3	1	1 Story	2/12/2026
12492285	616	W	Keith	AVE	85	235000	3	2	1 Story	2/18/2026
12566197	2110		Elim	AVE	99	235000	4	1	2 Stories	3/30/2026
12553560	1902	N	Ash	ST	85	235500	2	1	1.5 Story	2/20/2026
12551759	25022	W	Catherine	AVE	2	236000	3	2	1 Story	3/13/2026
12534902	519	N	Ash	ST	85	237000	4	2	2 Stories	3/9/2026
12545056	1432		Ridgeway	AVE	73	239900	3	2	2 Stories	3/9/2026
12525050	35728	N	Benjamin	AVE	41	240000	4	2	Raised Ranch	3/18/2026
12565820	38512	N	Drexel	BLVD	2	240000	2	2	1 Story	3/20/2026
12481501	2738		Gabriel	AVE	99	240000	3	2	1 Story	2/18/2026
12559228	2231	W	Cheyenne	RD	85	241500	2	2	1 Story	3/20/2026
12541288	14	N	LAKE	AVE	30	242500	4	2	1 Story	2/26/2026
12572892	39470	N	Woodland	AVE	2	242500	2	1	1 Story	3/12/2026

12534751	40184	N	Liberty	ST	2	244000	2	1	1 Story	2/13/2026
12555694	37093	N	IL Route 59	HWY	46	244900	3	1	1 Story	2/5/2026
12569227	37227	N	Hillside	DR	46	245000	3	2	Split Level	3/30/2026
12535280	18945	W	Old Plank	RD	30	245000	3	2	1 Story	2/18/2026
12550916	27692	N	OAK	ST	42	245000	3	1	1 Story	3/6/2026
12571839	3101		Lebanon	AVE	99	248000	3	2	Raised Ranch	3/16/2026
12484076	77		Mionske	DR	47	248009	5	3	2 Stories	3/12/2026
12562525	1003		Victoria	ST	2	249000	2	2	1 Story	3/13/2026
12528802	924		Lenox	AVE	85	250000	3	2	1.5 Story	2/12/2026
12544358	111		Ferndale	DR	73	250000	2	1	1 Story	3/27/2026
12562912	328	N	Greenview	AVE	60	250000	3	2	Split Level	3/19/2026
12532140	732		Whitney	AVE	96	250000	3	2	Split Level	3/17/2026
12488855	1701		Galilee	AVE	99	250000	4	2	1.5 Story	3/13/2026
12553382	516	W	Courtland	ST	60	250000	2	1	1 Story	3/9/2026
12565355	2015	N	Jackson	ST	85	250000	3	3	1 Story	3/6/2026
12550208	2205		13th	ST	96	250000	1+2 bsmt	2	1 Story	2/27/2026
12481122	37905	N	Loyola	AVE	87	250000	3	2	1 Story	2/12/2026
12576350	207	N	Lakeshore	DR	60	251000	5	2	2 Stories	3/16/2026
12550584	1703		Horeb	AVE	99	251500	3	2	1 Story	3/12/2026
12359881	69	N	Greenview	AVE	60	252000	4	2	Split Level	3/6/2026
12557449	150		Lakewood	DR	2	252000	2	2	1 Story	3/23/2026
12549463	832		Mckinley	AVE	60	253000	2	1	1 Story	3/31/2026
12545016	3	N	Maple	AVE	20	254000	2	1	1 Story	2/23/2026
12542418	2820	N	Elmwood	AVE	85	254900	2+1 bsmt	1	1 Story	2/23/2026
12530706	1607	N	Channel	DR	73	255000	4	1	Split Level	3/27/2026
12543826	3011		Emmaus	AVE	99	255000	6	1	2 Stories	2/20/2026
12559002	1810		LINDEN	AVE	85	255000	5	2	1.5 Story	3/27/2026
12548780	12707	W	Graves	AVE	87	256000	4	1	1 Story	2/27/2026
12564501	36745	N	WESTMOOR	AVE	46	256000	4	1	1 Story	3/13/2026
12548025	19		Arlington	LN	20	256500	4	1	2 Stories	3/3/2026
12487417	23519	N	Field	RD	47	259000	3	1	2 Stories	2/9/2026
12543000	28048	N	Hickory	LN	84	259900	4	1	1 Story	2/23/2026
12580367	2720		Gilboa	AVE	99	259900	5	2	1 Story	3/31/2026
12540516	42380	N	Lake	DR	2	259900	5	2	1 Story	2/23/2026
12513978	2631		Carmel	BLVD	99	260000	6	2	1.5 Story	3/26/2026
12565382	11		Highview	AVE	20	260000	5	2	1 Story	3/27/2026
12501479	2723		Lydia	ST	85	260000	6	2	Raised Ranch	2/9/2026
12555812	2001		Burr Oak	LN	46	263000	4	1	1 Story	3/5/2026
12554271	809		Thompson	AVE	96	265000	5	1	Split Level	3/20/2026
12309630	1313		Melrose	AVE	73	265000	6	2	Raised Ranch	3/27/2026
12576327	1511		Meadowbrook	DR	73	265000	5	1	2 Stories	3/27/2026
12528175	197		Maplewood	DR	2	265000	4	1	1 Story	2/9/2026
12549899	2209		Melrose	AVE	85	265000	6	2	Split Level	3/27/2026
12448406	905		Buena Vista	DR	73	266000	5	1	Split Level w/ Sub	3/20/2026

12538483	529	N	Ravine	DR	73	267000	5	2	1 Story	3/16/2026
12532358	1223		Greenfield	AVE	85	269900	5	2	1 Story	2/19/2026
12531156	34966	N	Forest	AVE	41	270000	3	1	2 Stories	2/2/2026
12526699	27849	W	Lake Shore	DR	81	270000	4	2	1 Story	3/4/2026
12453405	38		Lippincott	RD	20	270000	4	2	1.5 Story	3/13/2026
12536568	37684	N	Sheridan	RD	87	270000	4	1	1 Story	3/24/2026
12558897	2824	W	Bonnie Brook	LN	85	272500	4	1	1 Story	3/6/2026
12545772	26681	W	Wooster Lake	DR	41	275000	7	3	2 Stories	3/19/2026
12521104	2105		Sprucewood	LN	46	275000	4	1	1 Story	2/6/2026
12509506	1905		Linden	AVE	85	277000	5	2	2 Stories	2/10/2026
12568164	34803	N	Hiawatha	TRL	50	280000	3	1	1 Story	3/9/2026
12521287	1511		Pine Grove	AVE	73	280000	5	2	1.5 Story	3/19/2026
12566566	37471	N	Il Route 59	RD	46	280000	6	3	1 Story	3/17/2026
12581641	45	W	Vandermeer	DR	2	280000	4	2	1 Story	3/31/2026
12359716	26211	W	Spring Grove	RD	2	280000	3	1	1.5 Story	2/25/2026
12555726	1904		Joppa	AVE	99	280000	4	1	1 Story	2/11/2026
12528242	24689	N	fox river	DR	13	285000	4	1	1.5 Story	3/26/2026
12500545	2721		Eshcol	AVE	99	285000	5	2	2 Stories	3/17/2026
12546255	2326		Walnut	ST	85	287000	5	2	1 Story	2/12/2026
12543898	314		Mastodon	DR	41	287500	3	1	1 Story	3/6/2026
12544318	444	E	Camden	LN	73	288500	5	2	2 Stories	2/3/2026
12554875	43225	N	Lakeside	DR	2	289000	5	2	1.5 Story	3/13/2026
12541532	533		Farmhill	CIR	84	289000	5	2	1 Story	2/9/2026
12517892	230		Bayshore	DR	44	290000	4	1	1 Story	2/6/2026
12562140	1211		Indiana	ST	85	290000	5	2	Raised Ranch	3/20/2026
12567931	2904		Edina	BLVD	99	290000	5	2	1.5 Story	2/27/2026
12518950	18596	W	Karen	LN	31	290000	5	2	1 Story	2/13/2026
12543089	127	W	Courtland	ST	60	290000	4	1	1 Story	2/19/2026
12557752	36719	N	Lawrence	DR	46	290000	5	2	Raised Ranch	2/25/2026
12572376	1930		23rd	ST	99	292000	5	2	1 Story	3/27/2026
12568036	37561	N	Granada	BLVD	46	292050	4	1	1.5 Story	3/24/2026
12553576	482	N	Colony	DR	73	294000	5	2	2 Stories	3/31/2026
12568495	22678	W	Silver Lake	AVE	2	294000	4	1	1.5 Story	3/19/2026
12534451	1606	N	Poplar	AVE	73	294500	5	2	1 Story	3/12/2026
12492636	2100		Edina	BLVD	99	295000	5	2	1.5 Story	2/9/2026
12545278	1614		North	AVE	73	295000	5	1	1 Story	2/27/2026
12493793	917	N	Linden	AVE	85	295000	7	3	2 Stories	3/6/2026
12559886	480		Grand	AVE	47	299000	4	1	1 Story	2/25/2026
12526048	26183	W	Wooster Lake	AVE	41	299000	6	2	1 Story	2/12/2026
12540097	25267	W	Timber	LN	46	299500	5	2	1 Story	3/5/2026
12548416	1419	N	Jackson	ST	85	300000	5	2	2 Stories	2/17/2026
12560765	2009		Kedron	BLVD	99	300000	5	2	1 Story	3/19/2026
12495417	35851	N	WILSON	RD	41	300000	5	2	2 Stories	3/13/2026
12537368	2239		Walnut	ST	85	300000	6	2	1 Story	2/17/2026

12547649	318	E	Liberty	ST	84	300000	5	1	2 Stories	2/19/2026
12506566	35242	N	MOODY	ST	41	300000	3	1	1 Story	2/12/2026
12560111	18758	W	Highfield	DR	31	300000	4	1	Split Level	2/26/2026
12463905	672		Garys	DR	2	304000	5	2	Split Level	2/27/2026
12536912	4149	W	Oglesby	AVE	31	305000	4	1	Raised Ranch	3/10/2026
12533882	113		Orchard	ST	73	305000	6	2	2 Stories	3/25/2026
12551122	18065	W	Big Oaks	RD	30	305000	4	1	Split Level	2/26/2026
12559805	2113		Carmel	BLVD	99	305000	6	2	1.5 Story	3/4/2026
12569843	24927	W	Forest	DR	46	305000	5	2	1 Story	3/23/2026
12553519	302		Channel	DR	42	305000	5	2	1 Story	3/19/2026
12456788	36661	N	Oakwood	DR	46	305000	4	1	Split Level	3/11/2026
12508834	1210		Lorelei	DR	99	305000	5	2	Split Level w/ Sub	3/18/2026
12543809	269		Lakewood	DR	2	305519	5	2	Split Level	2/27/2026
12551957	25085	W	Tamarack	DR	84	307000	4	1	1 Story	2/13/2026
12388197	547	N	Ridgemoor	AVE	60	309000	7	2	Raised Ranch	3/11/2026
12558628	3513		Greenleaf	AVE	42	310000	5	2	1 Story, Hillside	3/20/2026
12560646	219	N	Ridgemoor	AVE	60	310000	4	1	1 Story	3/6/2026
12530755	37114	N	Shirley	DR	31	310000	5	2	Split Level	2/6/2026
12530680	305		Legacy	CT	30	310000	4	2	1 Story	2/13/2026
12553031	35		Tremont	RD	20	310000	6	2	2 Stories	2/27/2026
12552671	46	N	Ridgemoor	AVE	60	310000	4	1	1 Story	2/24/2026
12574053	1985		Carl	DR	73	312000	4	1	Split Level	3/30/2026
12520853	3668	N	GRANDVIEW	AVE	31	315000	5	2	Split Level w/ Sub	2/23/2026
12542936	17		Johnathan	RD	47	315000	3	1	1 Story	2/27/2026
12547295	1234		Fulton	AVE	96	315000	6	2	Split Level	3/30/2026
12565654	2417		Sand Lake	RD	46	315000	7	3	1 Story	3/11/2026
12567656	851		Glenview	AVE	60	315000	4	1	1 Story	3/27/2026
12549840	1807		Pinecrest	LN	46	315000	5	2	Raised Ranch	2/23/2026
12538110	148	W	Lindsay	DR	73	315000	5	2	Split Level	2/5/2026
12562656	314		Maple	LN	73	317000	4	1	2 Stories	3/20/2026
12545774	2207	N	Gabriel	AVE	99	317000	5	2	Split Level	3/26/2026
12518128	1092		Aberdeen	LN	60	318299	6	2	1.5 Story	2/6/2026
12546774	3000		19th	PL	64	319000	4	1	Split Level w/ Sub	3/20/2026
12544416	2901		Wall	AVE	85	319900	5	2	Split Level	3/4/2026
12548695	290		Oakwood	DR	2	320000	6	2	1 Story	3/6/2026
12577452	2705		Jacquelyn	LN	85	320000	5	2	Split Level w/ Sub	3/26/2026
12568026	10222	W	Bairstow	AVE	87	320000	6	2	1 Story	3/26/2026
12557792	233	W	Hawthorne	DR	73	320000	6	2	2 Stories	3/24/2026
12551114	17796	W	Greentree	RD	30	320000	6	2	1 Story	3/20/2026
12532690	38383	N	Tewes	CT	87	320000	5	2	1 Story	2/20/2026
12451662	10133	W	Wadsworth	RD	87	320000	5	2	2 Stories	2/17/2026
12518179	68	E	Lakeview	AVE	73	321000	5	2	2 Stories	2/10/2026
12551609	8	E	Hague	DR	2	323000	4	2	1 Story	2/20/2026
12538169	225		Walker	PL	60	323000	5	2	2 Stories	3/3/2026

12563052	837		BENRIDGE	CT	60	324900	4	1	2 Stories	3/16/2026
12582063	34917	N	AUGUSTANA	AVE	41	325000	5	2	2 Stories	3/31/2026
12546343	811	N	Beck	RD	46	325000	5	2	Split Level w/ Sub	3/6/2026
12480536	38603	N	Pine Grove	AVE	83	325000	4	1	2 Stories	2/27/2026
12531304	1342		Anthony	CT	85	325000	6	2	2 Stories	2/10/2026
12535728	523		Hawley	CT	60	325000	3	1	1 Story	2/18/2026
12522297	1412		Scenic View	LN	30	325000	5	2	1 Story	3/23/2026
12488686	34785	N	Gogol	AVE	41	325000	5	2	Raised Ranch	2/26/2026
12564000	924		Adams	AVE	84	325000	6	2	1.5 Story	3/23/2026
12558865	2532	N	Jackson	ST	85	325000	4	1	1 Story	3/16/2026
12544936	42169	N	6th	AVE	2	325900	5	2	2 Stories	3/20/2026
12540029	33		Johnathan	RD	47	326000	4	1	1 Story	2/27/2026
12573204	39525	N	Highview	DR	2	327000	4	1	1 Story	3/12/2026
12533414	1113		Tewes	LN	99	327500	5	2	2 Stories	3/13/2026
12542177	306		Oak Crest	ST	85	328000	7	2	2 Stories	3/19/2026
12541562	640		Sanders	CT	31	328000	6	3	2 Stories	2/26/2026
12574336	988		Victoria	ST	2	330000	5	2	2 Stories	3/30/2026
12390417	108		Lincoln	AVE	73	330000	6	2	1.5 Story	2/5/2026
12530452	1105		MONROE	AVE	84	330000	7	3	2 Stories	3/13/2026
12531472	39161	N	Holdridge	AVE	87	330000	6	2	1 Story	3/12/2026
12548686	2309		Greenbriar	LN	46	330000	4	1	Split Level	2/28/2026
12545521	10		Pine	AVE	47	332500	5	1	1 Story	2/24/2026
12556011	2449		Lawson	BLVD	31	332900	4	1	2 Stories	3/2/2026
12492102	1102		Wadsworth	AVE	64	333400	8	2	2 Stories	2/4/2026
12535946	33715	N	Lake Shore	DR	30	335000	6	2	1.5 Story	3/5/2026
12544004	12976	W	28th	ST	87	335000	5	2	Split Level	3/9/2026
12523956	5080		Prairie Oak	RD	31	335000	6	2	2 Stories	2/20/2026
12552638	707	W	North	AVE	44	335000	4	1	1 Story	2/11/2026
12567855	136		Walnut	CT	60	339000	4	1	1 Story	3/13/2026
12572795	349	S	Lake	ST	30	339900	3	1	1.5 Story	3/31/2026
12555314	423		Windridge	DR	73	340000	5	2	Split Level w/ Sub	2/27/2026
12576892	546		Thorndale	AVE	85	341000	5	2	2 Stories	3/30/2026
12551410	151		Rose Tree	LN	46	342000	5	2	1 Story	3/17/2026
12548618	424		Woodland	AVE	84	344500	7	2	Raised Ranch	2/26/2026
12536137	443	E	Stockton	CT	73	345000	5	2	2 Stories	2/20/2026
12559839	325		Hillandale	DR	73	345000	5	1	Split Level	3/11/2026
12586388	22371	W	Terry	DR	46	345000	5	2	1 Story	3/30/2026
12565002	2190	N	Heartland	PTH	46	346000	6	2	2 Stories	3/27/2026
12563242	1033		White Pine	DR	2	350000	6	3	Raised Ranch	3/30/2026
12570367	24423	W	Tyler	AVE	73	350000	6	2	1 Story	3/11/2026
12520241	5315		Cypress	CIR	31	350000	4	1	2 Stories	3/2/2026
12508104	296	W	Prairie Walk	LN	73	350000	5	2	1 Story	2/9/2026
12533025	34945	N	Leonard	AVE	41	350000	5	2	1 Story	3/31/2026
12546525	6291		Eagle Ridge	DR	31	350000	4	1	2 Stories	2/17/2026

12567910	102		Netherlands	DR	2	350000	5	3	1 Story	3/31/2026
12538089	25644	W	Brooks Farm	RD	73	352000	6	2	Split Level w/ Sub	2/4/2026
12521739	505		LINCOLN	AVE	44	352741	5	2	Split Level	2/11/2026
12559321	1146	E	TEDY	CT	73	353000	6	2	2 Stories	2/27/2026
12550362	216		Waterbury	CIR	46	355000	5	2	1 Story	2/27/2026
12533009	3810		Cedar	AVE	99	355000	7	3	1 Story	2/14/2026
12535469	2265	N	Orchard	LN	73	355000	7	2	2 Stories	2/2/2026
12577286	2903		Gilead	AVE	99	355000	6	2	2 Stories	3/31/2026
12545110	38815	N	Broadway	AVE	2	355250	6	3	Raised Ranch	2/20/2026
12557487	34		Elm	AVE	20	356000	6	2	2 Stories	3/18/2026
12562620	18219	W	Big Oaks	RD	30	357000	6	2	2 Stories	2/27/2026
12548680	628		MoHawk	DR	73	358000	7	2	2 Stories	3/16/2026
12544712	38429	N	Creek	CT	87	358500	6	2	2 Stories	3/18/2026
12560063	39	W	Vandermeer	DR	2	359900	5	3	1 Story	3/31/2026
12570607	36911	N	Helen	DR	46	360000	4	1	1 Story	3/6/2026
12537842	617		Lake Breeze	CT	46	360000	7	2	2 Stories	3/26/2026
12548942	1202		Taylor	AVE	35	360000	5	2	1.5 Story	3/19/2026
12558281	1305		Spalding	DR	60	360000	5	2	2 Stories	3/13/2026
12534584	1587		Plum	CT	30	360000	5	2	2 Stories	3/31/2026
12531962	25544	W	Blackstone	PL	46	360000	8	3	2 Stories	2/6/2026
12543487	624		Cameron	DR	2	360000	6	3	1 Story	2/24/2026
12572004	1251	S	Pleasant	HLL	85	360900	5	2	2 Stories	3/30/2026
12542874	1405		Regency	LN	46	361000	4	1	2 Stories	3/4/2026
12543291	2311		Carriage	LN	46	362000	5	1	Split Level w/ Sub	2/11/2026
12536571	251		Arlington	LN	30	362000	5	2	Raised Ranch	3/17/2026
12519133	186	N	Crooked Lake	LN	46	363000	6	3	1 Story	2/6/2026
12545835	330	S	Lakeshore	DR	60	364000	6	2	Raised Ranch	2/27/2026
12572434	2022		Woodlane	DR	46	365000	6	3	1 Story	3/27/2026
12581352	17914	W	Twin Lakes	BLVD	30	365000	5	2	1 Story	3/31/2026
12567245	389	E	Cherry Cove	LN	73	365000	6	2	Split Level	3/20/2026
12528526	1712		Dusk	DR	99	365000	7	3	2 Stories	2/2/2026
12551159	2509	N	Pennwood	CT	73	365000	4	1	2 Stories	2/24/2026
12541280	4	N	lake	AVE	30	365000	5	1	Split Level	2/13/2026
12540306	1999	N	Amber Prairie	WAY	46	367000	6	3	2 Stories	3/18/2026
12550629	224		Deerview	DR	30	367500	5	2	Split Level	3/10/2026
12515778	345	W	Asbury	DR	73	369000	7	2	2 Stories	3/2/2026
12510235	104		Lakewood	DR	2	370000	5	2	1 Story	2/6/2026
12580254	10		Linden	AVE	89	370000	7	3	Split Level	3/20/2026
12510591	1073		Walker	CT	2	370000	6	2	2 Stories	2/19/2026
12484874	2407		Miriam	AVE	99	370000	6	2	2 Stories	2/9/2026
12547810	308	S	Hackberry	CIR	73	370000	6	2	1.5 Story	2/27/2026
12548652	49	W	Dahlia	LN	73	371000	5	2	2 Stories	3/27/2026
12548791	220		Pinehurst	DR	60	371000	4	1	2 Stories	3/16/2026
12539762	231		Burton	ST	30	374900	5	2	1.5 Story	2/26/2026

12539628	540	N	Beck	RD	46	375000	6	2	Split Level w/ Sub	2/6/2026
12503232	12434	W	Van	CT	87	377000	5	2	1 Story	2/19/2026
12559645	527		Northgate	RD	46	379000	7	2	2 Stories	3/30/2026
12554027	5875		Constitution	AVE	31	379900	4	2	2 Stories	3/13/2026
12573453	2487		Bridle	CIR	73	380000	3	2	2 Stories	3/31/2026
12553779	26140	N	Ann	CT	84	380000	3	2	1 Story	3/16/2026
12502791	18256	W	IL Route 120		30	380000	4	2	2 Stories	2/18/2026
12550264	23626	N	Overhill	DR	47	380000	3	2	1 Story	2/20/2026
12517521	4506	W	Forest	AVE	85	380000	3	2	2 Stories	2/20/2026
12545620	2010	N	Nicole	LN	73	380000	4	2	2 Stories	2/17/2026
12555397	2208		Sprucewood	LN	46	380000	4	2	2 Stories	3/2/2026
12553341	507		Northgate	RD	46	385000	3+1 bsmt	2	1 Story	2/20/2026
12543667	9836	W	Paxton	DR	87	385000	3	3	1 Story	3/18/2026
12541622	212		Lewis	AVE	84	387000	4	3	2 Stories	2/18/2026
12532551	3300		Country	LN	85	389900	3	3	2 Stories	2/10/2026
12515551	719		Sun Lake	RD	46	390000	3+1 bsmt	3	2 Stories	2/13/2026
12543223	608		Carriage HIll	RD	42	390000	4	2	2 Stories	2/20/2026
12549564	233		Wildflower	LN	73	395000	3+1 bsmt	2	2 Stories	3/23/2026
12543319	403		Dalton	AVE	60	395000	3	2	Split Level w/ Sub	3/12/2026
12495790	786	S	Winchester	DR	73	399000	4	2	2 Stories	3/13/2026
12537603	1032		Oak Tree	TRL	46	399900	4	3	Raised Ranch	2/12/2026
12529058	3248		Hampshire	LN	85	400000	3+1 bsmt	2	2 Stories	2/25/2026
12556400	1432		Baroque	AVE	19	400000	4	2	2 Stories	2/26/2026
12549066	6480		Doral	DR	31	400000	2	2	1 Story	3/19/2026
12579624	4144		Lake Park	AVE	31	400000	3	2	1.5 Story	3/19/2026
12558304	515		Indian Ridge	TRL	84	400000	4	2	2 Stories	3/20/2026
12523714	30280	N	Darrell	RD	50	401000	4	2	2 Stories	3/10/2026
12563029	994		Cambridge	DR	30	402500	3	2	2 Stories	3/9/2026
12526915	2227		Trailside	LN	84	405000	3	2	2 Stories	2/27/2026
12479860	234		US Highway 45		61	405000	4	2	2 Stories	3/30/2026
12516455	20873	W	Rand	CT	67	405000	4	2	Split Level	2/11/2026
12567212	43411	N	Lynn Dale	DR	99	406000	3	2	1 Story	3/19/2026
12541113	1626		Elderberry	LN	46	409900	3	2	2 Stories	3/31/2026
12532286	4481		Country	TRL	31	409900	4	3	Raised Ranch	2/6/2026
12567254	934		Highland	RD	60	410000	3	2	1 Story	3/12/2026
12494945	845		Burton	AVE	35	410000	3	1	2 Stories	2/10/2026
12553630	284		Bingham	CIR	60	410000	3	1	2 Stories	3/2/2026
12548479	1900		Burr Oak	LN	46	410000	4	3	Raised Ranch	3/13/2026
12544962	1367		Amherst	CT	30	410000	4	3	2 Stories	2/12/2026
12559175	2312		High Point	DR	46	410000	3	2	1 Story	3/30/2026
12563266	799	S	Waterbury	DR	73	410000	5	2	2 Stories	3/30/2026
12563878	150		Old Darby	LN	96	411000	4	2	2 Stories	3/25/2026
12545634	2813		Spring Circle South		46	411598	2	2	1 Story	3/31/2026
12387660	429		Grand	AVE	47	413000	4	1	2 Stories	2/6/2026

12500713	1068	N	Hainesville	RD	73	413500	3	1	Split Level	2/25/2026
12560779	1216		Darnell	DR	60	415000	3	2	1 Story	3/10/2026
12574817	940		Beckett Crossin	DR	60	415000	3	3	1 Story	3/27/2026
12505543	4109		Sarah	DR	99	420000	5+1 bsmt	3	2 Stories	3/20/2026
12538175	464		Ashford	LN	30	420000	4	3	2 Stories	3/9/2026
12555533	210	E	Lakeside	DR	61	420000	3	2	2 Stories	3/17/2026
12554934	524		PARK VIEW	CIR	20	421550	3	2	1 Story	2/28/2026
12521272	6296		Doral	DR	31	422500	3	2	1 Story	3/31/2026
12464977	1022		Estes	AVE	45	425000	3	2	1 Story	2/2/2026
12538923	438	W	Meadow Mist	LN	73	425000	4	2	2 Stories	2/20/2026
12559423	308		Mckinley	AVE	48	425000	2+1 bsmt	2	2 Stories	3/17/2026
12545868	27		Maple	AVE	47	425000	4	2	2 Stories	2/20/2026
12551489	619		Oxford	CT	46	425000	4	2	2 Stories	3/13/2026
12561829	11		Spinnaker	CT	30	427000	4	2	2 Stories	3/30/2026
12260403	533		Surryse	RD	47	429900	4	2	Raised Ranch	3/17/2026
12566416	1030		Lilac	CT	48	430000	3	2	2 Stories	3/16/2026
12528819	815		Tylerton	CIR	30	430000	3	2	2 Stories	2/17/2026
12494930	908		Mocking Bird	DR	2	430000	4	3	2 Stories	2/3/2026
12562194	137		Highwood	AVE	40	430000	2+1 bsmt	2	1 Story	2/24/2026
12528836	21061	W	Marion	AVE	60	430000	3	2	2 Stories	2/23/2026
12542421	90	N	Inverness	CT	73	430000	4	2	2 Stories	3/2/2026
12570705	34	E	Harbor	DR	47	430000	3	2	Raised Ranch	3/19/2026
12506912	2325		Carillon	DR	30	432000	3+1 bsmt	3	2 Stories	2/10/2026
12530294	1780		Centennial	DR	2	435000	5	3	2 Stories	3/3/2026
12558151	1122		Waverly	DR	46	435000	4	2	2 Stories	2/24/2026
12553427	260	S	Westminister	CT	73	435000	4	2	2 Stories	3/19/2026
12515710	870		March	ST	47	438000	4	2	2 Stories	3/16/2026
12507214	752		Kennedy	DR	2	439500	3	3	2 Stories	2/9/2026
12537504	230	N	Alleghany	RD	30	439900	3	3	1 Story	2/17/2026
12460624	927		Half Day	RD	35	440000	3	2	1 Story	3/3/2026
12562645	700	N	Lakeside	DR	61	440000	3	2	Split Level	3/31/2026
12551563	1917	W	River Oaks	DR	73	440000	5+2 bsmt	3	2 Stories	3/31/2026
12544321	842		Deep Woods	CT	30	440000	4	2	2 Stories	3/19/2026
12550327	34070	N	Lilac	AVE	30	440000	4	2	2 Stories	3/4/2026
12550577	794		Stillwater	CT	47	440000	4	2	Split Level w/ Sub	2/27/2026
12551092	1420		Madison	DR	89	440000	3	2	Split Level w/ Sub	2/27/2026
12550718	971		Windsor	RD	35	440500	3	2	1 Story	3/12/2026
12558678	1375		Heron	DR	2	442000	5	2	2 Stories	3/26/2026
12549639	32018		Savannah	DR	50	450000	4	2	2 Stories	3/27/2026
12546536	6930		Bennington	DR	31	450000	4+1 bsmt	2	2 Stories	3/20/2026
12542912	2982		Ravinia	CIR	60	450000	3	2	1 Story	3/13/2026
12504498	40418	N	South Newport	DR	2	450000	4	4	2 Stories	2/24/2026
12134494	1115		Sandwick	CT	35	450000	3	2	1 Story	2/19/2026
12566436	26900	W	Taylor	ST	10	450000	3	2	Split Level	3/5/2026

12532112	1636		Deerpath	CIR	96	451000	2+2 bsmt	3	1 Story	3/13/2026
12535124	17830	W	Winnebago	DR	30	452000	5	3	Raised Ranch	2/6/2026
12524803	2172		Prairie	TRL	73	453000	5	3	2 Stories	2/13/2026
12547208	2220	N	HILLCREST	CT	73	454000	4	4	2 Stories	3/2/2026
12563826	434		Country	PL	46	455000	4	2	2 Stories	2/7/2026
12553074	1076		Goldfinch	LN	2	455000	4	2	2 Stories	3/2/2026
12512551	1013		Park	AVE	46	460000	4	3	2 Stories	2/2/2026
12554349	680		Cypress Bridge	RD	47	461000	3	2	Split Level w/ Sub	3/6/2026
12572410	755		Darnell	LN	31	465000	4	3	Split Level	3/20/2026
12549674	32012		Savannah	DR	50	467000	4	2	2 Stories	3/31/2026
12530593	1343		Oxford	RD	15	467000	3	1	1 Story	2/26/2026
12521999	580		CEDAR LAKE	RD	46	470000	6	4	2 Stories	3/24/2026
12577812	1034		Tamarack	LN	48	470000	3	2	1 Story	3/25/2026
12512937	19738	W	Martin	DR	60	470000	4	3	2 Stories	3/31/2026
12575318	6063		Morningside	CT	31	471000	4	2	2 Stories	3/17/2026
12561301	498		Capital	LN	31	472111	5	2	2 Stories	3/27/2026
12511930	33485	N	Mill	RD	30	474000	3+2 bsmt	3	1 Story	2/27/2026
12560048	1042		Sanderling	CT	2	474900	4	2	2 Stories	3/27/2026
12295992	26980	N	Pierre	DR	60	475000	3+1 bsmt	3	1 Story	3/6/2026
12553745	170		Burr Oak	DR	47	475000	4	2	Raised Ranch	3/13/2026
12563499	374		Farmgate	CT	31	475000	4	2	Split Level w/ Sub	3/27/2026
12481696	21625	W	Ravine	DR	47	479900	3	3	2 Stories	2/25/2026
12553197	5		Wakefield	LN	89	480000	4	2	2 Stories	2/13/2026
12542125	1458	S	Wild Meadow	RD	73	480000	4	3	2 Stories	2/24/2026
12545379	269		Braxton	WAY	30	480000	4	2	2 Stories	2/23/2026
12550160	17635	W	Windslow	DR	30	480000	4	2	2 Stories	2/27/2026
12517547	77		BRIDLEPATH	DR	46	484000	4	2	2 Stories	2/9/2026
12556700	824		Spring	DR	46	485000	2	2	1 Story	2/11/2026
12503079	913		Amber	LN	46	485000	3	2	1 Story	2/13/2026
12556036	521		Deerfield	RD	15	485000	3	2	2 Stories	3/2/2026
12533500	2409		Bluewater	DR	84	485000	4	2	2 Stories	2/27/2026
12490199	1145		Edgewater	LN	2	485000	4	2	1 Story	3/10/2026
12496479	246		Telluride	LN	20	488000	4+1 bsmt	3	2 Stories	2/20/2026
12526828	968		Knowles	RD	31	490000	4	3	2 Stories	3/16/2026
12541160	760		CHECKER	DR	89	490000	4	3	Raised Ranch	2/26/2026
12549676	32006		Savannah	DR	50	495000	4	2	2 Stories	2/13/2026
12551936	31998		Savannah	DR	50	498000	4	2	2 Stories	3/23/2026
12534051	839		Aspen	DR	89	500000	3	2	1 Story	2/17/2026
12561365	18627	W	LAZY ACRE	RD	46	500000	5	3	2 Stories	3/4/2026
12553487	7390		Bittersweet	DR	31	500000	4	2	2 Stories	3/30/2026
12530838	1194		Dayton	RD	89	501000	3	1	2 Stories	3/3/2026
12491378	1075		Suffolk	CT	31	502000	3	2	1 Story	2/25/2026
12492112	116	E	Monaville	RD	46	505000	6	3	2 Stories	3/16/2026
12553214	325		CEDAR RIDGE	DR	46	508000	4	2	2 Stories	3/6/2026

12571054	1361		Brandywyn	LN	89	508000	3	2	2 Stories	3/20/2026
12543993	958		Pheasant Ridge	DR	47	508000	4	2	Split Level	2/27/2026
12544257	2589		Savanna	DR	84	510000	4	2	2 Stories	2/27/2026
12530226	1824		Harrison	AVE	60	510000	4	2	2 Stories	2/20/2026
12519116	1870		Sterling Heights	CT	2	512500	4	3	2 Stories	3/9/2026
12554984	25235	W	Hermosa	AVE	84	515000	5	2	2 Stories	3/23/2026
12590199	36856	N	Deer Trail	DR	46	515000	4	3	2 Stories	3/25/2026
12561005	455		Chicory	LN	89	515900	5	3	2 Stories	3/27/2026
12567010	731		Saddlewood	DR	84	520000	4	2	2 Stories	3/16/2026
12557062	275	N	Fiore	PKWY	61	520000	3	2	2 Stories	3/20/2026
12467992	32381	N	Forest	DR	30	520000	4	3	2 Stories	3/26/2026
12559365	1380		Larchmont	DR	89	520000	4	2	Split Level	3/11/2026
12429984	666		Barberry	RD	35	520000	3	2	2 Stories	2/25/2026
12545753	505		Cypress Bridge	RD	47	520000	3	2	Split Level w/ Sub	3/11/2026
12497569	18466	W	Springwood	DR	30	520000	4+1 bsmt	3	2 Stories	3/2/2026
12493753	1664		Brighton	DR	60	522500	5	3	2 Stories	2/17/2026
12527459	1832		Harrison	AVE	60	522500	4	3	2 Stories	3/12/2026
12559751	84		Foxboro	LN	31	525000	4+1 bsmt	2	2 Stories	3/13/2026
12572530	182		Montclair	RD	61	535000	4	2	2 Stories	3/20/2026
12531218	994		Reserve	CT	20	535000	4	2	2 Stories	3/13/2026
12420950	630		Hermitage	DR	15	535000	4	2	2 Stories	2/6/2026
12531331	6712		PERKINS	PKWY	20	535000	4	3	2 Stories	2/20/2026
12462731	24570	W	Middle Fork	RD	10	538000	4	2	2 Stories	2/17/2026
12550274	490		Nuthatch	WAY	46	540000	4	3	2 Stories	2/22/2026
12566851	885		Portwine	RD	15	540000	5	3	2 Stories	3/9/2026
12541575	588		Applegate	LN	47	540000	4	2	2 Stories	3/13/2026
12570453	509		Blazing Star	DR	46	541000	5	3	2 Stories	3/31/2026
12573774	950		Brookside	LN	15	549000	3	2	Split Level	3/31/2026
12548223	375		Wicks	ST	30	549900	3	1	2 Stories	3/6/2026
12557795	591		Salceda	LN	60	550000	5	2	2 Stories	3/27/2026
12575020	713		Dawes	ST	48	550000	5	2	2 Stories	3/16/2026
12511873	735		Jonquil	TER	15	550000	4	2	2 Stories	2/5/2026
12533165	4837		Middle	RD	31	550000	4	2	2 Stories	2/3/2026
12423537	1062		Dearborn	LN	61	550000	4	2	2 Stories	2/6/2026
12537146	1053		Deerfield	RD	15	551000	3	2	2 Stories	2/17/2026
12533340	681		Windemere	LN	47	552000	4	2	Split Level	2/18/2026
12546272	47	N	Sterling Heights	RD	61	555550	3	2	2 Stories	2/26/2026
12549765	22182	W	Little Pond	RD	47	557500	4	2	2 Stories	3/10/2026
12560010	597		Treetop	LN	31	560000	4+1 bsmt	3	2 Stories	3/20/2026
12546880	1206		Griffith	RD	45	560000	3	1	2 Stories	2/5/2026
12538911	631		Cortland	DR	47	562000	4	2	2 Stories	2/18/2026
12560515	800		Windemere	LN	47	563000	4	2	Split Level w/ Sub	3/13/2026
12547925	768		Interlaken	DR	47	565000	4	2	2 Stories	2/11/2026
12529479	600		Crosswind	LN	46	567355	3+1 bsmt	3	2 Stories	2/19/2026

12569476	505		Lange	CT	48	575000	4	2	1 Story	3/16/2026
12564852	1650		Lake Eleanor	DR	15	580000	4	2	1 Story	3/27/2026
12525753	3001		Ravinia	CIR	60	584000	3	3	1 Story	2/27/2026
12492080	62	S	Fiore	PKWY	61	585000	4	2	2 Stories	3/6/2026
12548497	1110		Cedar Creek	DR	47	585000	3	2	2 Stories	3/20/2026
12531307	1317		Liverpool	LN	60	585000	4	2	2 Stories	3/16/2026
12558945	437		Red Cedar	RD	46	593750	5	3	2 Stories	3/12/2026
12552526	728		DARBY	CT	61	595000	3	3	2 Stories	2/23/2026
12560077	26083	W	Calhoun	AVE	2	595000	3	2	2 Stories	3/30/2026
12570796	91		Manchester	DR	89	596000	3	2	2 Stories	3/31/2026
12554096	569		Blazing Star	DR	46	599900	4+1 bsmt	3	2 Stories	2/26/2026
12556982	17804	W	Pond Ridge	CIR	31	600000	5	2	2 Stories	3/31/2026
12566895	689	E	Illinois	RD	45	600000	2+2 bsmt	2	1 Story	3/16/2026
12553325	865		Sterling Heights	DR	2	600000	4	4	2 Stories	3/18/2026
12503189	7215		Viscaya	DR	81	600000	3	3	2 Stories	2/5/2026
12541694	3		Jane	CT	47	600000	3	2	1 Story	2/27/2026
12521625	141		Park	AVE	30	600000	4	3	2 Stories	3/5/2026
12483475	135		Rue Touraine		10	600000	4	2	2 Stories	2/27/2026
12552516	119	E	Ellis	AVE	48	605000	3+1 bsmt	2	1 Story	3/23/2026
12552627	1327		Larchmont	DR	89	605000	4	2	Split Level w/ Sub	2/26/2026
12548761	928		Shootingstar	RD	30	605000	4	2	2 Stories	2/17/2026
12529631	600		Ivy	CT	47	608000	4	2	2 Stories	2/20/2026
12544684	11644	W	Elmwood	PL	15	610000	4	2	2 Stories	2/13/2026
12525165	2558		Savanna	DR	84	610000	4	4	2 Stories	2/17/2026
12548733	7437		Bittersweet	DR	31	611000	4+1 bsmt	3	2 Stories	2/11/2026
12543143	2233		Heathercliff	DR	48	615000	3	2	Split Level	3/13/2026
12521934	1211		Parliament	CT	48	615000	4	2	2 Stories	2/23/2026
12493650	6150		Oakmont	LN	31	615000	5+1 bsmt	3	2 Stories	3/11/2026
12562479	1177		RIDGE	RD	35	615000	3+1 bsmt	2	1 Story	3/30/2026
12501833	111		Midway	LN	61	620000	4	2	2 Stories	2/3/2026
12557353	617		Pleasant	AVE	35	625000	3	2	2 Stories	3/16/2026
12529999	3806		Ogden	LN	60	625000	2	2	1 Story	2/26/2026
12563985	138		Oak	ST	47	625000	4	2	Multi-Level	3/25/2026
12530282	503		Roosevelt	DR	48	625000	4	2	2 Stories	2/27/2026
12557576	1		Open	PKWY	47	626000	4	3	2 Stories	2/23/2026
12530472	321		Newman	CT	44	627000	5	3	2 Stories	3/6/2026
12577037	126		COPPERWOOD	DR	89	630000	3	2	2 Stories	3/31/2026
12538257	203		Park	AVE	45	630000	4	2	1.5 Story	2/17/2026
12543671	850		Evergreen	WAY	35	630000	3	2	2 Stories	2/24/2026
12523925	1653		McCraren	RD	35	630000	4	2	2 Stories	2/19/2026
12564855	29599	N	Birch	AVE	44	631000	3+1 bsmt	3	2 Stories	3/13/2026
12404999	1277		Kessler	DR	60	634022	3	2	2 Stories	2/9/2026
12516507	187		Rabbit Run		41	635000	5	4	2 Stories	2/13/2026
12513717	523	N	Ela	RD	10	635000	4	2	2 Stories	2/27/2026

12524297	24423	W	Hunters	LN	10	640000	4	3	1 Story	3/13/2026
12539662	15043	W	Buckley	RD	48	643000	4	3	2 Stories	2/6/2026
12511287	333		Birchwood	AVE	15	645000	5	2	2 Stories	3/2/2026
12450083	1166		Kessler	DR	60	646084	4	2	2 Stories	3/27/2026
12541159	6		Saint Ives	LN	61	647900	4	2	2 Stories	2/9/2026
12527939	336		Rivershire	CT	69	650000	3	2	2 Stories	3/9/2026
12522402	28		Plymouth	CT	69	650000	6	3	2 Stories	2/9/2026
12563459	680		Lions	DR	47	655000	4	2	2 Stories	3/18/2026
12572169	29644	N	Birch	AVE	44	660000	4	3	2 Stories	3/27/2026
12525397	635	E	Golf	RD	48	660000	4	2	2 Stories	2/11/2026
12408405	1266		Thorndale	LN	47	665000	4	2	2 Stories	3/11/2026
12577324	120		Arthur	AVE	20	665000	3	3	2 Stories	3/27/2026
12539526	1168		Vineyard	DR	31	675000	5	3	2 Stories	2/27/2026
12548773	1257		Forest	AVE	35	675000	3	2	1.5 Story	3/6/2026
12556988	6255		Murifield	DR	31	680000	6	4	2 Stories	3/7/2026
12522000	24400	N	Kelsey	RD	10	690000	4	3	2 Stories	3/27/2026
12552060	40354	N	Belle Foret	DR	83	690000	3	3	2 Stories	3/10/2026
12405383	1186		Kessler	DR	60	691590	5	3	2 Stories	2/25/2026
12558384	25146	N	West Tower	DR	10	692500	4	2	2 Stories, Hillside	3/13/2026
12541982	16231	W	Port Clinton	RD	69	695000	6	4	2 Stories	3/9/2026
12500922	517		Appletree	LN	15	695000	4+1 bsmt	3	Split Level w/ Sub	2/13/2026
12517150	23068	N	Pinehurst	DR	47	699000	3	2	1 Story	3/13/2026
12554151	1628		Brentwood	DR	60	700000	4	2	2 Stories	3/30/2026
12564909	2980		Trail Crest	LN	46	700000	4+1 bsmt	5	2 Stories	3/30/2026
12545205	20205	N	Lea	RD	10	700000	3	2	1 Story	3/6/2026
12474228	3706		Canton	CIR	60	700000	3	2	1 Story	3/16/2026
12506138	280		Cypress	LN	48	700000	4	3	Split Level w/ Sub	2/10/2026
12432379	1257		Kessler	DR	60	701108	5	3	2 Stories	2/26/2026
12528198	643		Broadview	AVE	35	703000	3	1	1.5 Story	2/27/2026
12556466	1275		Country Club	RD	47	707000	4	3	2 Stories	3/20/2026
12438954	1239		Cambridge	CT	35	710000	4	2	Multi-Level	2/18/2026
12519168	3374		Sage	CIR	60	715000	4	2	2 Stories	3/6/2026
12542331	1770		Overland	TRL	15	715000	3	2	1 Story	3/9/2026
12546652	71		Red Oak	LN	35	715000	5	2	2 Stories	2/27/2026
12524906	2880		Western	AVE	35	720000	4	3	2 Stories	3/9/2026
12471068	5205		Notting Hill	RD	31	720000	4	2	2 Stories	2/12/2026
12529179	15		Butterfield	RD	47	720000	5	3	2 Stories	2/23/2026
12522053	328		Roslyn	RD	10	720013	4	2	2 Stories	2/9/2026
12514903	124	W	Old Elm	RD	45	722500	2+1 bsmt	2	1 Story	3/3/2026
12534716	493		Valhalla	TER	61	725000	3+1 bsmt	3	2 Stories	2/6/2026
12533099	60	E	Fabish	DR	89	725000	4	2	2 Stories	3/20/2026
12526627	827		5th	AVE	48	725000	4	2	2 Stories	2/19/2026
12556443	26225	N	Hickory	RD	60	730000	4	3	1 Story	3/20/2026
12550659	22		Wedgewood	DR	47	730000	4	3	2 Stories	3/9/2026

12552794	63		Franklin	PL	45	734000	3	2	1 Story	2/23/2026
12535915	3321	N	Bayview	LN	50	740000	3	2	2 Stories	3/11/2026
12501435	3399		Krenn	AVE	35	742000	3	2	1 Story	3/2/2026
12546823	5		Hawthorn Ridge	DR	47	749990	5	3	2 Stories	3/25/2026
12545702	3349		University	AVE	35	750000	4	2	Split Level	2/20/2026
12545574	626		Barberry	RD	35	750000	4	2	Split Level w/ Sub	2/10/2026
12547882	236	E	Prospect	AVE	44	750000	4	3	2 Stories	2/17/2026
12537629	1986	S	Egret	CT	48	755000	4+1 bsmt	3	2 Stories	2/2/2026
12549664	840		Hawthorne	LN	48	755000	4	2	2 Stories	2/27/2026
12546804	1211		Norman	LN	15	757000	4	2	2 Stories	2/5/2026
12556334	21032	N	Crestview	DR	10	760000	4	2	1.5 Story	3/20/2026
12532408	431	E	Oakwood	DR	10	762250	5	5	2 Stories	2/6/2026
12536047	2830		Lexington	LN	35	763000	4	2	2 Stories	3/18/2026
12536426	29860	N	River	DR	48	765000	3	2	1 Story	2/3/2026
12546244	120		OLD BARRINGT(	RD	10	769000	5	2	1.5 Story	3/27/2026
12435928	1		Hawthorn Ridge	DR	47	769990	4	2	2 Stories	2/27/2026
12572938	2112		Park	LN	35	775000	3	2	2 Stories	2/13/2026
12540884	497		Thorndale	DR	89	775000	4+1 bsmt	3	2 Stories	3/27/2026
12535098	16280		W Woodbine	CIR	61	780000	4	3	1 Story	3/10/2026
12530718	3		Queens	WAY	69	780000	5	3	2 Stories	2/11/2026
12498354	312		Pine	ST	15	782500	4	2	2 Stories	2/20/2026
12449329	21742		N Ashley	ST	47	785000	4	2	2 Stories	2/13/2026
12565894	23		Old Barrington	CT	10	795000	4	2	2 Stories	3/26/2026
12525783	606		Paddock	LN	48	799900	3+1 bsmt	2	2 Stories	3/6/2026
12453562	4		Hawthorn Ridge	DR	47	799990	4	2	2 Stories	2/13/2026
12538989	945		Villas	CT	35	800000	3	2	2 Stories	2/10/2026
12564064	40857	N	Park	AVE	2	802500	3	3	2 Stories	3/30/2026
12509266	2544		Shenandoah	LN	47	810000	5	2	2 Stories	2/27/2026
12539156	26651	N	Pheasant	TRL	84	810000	5	4	Multi-Level	2/6/2026
12494594	835		Yale	LN	35	810000	5	3	3 Stories	3/13/2026
12470326	179		Sycamore	DR	47	810000	4+1 bsmt	4	2 Stories	2/24/2026
12511457	1625		Churchill	CT	48	815000	3	2	2 Stories	2/11/2026
12500445	5564		Old Field	RD	47	818000	4	3	2 Stories	3/24/2026
12539725	1		Sherman	CT	47	820000	4	3	2 Stories	3/17/2026
12447095	1		SANDPIPER	LN	47	820000	6	4	2 Stories	2/23/2026
12557835	1240		Eaton	CT	35	820000	4	2	Split Level w/ Sub	3/18/2026
12476209	1545		Chickamauga	LN	47	822450	5	4	2 Stories	3/17/2026
12555775	2527		Checker	RD	47	830000	5	3	2 Stories	3/9/2026
12540583	185		Cold Spring	RD	10	835000	5	2	2 Stories	2/6/2026
12548199	1500		Gordon	TER	15	835000	4	2	2 Stories	3/24/2026
12495216	1171		Omalley	DR	47	835000	4	3	2 Stories	3/26/2026
12298856	22167	W	Casa Bella View		47	840110	4+1 bsmt	4	1 Story	3/11/2026
12494560	403	N	WHITE DEER	TRL	61	845000	4+1 bsmt	4	2 Stories	2/12/2026
12501855	4420		Stonehaven	DR	47	845000	4	3	2 Stories	2/17/2026

12519100	290		Cold Spring	RD	10	850000	5	2	2 Stories	3/2/2026
12545759	1232		Manassas	LN	47	851369	4	2	2 Stories	2/26/2026
12548294	8017		Insignia	CT	47	852000	4	3	2 Stories	3/11/2026
12567881	1477		Oakwood	AVE	35	855000	3	2	2 Stories	3/27/2026
12544863	2446		Western	AVE	35	861000	4	2	2 Stories	3/3/2026
12553343	930		King Richards	CT	15	861050	4	2	2 Stories	3/18/2026
12513356	22218	W	Casa Bella View		47	862984	4	3	1 Story	2/11/2026
12558937	1285		Montgomery	DR	15	864000	4	3	1 Story	3/16/2026
12556422	41		Canterbury	RD	69	865000	4	2	2 Stories	3/17/2026
12478648	6		Steeplechase	DR	47	865000	4	2	2 Stories	3/16/2026
12522916	6		Twin Eagles	CT	47	867000	4	4	2 Stories	3/13/2026
12581551	20707	N	Oliver	CT	47	867253	4	3	2 Stories	2/20/2026
12486579	5452	N	Tall Oaks	DR	47	875000	4	3	2 Stories	2/26/2026
12561672	1632		Village Green	CT	15	875000	5	2	Split Level w/ Sub	3/19/2026
12567304	275		Saddle Back	RD	61	880000	4	2	2 Stories	3/23/2026
12479911	14960	W	21st	ST	83	880000	5	4	1.5 Story	2/6/2026
12547914	568		Burton	AVE	35	885000	3	2	2 Stories	3/2/2026
12523154	14131	W	Rodmell	CT	48	886875	5+1 bsmt	4	2 Stories	2/6/2026
12513664	2888		Whispering Oak	CT	89	890000	5	2	2 Stories	2/13/2026
12486244	22079		Casa Bella View		47	893255	3	3	1 Story	2/4/2026
12565900	315		Minear	DR	48	897000	4	2	2 Stories	3/20/2026
12538565	3		Turnbury	CT	47	899900	4	3	2 Stories	2/27/2026
12478058	21		Hawthorn Ridge	DR	47	899990	4	2	2 Stories	3/25/2026
12513197	24881	N	Black Walnut	TER	13	900000	4	4	2 Stories	3/12/2026
12493628	23276	N	Birchwood	LN	15	902500	4	4	2 Stories	2/19/2026
12496743	205		Bradford	CT	44	905000	4	3	2 Stories	3/23/2026
12548789	4		Crystal Downs	DR	47	920000	4	3	2 Stories	3/27/2026
12569993	2640		FOREST GLEN	TRL	15	924900	4+1 bsmt	3	1 Story	3/23/2026
12558555	1912		Old Briar	RD	35	925000	4	2	1 Story	2/25/2026
12525051	454	W	Sheridan	PL	44	925000	4	2	Split Level	3/2/2026
12455971	2710		Priscilla	AVE	35	925000	4	3	2 Stories	2/18/2026
12498087	1763		Country Club	DR	47	925000	4	4	2 Stories	2/13/2026
12571012	26271	W	Merton	RD	10	925000	5	4	2 Stories	3/27/2026
12484586	19330	W	Lake View	AVE	60	925000	4	3	2 Stories	3/9/2026
12549780	2008		Jordan	TER	89	949000	5	3	2 Stories	3/25/2026
12581726	2062	N	Broadmoor	LN	61	950000	4	3	2 Stories	3/31/2026
12536114	1210		North	AVE	35	950000	5+1 bsmt	4	Multi-Level	3/3/2026
12566251	1802		Princeton	CT	45	950000	3	2	2 Stories	3/24/2026
12568065	435		Kingston	TER	15	950000	4	3	1 Story	3/23/2026
12519172	5		Kildare	CT	15	960018	4	2	2 Stories	2/5/2026
12512855	2419		Riverwoods	RD	15	980000	6	4	2 Stories	2/6/2026
12532444	304		Surrey	LN	69	990000	4	2	2 Stories	2/27/2026
12544770	208		Surrey	LN	69	1000000	4	2	2 Stories	2/23/2026
12447385	1060		LIVINGSTON (L(	AVE	35	1010000	3	2	2 Stories	3/13/2026

12578709	880		Symphony	ST	45	1010000	3+1 bsmt	3	2 Stories	3/27/2026
12539939	22		Edgewood	CT	15	1018000	4+1 bsmt	5	2 Stories	3/25/2026
12568911	434		Lakeside Manor	RD	35	1020000	5	3	2 Stories	3/31/2026
12269138	206		Warwick	RD	45	1022000	4	2	2 Stories	2/27/2026
12490361	1419		Linden	AVE	15	1025000	4	2	2 Stories	2/24/2026
12547355	399	E	Deerpath	RD	45	1025000	5	3	3 Stories	3/6/2026
12535401	1		Astor	CT	69	1035000	4	2	2 Stories	2/17/2026
12493262	375		Ravine	DR	35	1050000	3	3	2 Stories	2/27/2026
12466890	11		Fox Tail	CT	15	1050000	4	2	2 Stories	3/13/2026
12550747	435		Carlisle	AVE	15	1060000	5	3	Split Level w/ Sub	3/31/2026
12522783	5	N	Empress	DR	47	1094000	5	4	2 Stories	3/20/2026
12531191	207	E	Prospect	AVE	44	1099000	4	2	2 Stories	2/10/2026
12444201	21265	W	East Cuba	RD	47	1100000	4+1 bsmt	4	1 Story, Hillside	2/27/2026
12574508	1302		Hazel	AVE	15	1109000	4+1 bsmt	3	2 Stories	3/27/2026
12490574	1280		Lawrence	AVE	45	1110000	7	4	2 Stories	2/2/2026
12537217	721		Meadow	LN	48	1125000	5	3	2 Stories	3/20/2026
12461918	815	E	Glendale	RD	48	1125000	4	4	2 Stories	2/3/2026
12538274	27855	W	Main	ST	84	1150000	3	3	1 Story	3/13/2026
12492825	55		Trowbridge	CIR	44	1150000	5	3	2 Stories	3/16/2026
12499556	3287		Western	AVE	35	1150000	4	5	Other	3/3/2026
12448395	15	S	Wynstone	DR	10	1175000	6	4	3 Stories	3/31/2026
12545164	38		FOX	TRL	69	1175000	5	3	2 Stories	3/18/2026
12528410	177		Washington	RD	45	1175000	5	3	3 Stories	3/30/2026
12498958	22292	N	Prairie	LN	47	1180000	4	3	2 Stories	3/31/2026
12519943	22206	N	Prairie	LN	47	1180000	5	5	2 Stories	2/2/2026
12470383	5727		Hampton	DR	47	1195000	6	5	2 Stories	2/26/2026
12550062	175		Margate	CT	44	1200000	4	3	2 Stories	2/26/2026
12558513	749	E	Sunnyside	AVE	48	1205000	5	3	2 Stories	3/30/2026
12519512	1832		Eastwood	AVE	35	1225000	4	3	2 Stories	3/2/2026
12559080	516		Council	CIR	61	1249500	4+1 bsmt	5	2 Stories	2/20/2026
12531937	135		Lakewood	PL	35	1250000	4	2	1 Story	2/26/2026
12557598	1127		Kenton	RD	15	1250000	4+1 bsmt	4	2 Stories	3/16/2026
12552560	1831		Farm	RD	45	1255000	5	2	2 Stories	2/20/2026
12538819	1878		Sunset	RD	35	1260000	4+1 bsmt	3	2 Stories	3/27/2026
12557108	730		Sheridan	RD	35	1265000	4	3	1 Story	2/26/2026
12551514	1165		Linden	AVE	15	1277000	5	4	2 Stories	3/19/2026
12541050	135	S	Maywood	RD	45	1280000	6	4	1.5 Story	3/16/2026
12481843	1448		Lawrence	AVE	45	1285000	5	3	2 Stories	3/9/2026
12542210	165		Haverton	WAY	10	1295000	5	4	2 Stories	2/27/2026
12518738	114	W	Center	AVE	44	1299000	4+1 bsmt	5	2 Stories	3/17/2026
12397588	2514		Hidden Oak (LO	CIR	35	1299900	3+1 bsmt	3	2 Stories	3/13/2026
12456054	250	S	Sheridan	RD	45	1300000	5	4	1.5 Story	3/26/2026
12552407	3390		Old Mill	RD	35	1300000	5+1 bsmt	5	2 Stories	3/31/2026
12527959	1795		Wilmot	RD	15	1310000	5	4	2 Stories	2/12/2026

12567113	317		Vincent	CT	44	1325000	4	2	2 Stories	3/17/2026
12547479	262	E	Foster	PL	45	1330000	4	2	Split Level w/ Sub	3/17/2026
12528684	21426	N	Prestwick	DR	10	1350000	4	4	2 Stories	2/18/2026
12463879	2514		Shoal Creek	CT	15	1350000	4+1 bsmt	4	2 Stories	2/18/2026
12545209	216	E	Scranton	AVE	44	1350000	4	3	2 Stories	2/13/2026
12551608	835		Northwoods	RD	15	1350000	4	2	1 Story	2/13/2026
12522688	214		Surrey	LN	69	1350000	5	3	2 Stories	2/5/2026
12559682	2085		Stirling	RD	15	1375000	5	4	2 Stories	3/27/2026
12539119	1560		Samanthas	WAY	15	1375000	4+1 bsmt	4	2 Stories	2/17/2026
12473392	954		Osterman	AVE	15	1420000	4+1 bsmt	4	2 Stories	3/12/2026
12572995	1420		Crowe	AVE	15	1450000	5+1 bsmt	4	2 Stories	3/31/2026
12546900	689		Crofton	AVE	35	1475000	3	2	1 Story	2/20/2026
12536958	412		Woodland Chas	LN	61	1500000	4	5	2 Stories	2/26/2026
12545514	1005		Hiawatha	LN	15	1510000	5	4	2 Stories	3/9/2026
12569929	528		Linden	AVE	45	1550000	4+1 bsmt	3	2 Stories	3/31/2026
12544394	370		Briar	LN	35	1565000	5+1 bsmt	5	2 Stories	3/2/2026
12434144	14875		Creekside Path		48	1575000	5	4	2 Stories	2/6/2026
12499430	1816		Rosemary	RD	35	1610000	4+1 bsmt	4	2 Stories	2/18/2026
12535227	14840		Creekside	PTH	48	1630000	5	4	2 Stories	2/28/2026
12547676	90	E	Woodland	RD	45	1675000	3+1 bsmt	3	2 Stories	3/2/2026
12513656	49		Green Bay	RD	44	1725000	5	5	2 Stories	3/20/2026
12546311	1950	W	Southmeadow	LN	45	1725000	4+1 bsmt	4	2 Stories	3/6/2026
12518815	216	E	Sheridan	PL	44	1749000	4+1 bsmt	4	2 Stories	2/24/2026
12532835	1330		Kurtis	LN	45	1750000	5	7	2 Stories	3/31/2026
12535906	5881		Teal	LN	47	1755000	6+1 bsmt	5	2 Stories	3/19/2026
12445133	1150		Highland	AVE	45	1770000	4+1 bsmt	4	2 Stories	2/13/2026
12466618	1401	W	Everett	RD	45	1810000	4+1 bsmt	6	2 Stories	2/13/2026
12491934	1550		Ryders	LN	35	1825000	4	3	1 Story	2/13/2026
12542362	1436	S	Estate	LN	45	1865000	5	4	1 Story	3/4/2026
12539309	5521		Churchill	LN	48	1900000	5+1 bsmt	4	2 Stories	3/10/2026
12500641	73		Bexley	CT	10	2100000	6	5	2 Stories	3/27/2026
12374133	166	N	Buckley	RD	10	2200000	5	5	2 Stories	3/25/2026
12416326	442		Michigamme	LN	45	2300000	5+1 bsmt	6	2 Stories	3/11/2026
12496830	1090		Evergreen	DR	45	2400000	4+1 bsmt	5	2 Stories	2/4/2026
12565966	1284	N	Sheridan	RD	45	2500000	6	4	2 Stories	3/18/2026
12540009	27802	N	Owens	RD	60	2800000	2+1 bsmt	2	1 Story	3/31/2026
12131769	1352	S	Estate	LN	45	3400000	9	11	3 Stories	2/5/2026
12300398	25164	W	SUNSET	LN	46	3825000	6	8	2 Stories	3/30/2026
12212636	1955		Windridge	DR	45	3910579	4+1 bsmt	5	2 Stories	2/2/2026
12260502	347		Bluffs Edge	DR	45	8300000	6+2 bsmt	8	2 Stories	3/21/2026

Median Sales Price: $430,000 x .95 = $408,500

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:

HOME amount per unit	Minimum Period of Affordability
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:

	Down Payment
	Loan Principal Paid
	Current Loan Amount
	Capital Improvement Value
+	House Value Change, per HPI
	Maximum Sales Price

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:

	Down Payment
	Capital Improvement Value
	Loan Principal Paid
+	House Value Change, per HPI
	Fair Return to Seller

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:

	Original Purchase Price
	Homeowner share of appreciation
+	Capital Improvement Value
	Fair Return to Seller

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.

Community Development LakeCounty

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

Last Revised April 2022

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

Eligibility Evaluation Policy

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

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

- All program participants must have an initial consultation with a case manager or other authorized representative who can determine eligibility and the appropriate type of assistance needed.
- A Staff Certification form must be completed with each eligibility evaluation.

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

1. Written third-party referral by another housing or service provider (including HMIS recorded referral).
2. Written observation by the outreach worker.
3. Certification by the individual or head of household seeking assistance stating that (s)he was living on the streets or in a shelter.

- For individuals exiting an institution – one of the above forms of evidence and:
  - Discharge paperwork or written/oral referral, or
  - Written record of intake worker's due diligence to obtain above evidence and certification by individual that they exited institution

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

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

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

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

- Oral statement by the individual or head of household seeking assistance that they are fleeing. This statement is documented by a self-certification or by the caseworker. Where the safety of the individual or family is not jeopardized, the oral statement must be verified; <u>and</u>
- Certification by the individual or head of household that no subsequent residence has been identified; <u>and</u>
- 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; <u>and</u>
- Certification that the individual or head of household had no permanent housing in the last 60 days; <u>and</u>
- 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; <u>and</u>
- Documentation of special needs <u>or</u> 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; <u>and</u>
  - Meets ONE of the following conditions:
    - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
    - Is living in the home of another because of economic hardship;
    - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
    - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
    - Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
    - Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or

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

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

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

Eligibility for Continued Assistance

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

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

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

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

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

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

Homeless Services Coordination Policy

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

All ESG-funded programs must participate in the Lake County Homeless Management Information System (HMIS), commonly known as ServicePoint. Only programs that are specifically forbidden by other statutes or regulations (e.g., domestic violence victim service providers) may not participate. All HMIS-participating agencies must collect and maintain common data fields as determined by the HMIS Administrator and HMIS Committee, considering all relevant regulations. Street Outreach providers will keep cases open for 90 days after the last contact, consistent with the HMIS policies. These common practices will be to ensure services are coordinated among organizations – one client, one record. If applicable, post exit assessment will be conducted to ensure services were no longer required.

Lake County worked in concert with the Lake County Coalition for the Homeless, which serves as the Continuum of Care for IL-502 Waukegan/North Chicago/Lake County, to develop a robust system for Coordinated Entry that is tailored to the local need. All ESG-funded providers are expected to comply with the Coordinated Entry policies to assure timely referral to housing providers and engage in appropriate diversion activities. Please reference the Lake County Coalition for the Homeless Coordinated Entry Policies and Procedures for more detail.

Finally, all ESG-funded programs must send a representative to the meetings of the Lake County Coalition for the Homeless. Participation in at least one committee is also required. Failure to attend may result in penalties on future applications.

Prioritization Policies

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

Homelessness Prevention

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

The "but for" rule can be documented with the following:

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

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

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

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

Rapid Re-Housing

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

Street Outreach

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

Rent & Utility Cost Sharing Policy

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 households with positive exits from street outreach
- Percentage of adult participants who maintain or increase their income

For Homeless Prevention Programs (except legal services) and Rapid Rehousing Programs:

- Percentage of households who remain in permanent housing six months after their exit from the program

Landlord Incentives

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

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

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

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

PUBLIC HEARING NOTICE

Lake County Community Development

March 11, 2026 at 3:30 PM
Lake County Administration Building – 10th Floor Assembly Room
18 N County St, Waukegan, IL 60085

Remote attendance is available via Zoom:

https://us02web.zoom.us/j/81157844340

PUBLIC HEARING – PROGRAM YEAR 2026 FUNDING RECOMMENDATIONS

A public hearing on Lake County Community Development Program Year 2026 (PY26) funding will be held at the March 11, 2026, Housing and Community development Commission (HCDC) meeting. PY26 funding recommendations for Community Development Block Grant Program (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG, and Lake County Affordable Housing Program (LCAHP) funds will be presented at the meeting. An important part of the process is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff prior to the meeting date at 847.377.2475.

Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, March 11, 2026, 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 847.377.2475, 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.

CHICAGO TRIBUNE
media group

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Certificate of Publication:

Order Number: 39312
Purchase Order: Public Hearing

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News Sun Classified. The Lake County News Sun Classified 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 Classified. The first publication of the notice was made in the newspaper, dated and published on 3/6/2026, and the last publication of the notice was made in the newspaper dated and published on 3/6/2026.

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

PUBLICATION DATES: **6 Mar 2026**.

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

7 Mar 2026, by

Chicago Tribune Company

Jeremy Gates

PUBLIC HEARING NOTICE

ke County Community Developme
March 11, 2026 at 3:30 PM
ke County Administration Buildin
10th Floor Assembly Room
8 N County St, Waukegan, IL 6008
Remote attendance is available vi
Zoom:
ps://us02web.zoom.us/j/81157844

PUBLIC HEARING – PROGRAM YEAR 2026 FUNDING RECOMMENDATIONS
A public hearing on Lake County Community Development Program Year 2026 (PY26) funding will be held at the March 11, 2026, Housing and Community development Commission (HCDC) meeting. PY26 funding recommendations for Community Development Block Grant Program (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grant Program (ESG), Lake County Opioid Settlement Funds (OSF), Lake County Video Gaming Revenue funds (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.

PUBLIC HEARING – AMENDMENT TO 2025 ANNUAL ACTION PLAN
This notice announces proposed amendments to the Program Year 2025 (PY25) Annual Action Plan (AAP). As part of the amendment process, a public hearing will be held on March 11, 2026. The public comment period for the AAP amendments shall open on March 6, 2026 and will close on April 6, 2026. The Lake County HCDC will hold a Public Hearing to discuss the amendments.

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). Proposed amendments to the PY25 AAP update the Consortium's federally funded housing and community development activities through April 30, 2026. Copies of the AAP will be available, beginning March 6, 2026, on the County's website at https://www.lakecountyil.gov/1944/Action-Plan and upon request.

PUBLIC COMMENTS
Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, March 11, 2026, 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

Chicago Tribune - chicagotribune.com
160 N Stetson Avenue, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 222-4014

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 847.377.2475, 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.
March 6, 2026 - 39312

CHICAGO TRIBUNE media group

Campaign No.	39312
Today's Date	3/5/2026
P.O. Number	Public Hearing
Sales Rep	Carmona,Yesenia

bill-to

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

advertiser

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

Campaign Summary

Description	Public Hearing
Start Date	3/6/2026
End Date	3/6/2026
Currency	

Cost Summary

Total	**$136.26**

Campaign Line Items

Line No.	Product	Description	Issue / Run Date	Quantity	Size
176334	Public Notices	Legal Online	3/6/2026 3/6/2026	1	
176333	Lake County News Sun Classified	Legal Notice	3/6/2026	1	1x9.688

PUBLIC HEARING NOTICE

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March 11, 2026 at 3:30 PM
ke County Administration Buildin
10th Floor Assembly Room
8 N County St, Waukegan, IL 6008
Remote attendance is available vi
Zoom:
s://us02web.zoom.us/j/81157844

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• Subject title: Housing and

Community Development
Commission
• Name
• Organization
• Topic or agenda item

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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 847.377.2475, 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.
March 6, 2026 - 39312

This Insertion Order Form forms part of the Agreement by and between Customer and Tribune Publishing Company ("**Company**"), and is governed by the terms and conditions set forth in Company's Business Terms of Service (available at https://www.tribpub.com/central-terms-of-service/) (the "**Business Terms**") and the Data Processing Addendum (the "**DPA**") The Business Terms, DPA, and this Insertion Order are collectively referred to as the "**Agreement**." The Business Terms and DPA constitute integral parts of this Insertion Order and are hereby incorporated into this Insertion Order by this reference. Capitalized Terms not otherwise defined in this Insertion Order have the same meanings as that ascribed to them in Business Terms. In the event of any ambiguity, conflict, or inconsistency between any of the Business Terms, this Insertion Order, and the DPA, the following order of precedence shall govern for purposes of resolving any such ambiguity, conflict, or inconsistency: (1) this Insertion Order, (2) the DPA, if applicable, and (3) the Business Terms.

CLICK HERE TO APPROVE THIS PROPOSAL ONLINE

Public Hearing Notice
Lake County Community Development

May 13, 2026 at 3:30 PM
500 W Winchester Rd, Libertyville, IL 60048
Second Floor Conference Room

Remote attendance is available via Zoom:
https://us02web.zoom.us/j/89664022648

PUBLIC HEARING – PROGRAM YEAR 2026 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 2026 (PY26) 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 PY26 (May 1, 2026 – April 30, 2027).

The 2026 Annual Action Plan will be available no later than May 8th at the Lake County Central Permit Facility (500 W. Winchester Rd, Libertyville, IL) or can be viewed on the County's website at: www.lakecountyil.gov/1944/Action-Plan

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

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, May 13, 2026 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment. The public will have the opportunity to provide comments via zoom during the meeting. All comments received will be included in the meeting minutes regardless of whether they are read aloud at the meeting. Public comments may be submitted in advance of the meeting via email to communitydevelopment@lakecountyil.gov with the following information:

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

PUBLIC COMMENT PERIOD – PROGRAM YEAR 2026 ANNUAL ACTION PLAN
The 2026 Action Plan official public comment period is from May 8 to June 8, 2026; Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through June 8, 2026 at noon. Written comments may be directed to Lake County Community Development, 500 W 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 and Community Development Commission staff by calling 847-377-2475, 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.

CHICAGO TRIBUNE
media group

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - 119574
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371

Certificate of Publication:

Order Number: 69552
Purchase Order:

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News Sun Classified. The Lake County News Sun Classified 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 Classified. The first publication of the notice was made in the newspaper, dated and published on 5/5/2026, and the last publication of the notice was made in the newspaper dated and published on 5/5/2026.

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

PUBLICATION DATES: **5 May 2026**.

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

6 May 2026, by

Chicago Tribune Company

Jeremy Gates

Public Hearing Notice
County Community Develop

May 13, 2026 at 3:30 PM
W Winchester Rd, Libertyvill
60048
Second Floor Conference Roo

mote attendance is available
Zoom:
://us02web.zoom.us/j/896640

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

PUBLIC COMMENT PERIOD – PROGRAM YEAR 2026 ANNUAL ACTION PLAN

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Questions, comments, and requests for information related to Public Hearings may also be submitted to: Housing and Community Development Commission

staff by calling 847-377-2475, emailing communitydevelopment@lakecountyil.gov or by writing to: Lake County Department of Planning, Building, and Development – Community Development, 500 W. Winchester Road, Libertyville, IL 60048.
5/5/2026 69552

CHICAGO TRIBUNE media group

Campaign No.	69552
Today's Date	1 May 2026
P.O. Number	
Sales Rep	Devitt,Brendan

bill-to

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

advertiser

COUNTY OF LAKE COMMUNITY DEVELOPMENT
500 W Winchester Rd
Ste 101
Libertyville, IL 60048-1371
Tel: 847 377-2150
Account No: 119574

Campaign Summary

Description	Public Hearing
Start Date	5/4/2026
End Date	5/4/2026
Currency	

Cost Summary

Gross Amount	$127.00
Agency Commission	$0.00
Net Amount	$127.00
Estimated Tax	$0.00
Total	**$127.00**

Package Details

Description	Start Date	Price
Legal Lake County News Sun	5/4/2026	127.00

Package Component Detail	Start Date
Public Notices	5/4/2026
Lake County News Sun Classified	5/4/2026

Public Hearing Notice
: County Community Develop

May 13, 2026 at 3:30 PM
) W Winchester Rd, Libertyvill
60048
;econd Floor Conference Roo

mote attendance is available
Zoom:
://us02web.zoom.us/j/896640

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The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago, and Lake County – will be submitting the Program Year 2026 (PY26) 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 PY26 (May 1, 2026 – April 30, 2027).

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

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, May 13, 2026 will be read at the appropriate time in the agenda. Please note: A total of 30 minutes will be permitted for Public Comments and no more than three minutes per public comment. The public will have the opportunity to provide comments via zoom during the 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 2026 ANNUAL ACTION PLAN

The 2026 Action Plan official public comment period is from May 8 to June 8, 2026; Comments regarding the Annual Action Plan and projects recommended for funding will be accepted through June 8, 2026 at noon. Written comments may be directed to Lake County Community Development, 500 W 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 and Community Development Commission staff by calling 847-377-2475, 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.

5/4/2026 69552

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: 7822497
Purchase Order: ConPlan 2025-06

State of Illinois - Lake

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

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 5/31/2025, and the last publication of the notice was made in the newspaper dated and published on 5/31/2025.

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

PUBLICATION DATES: **May 31, 2025.**

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

6th Day of June, 2025, by

Chicago Tribune Media Group

Jeremy Gates

CHICAGO TRIBUNE
media group

PUBLIC HEARING NOTICE
LAKE COUNTY FIVE-YEAR CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN (2025-2029)

Lake County Consortium
(Lake County, City of North Chicago, City of Waukegan)

3:30 p.m., Wednesday, June 11, 2025
Lake County Administrative Building
18 North County Street, Waukegan, IL
10th floor Assembly Room
Remote attendance is available via Zoom:
https://us02web.zoom.us/j/82412535005

This notice announces that on June 6, 2025 the public comment period on the draft Lake County 2025 – 2029 Housing and Community Development Consolidated Plan (ConPlan) and the 2025 Annual Action Plan (AAP) shall open. The Lake County Housing & Community Development Commission (HCDC) will hold a Public Hearing to discuss the draft five-year Plan and the draft 2025 Annual Action Plan. The public comment period will close at 12:00 p.m. on July 6, 2025.

THE 2025 - 2029 CONSOLIDATED PLAN & ANNUAL ACTION PLAN

Funding from the U.S. Department of Housing and Urban Development (HUD) is awarded to Lake County Consortium members on an annual basis for housing and community development projects meeting five-year Consolidated Plan Needs Statements, Goals, and Strategies. The draft Consolidated Plan and the draft 2025 Annual Action Plan will be presented at the following meetings prior to their approval and submission to HUD:

PUBLIC HEARING MEETING
June 11, 2025 Lake County's Housing & Community Development Commission

LAKE COUNTY BOARD MEETING
July 8, 2025 Lake County Board

An important part of the process of developing the Consolidated Plan and the Annual Action Plan is citizen participation and input. All interested parties, including citizens, local officials and agency representatives are urged to attend the Public Hearings.

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, June 11, 2025 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. 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

Meeting participants will also be able to post written comment in the meeting chat box. Written comments may be directed to the Lake County Department of Planning, Building and Development - Community Development, 500 W. Winchester Road, Libertyville, IL 60048. Questions, comments, and requests for information related to Public Hearings may also be submitted to: Housing & Community Development Commission staff by calling 847.377.2475, 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. A copy of the Draft 2025 – 2029 Housing and Community Development Consolidated Plan can be accessed through the following web page: https://www.lakecountyil.gov/1894/Community-Development

Additional Information
Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three days prior to the meeting date at 847-377-2475.

Questions, comments, and requests for information may be directed to the Lake County Department of Planning, Building, and Development - Community Development, 500 W. Winchester Road, Libertyville, IL 60048 (847-377-2475) or by email at communitydevelopment@lakecountyil.gov. For the City of North Chicago or the City of Waukegan, questions, comments, and requests for information may be directed, respectively, to the Lake County Community Development (847-377-2475) or the City of Waukegan Community Development Block Grant

CHICAGO TRIBUNE
media group

Office, 100 N. Martin Luther King Jr. Avenue, Waukegan, IL 60085 (847-
599-2530).
5/31/2025 7822497 HSPAXLP

Chicago Tribune

Printed: 5/30/2025 9:07:34 AM

Order ID: 7822497

* Agency Commission not included

GROSS PRICE * : **$153.19**

PACKAGE NAME: IL Govt Legal Lake County

Order ID: 7822497

* Agency Commission not included

GROSS PRICE * : **$153.19**

PACKAGE NAME: IL Govt Legal Lake County

Product(s): SubTrib_Lake County News Sun, Publicnotices.com

AdSize(s): 2 Column

Run Date(s): Saturday, May 31, 2025

Zone: Full Run

Color Spec. B/W

Preview

PUBLIC HEARING NOTICE
LAKE COUNTY FIVE-YEAR CONSOLIDATED HOUSING AND COMMUNITY DEVELOPMENT PLAN (2025-2029)

Lake County Consortium
(Lake County, City of North Chicago, City of Waukegan)

3:30 p.m., Wednesday, June 11, 2025
Lake County Administrative Building
18 North County Street, Waukegan, IL
10th floor Assembly Room
Remote attendance is available via Zoom:
https://us02web.zoom.us/j/82412535005

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Funding from the U.S. Department of Housing and Urban Development (HUD) is awarded to Lake County Consortium members on an annual basis for housing and community development projects meeting five-year Consolidated Plan Needs Statements, Goals, and Strategies. The draft Consolidated Plan and the draft 2025 Annual Action Plan will be presented at the following meetings prior to their approval and submission to HUD:

PUBLIC HEARING MEETING
June 11, 2025 Lake County's Housing & Community Development Commission

LAKE COUNTY BOARD MEETING
July 8, 2025 Lake County Board

An important part of the process of developing the Consolidated Plan and the Annual Action Plan is citizen participation and input. All interested parties, including citizens, local officials and agency representatives are urged to attend the Public Hearings.

Public comments are welcomed and encouraged. Public comments received by noon on Wednesday, June 11, 2025 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. 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

Meeting participants will also be able to post written comment in the meeting chat box. Written comments may be directed to the Lake County Department of Planning, Building and Development - Com-

GROSS PRICE * : **$153.19**

PACKAGE NAME: IL Govt Legal Lake County

munity 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 847.377.2475, 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. A copy of the Draft 2025 – 2029 Housing and Community Development Consolidated Plan can be accessed through the following web page: https://www.lakecountyil.gov/1894/Community-Development

Additional Information
Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three days prior to the meeting date at 847-377-2475.

Questions, comments, and requests for information may be directed to the Lake County Department of Planning, Building, and Development - Community Development, 500 W. Winchester Road, Libertyville, IL 60048 (847-377-2475) or by email at communitydevelopment@lakecountyil.gov. For the City of North Chicago or the City of Waukegan, questions, comments, and requests for information may be directed, respectively, to the Lake County Community Development (847-377-2475) or the City of Waukegan Community Development Block Grant Office, 100 N. Martin Luther King Jr. Avenue, Waukegan, IL 60085 (847-599-2530).
5/31/2025 7822497 HSPAXLP

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: 7840525
Purchase Order:

State of Illinois - Lake

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

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 7/09/2025, and the last publication of the notice was made in the newspaper dated and published on 7/09/2025.

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

PUBLICATION DATES: **Jul 09, 2025.**

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

10th Day of July, 2025, by

Chicago Tribune Media Group

Jeremy Gates

CHICAGO TRIBUNE
media group

PUBLIC HEARING NOTICE
LAKE COUNTY COMMUNITY DEVELOPMENT

PUBLIC HEARING MEETING
July 16, 2025 at 3:30 p.m.
Lake County's Housing & Community Development Commission
Lake County Division of Transportation
600 W Winchester Rd, Libertyville, IL
DOT Conference Room A

Remote attendance is available via Zoom: https://us02web.zoom.us/j/89841006037

PUBLIC HEARING – CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)
The Lake County Housing & Community Development Commission (HCDC) will hold a Public Hearing on July 16, 2025 to review the County's program year 2024 performance under its Housing and Community Development Consolidated Plan, including the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Shelter Grants Program (ESG). In connection with this performance review, County staff is preparing a Consolidated Annual Performance and Evaluation Report (CAPER), as required by the U.S. Department of Housing and Urban Development (HUD). This report covers the period from May 1, 2024, through April 30, 2025. As of July 11, 2025, copies of the CAPER will be available on the County's website at https://www.lakecountyil.gov/1899/Consolidated-Annual-Performance-Evaluation and upon request. The public comment period for the 2024 CAPER is from July 11th to July 26th, 2025.

PUBLIC HEARING – AMERICAN RESCUE PLAN HOME-INVESTMENT PARTNERSHIP PROGRAM (HOME-ARP)
This notice announces proposed amendments to the Lake County HOME-ARP Allocation Plan. This Allocation Plan details the distribution of $6,034,421 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 will be available, beginning July 11th, on the County's website at https://www.lakecountyil.gov/1944/Action-Plan and upon request. The public comment period for the plan will open on July 11, 2025 and will close on August 10, 2025.

PUBLIC HEARING – CITIZEN PARTICIPATION PLAN
The Lake County Community Development will be seeking approval of revisions to the Housing and Community Development Commission (HCDC) Citizen Participation Plan (CPP). The U.S. Department of Housing and Urban Development (HUD) requires Lake County to adopt a Citizen Participation Plan (CPP) that sets forth the jurisdiction's policies and procedures for citizen participation in decisions related to administration of HUD funding. The CPP defines reasonable notice and opportunity to comment policies on proposed changes to planning documents, including but not limited to; the CPP, Consolidated Plan and Annual Action Plan.

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 847-377-2475.

PUBLIC COMMENTS
Both in-person and written public comments are welcomed and encouraged. Written public comments received by noon on Wednesday, July 16, 2025 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 847-377-2475, 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 9, 2025 7840525 HSPAXLP

Order ID: 7840525

* Agency Commission not included

GROSS PRICE * : **$184.05**

PACKAGE NAME: IL Govt Legal Lake County

Order ID: 7840525

* Agency Commission not included

GROSS PRICE * : **$184.05**

PACKAGE NAME: IL Govt Legal Lake County

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Zone: Full Run

Color Spec. B/W

Preview

PUBLIC HEARING NOTICE
LAKE COUNTY COMMUNITY DEVELOPMENT

PUBLIC HEARING MEETING
July 16, 2025 at 3:30 p.m.
Lake County's Housing & Community Development Commission
Lake County Division of Transportation
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DOT Conference Room A

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GROSS PRICE * : **$184.05**

PACKAGE NAME: IL Govt Legal Lake County

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

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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 9, 2025 7840525 HSPAXLP

Lake County Illinois

Minutes Report - Final

Friday, February 6, 2026

1:00 PM

Join via Zoom: https://us02web.zoom.us/j/87199238217

500 W Winchester Rd, Libertyville, IL

HCDC Advisory and Recommendation Committee – Affordable Housing

1. Roll Call

Dominic Strezo, Community Development Administrator, called the meeting to order at 1:07 PM.

In Person Attendees:
Dominic Strezo, Community Development
Penni Raphaelson, Community Development
Courtney Cymerman, Community Development
Eric Tellez, Community Development
Yazmin Albino, Community Development
Danielle White, Community Development
Rob Anthony, Community Partners for Affordable Housing (CPAH)
Jen Yonan, Youth Conservation Corps. (YCC)

Electronic Attendees:
Lacey Simpson, County Administrator's Office
Joel Williams, Habitat for Humanity
Richard Koenig, Housing Opportunity Development Corporation (HODC)
Olivia Stueben, Clearbrook
Mechelle Casey, DrinkWater Family Services
Jason Friedman, The Cradle

Present	3 -	Commissioner Flanigan Bassi, Commissioner Swartz and Commissioner Victor
Excused	2 -	Commissioner Meehan and Commissioner Williams

2. Approval of Minutes

No minutes to approve.

3. Public Comment (items not on the agenda)

Olivia Stueben, Clearbrook, sent in a public comment via Zoom, giving thanks for the funding recommendation for Clearbrook.

4. Old Business

No old business.

5. New Business

5.1 26-0179

Program Year 2026 (PY26) Affordable Housing and Public Improvements Application Round Presentation, Deliberations, and Allocations - Discussion and Recommendations.

- The Affordable Housing Advisory and Recommendation Committee (ARC) is responsible for making housing, public improvements, and economic development related funding allocation recommendations for the PY26 Community Development Block Grant (CDBG), HOME Investment Partnership and Lake County Affordable Housing Program (LCAHP) funding round.
- Recommendations are forwarded for consideration and approval to the Housing &

Community Development Commission (HCDC).

Dominic Strezo presented the funding sources and timelines.

Courtney Cymerman, Grant Administrator, presented scores and funding recommendations for public improvements projects. Eric Tellez, Senior Grant Administrator, presented scores and funding recommendations for the affordable housing proven housing models projects. Penni Raphaelson, Community Development Grants Manager, presented scores and funding recommendations for the Affordable Housing Program (AHP). Dominic Strezo presented the scoring and funding recommendations for the Affordable Housing Low-Income Housing Tax Credit (LIHTC) projects.

A motion was made by Commissioner Flanigan Bassi, seconded by Commissioner Victor, that this commission action item be approved. The motion carried by the following roll call vote:

Aye: 3 - Commissioner Flanigan Bassi, Commissioner Swartz and Commissioner Victor

6. Staff Reports

Dominic Strezo made staff announcements.

7. Adjournment

Meeting adjourned at 2:21 PM.

These minutes were approved March 11, 2026.

Lake County Illinois

Minutes Report - Final

Friday, February 6, 2026

3:00 PM

Join via Zoom: https://us02web.zoom.us/j/82959287873

500 W Winchester Rd, Libertyville, IL

HCDC Advisory and Recommendation Committee – Public Services

1. Roll Call

Dominic Strezo, Community Development Administrator, called the meeting to order at 3:03 PM.

No quorum was met, no official business was conducted. Commissioner Williams joined the Public Service ARC as a guest.

In Person Attendees:
Dominic Strezo, Community Development
Penni Raphaelson, Community Development
Courtney Cymerman, Community Development
Eric Tellez, Community Development
Yazmin Albino, Community Development
Danielle White, Community Development
Eric Foote, PADS Lake County

Electronic Attendees:
Lacey Simpson, County Administrator's Office
Olivia Stueben, Clearbrook
Jason Friedman, The Cradle
JoEllen Erdman, Zacharias Center (Z-Center)
Narmin Hasanova, Prairie State Legal Services
Travis Kluska, Full Circle Communities
Amanda Levinson, Arden Shores
Takeisha Baker, Raqaun's Haven

Present	2 -	Commissioner Knight and Commissioner Venturi
Excused	3 -	Commissioner Jones, Commissioner O'Connor and Commissioner Ross Cunningham

2. Approval of Minutes

No minutes to approve.

3. Public Comment (items not on the agenda)

4. Old Business

5. New Business

5.1 26-0182

Program Year 2026 (PY26) Public Services Application Round Presentation, Deliberations and Allocations - Discussion and Recommendations.

- The Public Services Advisory and Recommendation Committee (ARC) is responsible for making public service-related funding allocation recommendations for the PY26 funding round.
- Recommendations are forwarded for consideration and approval to the Housing & Community Development Commission (HCDC).

Dominic Strezo, Community Development Administrator, reviewed the funding process *and funding sources. Penni Raphaelson, Community Development Grant Manager, presented scoring and funding recommendations for the public service projects.*

Eric Foote with PADS Lake County, gave his appreciation to the Commission and thanked
them for the funding recommendation.

6. Staff Reports

Dominic Strezo made staff announcements.

7. Adjournment

Meeting adjourned at 3:40 PM.

These minutes were approved March 11, 2026.

Lake County Illinois

Minutes Report - Final

Wednesday, February 25, 2026

1:00 PM

Join via Zoom: https://us02web.zoom.us/j/87802402276

600 W Winchester Rd, Libertyville, IL (DOT Conference Rm A)

HCDC Advisory and Recommendation Committee – Behavioral Health

1. Roll Call

Dominic Strezo, Community Development Administrator, called the meeting to order at 1:09 PM.

In person attendees:
Dominic Strezo, Community Development
Penni Raphaelson, Community Development
Courtney Cymerman, Community Development
Eric Tellez, Community Development
Yazmin Albino, Community Development
Pamela Jeffries, Community Development
Michele Slav, Community Development
Danielle White, Community Development
Ashley Watson, County Administrator's Office
Lacey Simpson, County Administrator's Office
RuthAnne Hall, County Administrator's Office
Olivia Stueben, Clearbrook

Virtual attendees:
Eric Foote, PADS Lake County
Sarah Armstrong, Youth & Family Counseling
Vicky Tello, NICASA
JoEllen Erdman, Zacharias Center (Z-Center)
Eugenia Astudillo, Arden Shores

Present	4 -	Commissioner Altenberg, Commissioner Mckinney, Commissioner Roberts and Commissioner Knizhnik
Excused	1 -	Commissioner Pedersen

2. Public Comment (items not on the agenda)

No public comments.

3. Old Business

4. New Business

4.1 26-0241

Presentation, Discussion, and Approval - Program Year 2026 (PY26) Opioid Settlement Funds (OSF) funding renewal requests totaling $405,000.

- The Behavioral Health Advisory and Recommendation Committee (ARC) is responsible for making OSF funding recommendations.
- Program Year 2025 (PY25) grantees were invited to submit renewal applications to continue implementation of their efforts.
- Recommendations are forwarded for consideration and approval by the Housing & Community Development Commission (HCDC).

Dominic Strezo, Community Development Administrator, reviewed the funding sources and process. The available funding sources include Video Gaming Revenue (VGR) and *the Opioid Settlement Funds (OSF).*

Ashley Watson, Opioid Coordinator, presented scores and recommendations for the Opioid Settlement Fund programs for the first PY2026 funding round. There will be a fall application round in November 2026 open to any interested organizations. Ashley also provided the PY2025 program evaluation and accomplishments.

A motion was made by Commissioner Altenberg, seconded by Commissioner Mckinney, that this commission action item be approved. The motion carried by the following voice vote.

Aye: 4 - Commissioner Altenberg, Commissioner Mckinney, Commissioner Roberts and Commissioner Knizhnik

4.2 [26-0181]

Presentation, Discussion, and Approval - Program Year 2026 (PY26) Video Gaming Revenue (VGR) funding renewal requests

- The Behavioral Health Advisory and Recommendation Committee (ARC) is responsible for making Program Year 2026 (PY26) VGR funding recommendations.
- A total of $825,000 of VGR funds were made available for over $1,300,000 in requests in PY26.
- Recommendations are forwarded for consideration and approval to the Housing & Community Development Commission (HCDC).

Courtney Cymerman, Grant Administrator, presented Video Gaming Revenue scores and grant recommendations.

Eric Foote with PADS Lake County, via Zoom, wrote to give his appreciation to the Commission and thank them for the funding recommendation.

This matter was approved

5. Staff Announcements

6. Adjournment

Meeting adjourned at 2:09 PM.

These minutes were approved March 11, 2026.

Lake County Illinois

Lake County Courthouse and Administrative Complex
18 N. County Street
Waukegan, IL 60085-4351

Minutes Report - Final

Wednesday, March 11, 2026

3:30 PM

Join via Zoom: https://us02web.zoom.us/j/81157844340

18 N County St, Waukegan - 10th Floor Assembly Room

Housing and Community Development Commission

1. Roll Call

Chair Rose called the meeting to order at 3:40 PM.

In person attendees:
Eric Foote, PADS Lake County
Allen Willey, PADS Lake County
Baxter Willey, PADS Lake County
Julie Weinberg, Coalition Legal
Carissa Casbon, Lake County Board
Lacey Simpson, County Administrator's Office
RuthAnne Hall, County Administrator's Office
Dominic Strezo, Community Development
Penni Raphaelson, Community Development
Pamela Jeffries, Community Development
Courtney Cymerman, Community Development
Eric Tellez, Community Development
Michele Slav, Community Development
Yazmin Albino, Community Development
Danielle White, Community Development
Eric Waggoner, Planning, Building and Development

Virtual attendees:
Commissioner Swartz
Commissioner Bassi
Mark Ingrum, Glenkirk
Rhianna Bunch, NICASA
Takeisha Baker, Raquan's Haven
Tameeca Russell, Urban Muslim Minority Alliance (UMMA)
JoEllen Erdman, Zacharias Center
Laura Craemer, Allendale
Amanda Levinson, Arden Shores
Pam Tancredi, The Cradle
Kori Larson, Riverside Foundation
Rob Anthony, Community Partners for Affordable Housing (CPAH)
Ashley Watson, County Administrator's Office

Present	12 -	Kathleen O'Connor, Janet Swartz, Dan Venturi, Michael Knight, Gina Roberts, Sara Knizhnik, Mary Ross Cunningham, Michael Meehan, Ray Rose, Bethany Williams, Anne Flanigan Bassi and Linda Pedersen
Excused	4 -	Marah Altenberg, Marc Jones, Billy McKinney and Stephanie Victor

2. Approval of Minutes

2.1 **26-0291**

Approval of the HCDC Minutes January 21, 2026.

Attachments: 2026-01-21 HCDC Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

2.2 **26-0303**

Approval of the HCDC Executive Committee Minutes January 21, 2026.

Attachments: 2026-01-21 HCDC Exec Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

2.3 **26-0292**

Approval of the HCDC Executive Committee Minutes February 25, 2026.

Attachments: 2026-02-25 HCDC Exec Meeting Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

2.4 **26-0293**

Approval of the Affordable Housing ARC Minutes February 6, 2026.

Attachments: 2026-02-06 Affordable Housing ARC Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

2.5 26-0294

Approval of the Public Services ARC Minutes February 6, 2026.

Attachments: 2026-02-06 Public Services ARC Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

2.6 26-0297

Approval of the Behavioral Health ARC Minutes February 25, 2026.

Attachments: 2026-02-25 Behavioral Health ARC Minutes - DRAFT.pdf

A motion was made by Commissioner Venturi, seconded by Commissioner Ross Cunningham, for the approval of all minutes listed on the agenda. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

3. Chair's Remarks

4. Public Comments (items not on the agenda)

5. Old Business

6. New Business

6.1 26-0321

Presentation and Discussion - Fourth Amendment to the United States Department of Housing & Urban Development (HUD) Program Year 2025 Annual Action Plan (AAP).

Dominic Strezo, Community Development Administrator, presented the proposed amendment to the Program Year 2025 (PY25) Annual Action Plan (AAP).

6.2 26-0296

Presentation and Discussion - Program Year 2026 Funding Recommendations

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program
- Emergency Solutions Grant (ESG)

- Lake County Affordable Housing Program (AHP)
- Video Gaming Revenue (VGR)
- Opioid Settlement Funds (OSF)

Dominic Strezo presented the funding sources and timelines.

Pamela Jeffries, Grant Administrator, presented scores and funding recommendations for public improvements projects.
Eric Tellez, Senior Grant Administrator, presented scores and funding recommendations for the affordable housing proven housing models projects.
Penni Raphaelson, Community Development Grants Manager, presented scores and funding recommendations for the Affordable Housing Program and public service projects.
Dominic Strezo presented the scoring and funding recommendations for the Affordable Housing Low-Income Housing Tax Credit projects.
Courtney Cymerman, Grant Administrator, presented Video Gaming Revenue scores and grant recommendations.
RuthAnne Hall, Assistant County Administrator, presented scores and recommendations for the Opioid Settlement Fund programs for the first PY2026 funding round.

6.3 26-0295

PUBLIC HEARING

- Program Year 2026 Funding Recommendations
- Fourth Amendment to the Program Year 2025 Annual Action Plan

Eric Foote with PADS Lake County, gave his thanks to the Commissioners for all the time and work they put in to better our community.

6.4 26-0319

Joint resolution approving the fourth amendment to the Program Year 2025 (PY25) United States Department of Housing & Urban Development (HUD) Annual Action Plan (AAP).

- HUD requires the submission of an Annual Action Plan and associated amendments to govern expenditure of federal housing and community development funding for each program.
- The fourth amendment to the PY25 AAP exchanges $190,000 of PY25 HOME funds from the Liberty Point Apartments project with $190,000 of PY22 HOME funds allocated to the Midlothian Manor project.
- The funding reallocations accelerate HOME spending timelines and reduce regulatory cost impacts to the North Point Apartments project.

Attachments: PY25 AAP_4th AMENDMENT

A motion was made by Commissioner Roberts, seconded by Commissioner Venturi, that this commission action item be approved. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

6.5 **26-0300**

Joint resolution approving the Program Year 2026 Video Gaming grant funding recommendations in the amount of $841,100 and an emergency appropriation of $16,100 from the Video Gaming Revenue Fund balance.

- Lake County annually acts on the Video Gaming Revenue (VGR) award recommendations that are developed based on the VGR policy. The policy provides staff guidelines for allocating video gaming revenue to programs, projects, and/or services.
- In December 2025, Lake County Community Development received applications for VGR funds totaling $1,221,100.
- Applications were scored by staff and on March 11, 2026, the Housing and Community Development Commission approved funding recommendations totaling $841,100.

Attachments: PY2026 Funding Recommendations Video Gaming.pdf

Emergency Appropriation VGR Grants Fund Balance 26-0300.pdf

A motion was made by Commissioner Williams, seconded by Commissioner Venturi, that this resolution be approved. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

6.6 **26-0301**

Joint resolution approving the Program Year 2026 Lake County Opioid Settlement Funds (OSF) funding recommendations of $405,000.

- Program Year 2025 OSF grantees were invited to submit funding renewal applications to continue implementation of their efforts.
- Lake County staff reviewed applications and developed funding recommendations.
- On March 11, 2026, the Housing and Community Development Commission (HCDC) approved the OSF funding recommendations detailed in the attached table, totaling $405,000.

Attachments: PY2026 Opioid Memo_FINAL

A motion was made by Commissioner Ross Cunningham, seconded by Commissioner Williams, that this resolution be approved. The motion carried by the following voice vote.

Aye 12 - Commissioner O'Connor, Commissioner Swartz, Commissioner Venturi, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Ross Cunningham, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

7. Staff Announcements

8. Adjournment

Chair Rose adjourned the meeting at 4:55 PM.

These minutes were approved May 13, 2026.

Lake County Illinois

Lake County Courthouse and Administrative Complex
18 N. County Street
Waukegan, IL 60085-4351

Minutes Report - Draft

Wednesday, May 13, 2026

3:30 PM

Via Zoom: https://us02web.zoom.us/j/89664022648

500 W Winchester, LIBERTYVILLE, IL

Housing and Community Development Commission

1. Roll Call

Chair Rose called the meeting to order at 3:34 PM.

In person attendees:
Jackie Lynn, Eldercare
Dominic Strezo, Community Development
Penni Raphaelson, Community Development
Pamela Jeffries, Community Development
Courtney Cymerman, Community Development
Eric Tellez, Community Development
Michele Slav, Community Development
Yazmin Albino, Community Development
Danielle White, Community Development
Eric Waggoner, Planning, Building and Development

Virtual attendees:
Commissioner Williams
Takeisha Baker, Raquan's Haven
JoEllen Erdman, Zacharias Center
Laura Craemer, Allendale
Olivia Stueben, Clearbrook
Karen Fay, Center for Enriched Living
Jason Friedman, The Cradle
Gail Weil, CYN Counseling Center
Narmin Hasanova, Prairie State Legal Services
Jennifer Powers, Prairie State Legal Services
Jamie Roberts, Habitat for Humanity Lake County
Latisha Scott, UMMA

Present	13 -	Kathleen O'Connor, Janet Swartz, Michael Knight, Gina Roberts, Sara Knizhnik, Marah Altenberg, Marc Jones, Billy McKinney, Michael Meehan, Ray Rose, Bethany Williams, Anne Flanigan Bassi and Linda Pedersen
Excused	3 -	Dan Venturi, Mary Ross Cunningham and Stephanie Victor

2. Approval of Minutes

2.1 26-0579

Approval of the minutes March 11, 2026.

Attachments: 2026-03-11 HCDC Minutes Draft

A motion was made by Commissioner Swartz, seconded by Commissioner O'Connor, for the approval of minutes. The motion carried by the following voice vote.

Aye 13 - Commissioner O'Connor, Commissioner Swartz, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Altenberg, Commissioner Jones, Commissioner McKinney, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

3. Chair's Remarks

There were no chair remarks.

4. Public Comments (items not on the agenda)

There were no public comments.

5. Old Business

6. New Business

6.1 26-0585

Presentation - United States Department of Housing & Urban Development (HUD) Program Year 2026 (PY26) Annual Action Plan (AAP) including Lake County Affordable Housing Program (AHP) PY2026 funding recommendations.

Dominic Strezo, Community Development Administrator, presented the funding sources and timelines.

Pamela Jeffries, Grant Administrator, presented funding recommendations for public improvements projects.

Eric Tellez, Senior Grant Administrator, presented funding recommendations for the affordable housing proven housing models projects.

Dominic Strezo presented the funding recommendations for the Affordable Housing Low-Income Housing Tax Credit projects.

Penni Raphaelson, Community Development Grants Manager, presented funding recommendations for the public service projects.

6.2 26-0586

Public Hearing - U.S. Department of HUD Program Year 2026 Annual Action Plan and Lake County Affordable Housing Program funding recommendations.

There were no public comments.

6.3 26-0587

Approval of the U.S. Department of HUD Program Year 2026 Annual Action Plan (AAP).

- Lake County is the recipient of HUD Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) entitlement funding.
- As a condition of entitlement funds HUD requires the development and submission of an AAP detailing planned activities and expenditures.
- The AAP includes annual funding recommendations totaling $4,881,094 of CDBG, HOME, and ESG to support affordable housing, public service, and public improvement activities.

Attachments: PY2026 Funding Recommendations 2026-05

PY2026 Annual Action Plan

A motion was made by Commissioner O'Connor, seconded by Commissioner Jones, that this resolution be approved. The motion carried by the following voice vote.

Aye 13 - Commissioner O'Connor, Commissioner Swartz, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Altenberg, Commissioner Jones, Commissioner McKinney, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

6.4 26-0588

Approval of the Lake County Affordable Housing Program (AHP) Program Year 2026 funding recommendations.

- In December 2025, Community Development staff received applications for eligible affordable housing programs and projects.
- PY2026 AHP funds total $540,000 for subrecipient activities and $60,000 for program administration.
- Subrecipient funding recommendations include:
  - $141,497 to Community Partners for Affordable Housing
  - $143,503 to Pivotal Development, LLC
  - $100,000 to Lake-McHenry Habitat for Humanity
  - $90,000 to Youth Conservation Corps.
  - $50,000 to Coalition Legal
  - $15,000 to YouthBuild Lake County

Attachments: PY2026 AHP Funding Recommendations

A motion was made by Commissioner Roberts, seconded by Commissioner Knizhnik, to amend the item 6.4 into two separate votes. To allow Commissioner Roberts and Jones to recuse themselves from the vote on Coalition Legal. The motion was passed with a voice vote.

A motion was made by Commissioner Flanigan Bassi, seconded by Commissioner Knizhnik, that this resolution be approved, excluding Coalition Legal. The motion carried by the following voice vote.

Aye 13 - Commissioner O'Connor, Commissioner Swartz, Commissioner Knight, Commissioner Roberts, Commissioner Knizhnik, Commissioner Altenberg, Commissioner Jones, Commissioner McKinney, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen

A motion was made by Commissioner Flanigan Bassi, seconded by Commissioner Knizhnik, for the approval of the Program Year 2026 funding recommendations for Coalition Legal. The motion carried by the following voice vote.

Aye	11 -	Commissioner O'Connor, Commissioner Swartz, Commissioner Knight, Commissioner Knizhnik, Commissioner Altenberg, Commissioner McKinney, Commissioner Meehan, Commissioner Rose, Commissioner Williams, Commissioner Flanigan Bassi and Member Pedersen
Recuse	2 -	Commissioner Roberts and Commissioner Jones

7. Staff Announcements

Dominic Strezo gave a brief update on the renewal of the Urban County and HOME Consortium and the Healthy Houses applications.

8. Adjournment

Chair Rose adjourned the meeting at 4:28 PM.

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

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 2026 is $408,500

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 under 500 sales, the market study covers a two month reporting period, listed in ascending order of sales price.
- The street address of each property is included in the data.
- The attached market analysis includes all housing sales reported in the MLS database in Lake County for February and March 2026, ensuring that the sales data reflects all or nearly all of the one-family house sales in the entire participating jurisdiction.
- The total number of sales is even, so the median sales price has been determined by taking the two middle ranked sales on the list and multiplying that sale price by 0.95.

MLS #	Street #	CP	Str Name	Sfx	Area	LP/SP	All Beds	# Full Baths	Type	Closed Date
12546739	27606	N	Walnut	ST	42	99000	2	1	1 Story	3/9/2026
12537312	229	E	Pineview	DR	73	100000	3	2	1.5 Story	2/2/2026
12559262	520	N	County	ST	85	110000	4	2	2 Stories	3/30/2026
12499944	35107	N	Rosewood	AVE	41	122000	1	1	1 Story	3/20/2026
12537474	302		Elder	DR	73	125000	1	1	1 Story	2/10/2026
12513509	327		Lakewood	DR	2	130000	3	1	1 Story	2/25/2026
12560140	26300	N	Maple	AVE	60	132600	2	1	1 Story	3/27/2026
12507764	1901		Elim	AVE	99	135000	3	1	2 Stories	3/9/2026
12530100	2101		Eshcol	AVE	99	135000	2	1	1 Story	3/6/2026
12542144	1911		Jackson	ST	64	140000	3	1	1.5 Story	3/3/2026
12563213	722	W	Atlantic	AVE	85	140000	4	2	2 Stories	3/13/2026
12545734	3517		Blue Heron	CIR	30	145000	2	2	1 Story	3/19/2026
12519745	712	N	Cedarwood	CIR	73	145000	4	1	1.5 Story	2/13/2026
12541766	1665		McKay	ST	85	150000	3	1	1 Story	2/20/2026
12539922	1101		Adams	ST	64	150000	3	2	2 Stories	3/18/2026
12533998	37055	N	Capillo	AVE	46	155000	3	2	Split Level	2/13/2026
12417291	12716	W	Grandview	AVE	85	159900	2	1	1 Story	2/4/2026
12523597	1626		Rice	ST	85	160000	2+1 bsmt	1	1 Story	2/3/2026
12539738	3220		Emmaus	AVE	99	165000	7	3	1.5 Story	3/6/2026
12508819	233		Wildwood	DR	73	165000	2	1	1 Story	2/13/2026
12568565	1525		Idlewild	DR	73	170000	3	2	1 Story	2/26/2026
12550689	38867	N	Lakewood	AVE	46	175000	3	2	1 Story	2/13/2026
12474208	29	S	Hickory	AVE	20	180000	2	2	1 Story	2/24/2026
12530701	328		Clifton	DR	73	180000	3	2	1.5 Story	2/27/2026
12545487	3624		Eastway	DR	42	180000	3	2	1 Story	2/18/2026
12545685	8		Cross	ST	20	182000	2	1	1 Story	3/12/2026
12527573	1136		Adams	AVE	96	185000	3	2	Split Level	2/12/2026
12412052	1023	N	Elmwood	AVE	85	185000	3	1	1 Story	2/10/2026
12559087	2432		YEOMAN	ST	85	185000	4	3	Split Level	2/4/2026
12535762	426		ALPINE	DR	73	185000	3	1	2 Stories	2/20/2026
12520893	37714	N	Nippersink	PL	81	188000	3	1	1 Story	3/23/2026
12574048	33028	N	Ridge	RD	30	188500	3	1	1 Story	3/17/2026
12547431	11	S	Lake	AVE	20	189900	2	1	1 Story	3/2/2026
12417301	12698	W	Grandview	AVE	85	189900	3	1	1.5 Story	2/13/2026
12552264	2108		Lloyd	AVE	85	190000	2+1 bsmt	1	1.5 Story	2/27/2026
12570442	38593		Pine	AVE	87	190000	3	2	1.5 Story	3/18/2026
12546805	1408		Barberry	LN	73	190000	4	2	1 Story	3/5/2026
12532461	335	E	Lake Park	AVE	73	190000	2	2	2 Stories	2/23/2026
12543541	1315		Cherokee	DR	73	190000	3	1	2 Stories	2/13/2026
12566066	1618		Round Lake	DR	73	195000	3	1	1 Story	3/19/2026
12542661	2318		Gideon	AVE	99	195000	2	1	2 Stories	2/6/2026
12460818	2204		Joanna	AVE	99	198500	3	1	1 Story	3/20/2026

12539176	2911		EMMAUS	AVE	99	199999	3	2	2 Stories	2/19/2026
12471708	1310	N	Poplar	AVE	73	200000	3	1	1 Story	2/12/2026
12508836	1718		Gilboa	AVE	99	201000	3	1	1 Story	2/6/2026
12517053	2217		20th	ST	99	203000	3	1	1 Story	2/13/2026
12591744	3214		Poplar	DR	42	205000	2	1	1 Story	3/13/2026
12534886	728	E	Hawley	ST	60	205000	1	1	1 Story	2/17/2026
12507796	2002		Burr Oak	LN	46	205000	2	1	1 Story	2/27/2026
12559258	116		Highmoor	DR	73	207000	2	1	1 Story	3/31/2026
12546116	2521		Dakota	RD	85	207000	2	1	1 Story	2/25/2026
12536294	26		Keller	AVE	85	209999	2	2	1 Story	3/20/2026
12372260	39460	N	Park	AVE	46	212500	3	2	2 Stories	2/25/2026
12462406	931	N	Fairfield	RD	73	212500	3	2	Split Level	3/16/2026
12532475	42362	N	Poplar	ST	2	215000	1	1	1 Story	3/13/2026
12556034	3322		Gilead	AVE	99	215000	2	1	1 Story	3/16/2026
12478321	1038		Indiana	AVE	85	215000	3	1	1 Story	2/25/2026
12547783	1703		Hermon	AVE	99	218000	3	1	1.5 Story	2/20/2026
12486216	319		Beachview	DR	73	220000	5	2	Raised Ranch	3/31/2026
12555736	1612		Ferry	ST	85	220000	3	1	1 Story	3/12/2026
12559883	3300		Rugby	CT	85	220000	3	2	1 Story	3/11/2026
12570131	38195	N	Charleston	RD	87	222000	2	1	1 Story	3/9/2026
12548120	2119		Hermon	AVE	99	222500	3	1	1 Story	3/31/2026
12513082	916	N	Clarendon	DR	73	225000	2	2	1 Story	2/6/2026
12542079	2305	W	Grove	AVE	85	225000	3+1 bsmt	2	1 Story	2/13/2026
12529379	415		Kenwood	DR	73	227000	3	1	1.5 Story	2/27/2026
12549811	2317		Gideon	AVE	99	228999	2+1 bsmt	2	1 Story	2/13/2026
12530783	10867	W	Beach	RD	87	229900	3	2	1 Story	2/27/2026
12532213	2924	W	Bonnie Brook	LN	85	230000	3	3	1 Story	2/20/2026
12559367	2513		20th	ST	99	230000	4	1	1 Story	3/27/2026
12561139	43247	N	Grandview	TER	2	230000	3	1	1.5 Story	3/18/2026
12578959	1816		Hebron	AVE	99	234000	3	1	1 Story	3/27/2026
12441651	224		Bellevue	DR	73	235000	3	1	2 Stories	2/4/2026
12538657	12298	W	Paddock	AVE	87	235000	3	1	1 Story	2/12/2026
12492285	616	W	Keith	AVE	85	235000	3	2	1 Story	2/18/2026
12566197	2110		Elim	AVE	99	235000	4	1	2 Stories	3/30/2026
12553560	1902	N	Ash	ST	85	235500	2	1	1.5 Story	2/20/2026
12551759	25022	W	Catherine	AVE	2	236000	3	2	1 Story	3/13/2026
12534902	519	N	Ash	ST	85	237000	4	2	2 Stories	3/9/2026
12545056	1432		Ridgeway	AVE	73	239900	3	2	2 Stories	3/9/2026
12525050	35728	N	Benjamin	AVE	41	240000	4	2	Raised Ranch	3/18/2026
12565820	38512	N	Drexel	BLVD	2	240000	2	2	1 Story	3/20/2026
12481501	2738		Gabriel	AVE	99	240000	3	2	1 Story	2/18/2026
12559228	2231	W	Cheyenne	RD	85	241500	2	2	1 Story	3/20/2026
12541288	14	N	LAKE	AVE	30	242500	4	2	1 Story	2/26/2026
12572892	39470	N	Woodland	AVE	2	242500	2	1	1 Story	3/12/2026

12534751	40184	N	Liberty	ST	2	244000	2	1	1 Story	2/13/2026
12555694	37093	N	IL Route 59	HWY	46	244900	3	1	1 Story	2/5/2026
12569227	37227	N	Hillside	DR	46	245000	3	2	Split Level	3/30/2026
12535280	18945	W	Old Plank	RD	30	245000	3	2	1 Story	2/18/2026
12550916	27692	N	OAK	ST	42	245000	3	1	1 Story	3/6/2026
12571839	3101		Lebanon	AVE	99	248000	3	2	Raised Ranch	3/16/2026
12484076	77		Mionske	DR	47	248009	5	3	2 Stories	3/12/2026
12562525	1003		Victoria	ST	2	249000	2	2	1 Story	3/13/2026
12528802	924		Lenox	AVE	85	250000	3	2	1.5 Story	2/12/2026
12544358	111		Ferndale	DR	73	250000	2	1	1 Story	3/27/2026
12562912	328	N	Greenview	AVE	60	250000	3	2	Split Level	3/19/2026
12532140	732		Whitney	AVE	96	250000	3	2	Split Level	3/17/2026
12488855	1701		Galilee	AVE	99	250000	4	2	1.5 Story	3/13/2026
12553382	516	W	Courtland	ST	60	250000	2	1	1 Story	3/9/2026
12565355	2015	N	Jackson	ST	85	250000	3	3	1 Story	3/6/2026
12550208	2205		13th	ST	96	250000	1+2 bsmt	2	1 Story	2/27/2026
12481122	37905	N	Loyola	AVE	87	250000	3	2	1 Story	2/12/2026
12576350	207	N	Lakeshore	DR	60	251000	5	2	2 Stories	3/16/2026
12550584	1703		Horeb	AVE	99	251500	3	2	1 Story	3/12/2026
12359881	69	N	Greenview	AVE	60	252000	4	2	Split Level	3/6/2026
12557449	150		Lakewood	DR	2	252000	2	2	1 Story	3/23/2026
12549463	832		Mckinley	AVE	60	253000	2	1	1 Story	3/31/2026
12545016	3	N	Maple	AVE	20	254000	2	1	1 Story	2/23/2026
12542418	2820	N	Elmwood	AVE	85	254900	2+1 bsmt	1	1 Story	2/23/2026
12530706	1607	N	Channel	DR	73	255000	4	1	Split Level	3/27/2026
12543826	3011		Emmaus	AVE	99	255000	6	1	2 Stories	2/20/2026
12559002	1810		LINDEN	AVE	85	255000	5	2	1.5 Story	3/27/2026
12548780	12707	W	Graves	AVE	87	256000	4	1	1 Story	2/27/2026
12564501	36745	N	WESTMOOR	AVE	46	256000	4	1	1 Story	3/13/2026
12548025	19		Arlington	LN	20	256500	4	1	2 Stories	3/3/2026
12487417	23519	N	Field	RD	47	259000	3	1	2 Stories	2/9/2026
12543000	28048	N	Hickory	LN	84	259900	4	1	1 Story	2/23/2026
12580367	2720		Gilboa	AVE	99	259900	5	2	1 Story	3/31/2026
12540516	42380	N	Lake	DR	2	259900	5	2	1 Story	2/23/2026
12513978	2631		Carmel	BLVD	99	260000	6	2	1.5 Story	3/26/2026
12565382	11		Highview	AVE	20	260000	5	2	1 Story	3/27/2026
12501479	2723		Lydia	ST	85	260000	6	2	Raised Ranch	2/9/2026
12555812	2001		Burr Oak	LN	46	263000	4	1	1 Story	3/5/2026
12554271	809		Thompson	AVE	96	265000	5	1	Split Level	3/20/2026
12309630	1313		Melrose	AVE	73	265000	6	2	Raised Ranch	3/27/2026
12576327	1511		Meadowbrook	DR	73	265000	5	1	2 Stories	3/27/2026
12528175	197		Maplewood	DR	2	265000	4	1	1 Story	2/9/2026
12549899	2209		Melrose	AVE	85	265000	6	2	Split Level	3/27/2026
12448406	905		Buena Vista	DR	73	266000	5	1	Split Level w/ Sub	3/20/2026

12538483	529	N	Ravine	DR	73	267000	5	2	1 Story	3/16/2026
12532358	1223		Greenfield	AVE	85	269900	5	2	1 Story	2/19/2026
12531156	34966	N	Forest	AVE	41	270000	3	1	2 Stories	2/2/2026
12526699	27849	W	Lake Shore	DR	81	270000	4	2	1 Story	3/4/2026
12453405	38		Lippincott	RD	20	270000	4	2	1.5 Story	3/13/2026
12536568	37684	N	Sheridan	RD	87	270000	4	1	1 Story	3/24/2026
12558897	2824	W	Bonnie Brook	LN	85	272500	4	1	1 Story	3/6/2026
12545772	26681	W	Wooster Lake	DR	41	275000	7	3	2 Stories	3/19/2026
12521104	2105		Sprucewood	LN	46	275000	4	1	1 Story	2/6/2026
12509506	1905		Linden	AVE	85	277000	5	2	2 Stories	2/10/2026
12568164	34803	N	Hiawatha	TRL	50	280000	3	1	1 Story	3/9/2026
12521287	1511		Pine Grove	AVE	73	280000	5	2	1.5 Story	3/19/2026
12566566	37471	N	Il Route 59	RD	46	280000	6	3	1 Story	3/17/2026
12581641	45	W	Vandermeer	DR	2	280000	4	2	1 Story	3/31/2026
12359716	26211	W	Spring Grove	RD	2	280000	3	1	1.5 Story	2/25/2026
12555726	1904		Joppa	AVE	99	280000	4	1	1 Story	2/11/2026
12528242	24689	N	fox river	DR	13	285000	4	1	1.5 Story	3/26/2026
12500545	2721		Eshcol	AVE	99	285000	5	2	2 Stories	3/17/2026
12546255	2326		Walnut	ST	85	287000	5	2	1 Story	2/12/2026
12543898	314		Mastodon	DR	41	287500	3	1	1 Story	3/6/2026
12544318	444	E	Camden	LN	73	288500	5	2	2 Stories	2/3/2026
12554875	43225	N	Lakeside	DR	2	289000	5	2	1.5 Story	3/13/2026
12541532	533		Farmhill	CIR	84	289000	5	2	1 Story	2/9/2026
12517892	230		Bayshore	DR	44	290000	4	1	1 Story	2/6/2026
12562140	1211		Indiana	ST	85	290000	5	2	Raised Ranch	3/20/2026
12567931	2904		Edina	BLVD	99	290000	5	2	1.5 Story	2/27/2026
12518950	18596	W	Karen	LN	31	290000	5	2	1 Story	2/13/2026
12543089	127	W	Courtland	ST	60	290000	4	1	1 Story	2/19/2026
12557752	36719	N	Lawrence	DR	46	290000	5	2	Raised Ranch	2/25/2026
12572376	1930		23rd	ST	99	292000	5	2	1 Story	3/27/2026
12568036	37561	N	Granada	BLVD	46	292050	4	1	1.5 Story	3/24/2026
12553576	482	N	Colony	DR	73	294000	5	2	2 Stories	3/31/2026
12568495	22678	W	Silver Lake	AVE	2	294000	4	1	1.5 Story	3/19/2026
12534451	1606	N	Poplar	AVE	73	294500	5	2	1 Story	3/12/2026
12492636	2100		Edina	BLVD	99	295000	5	2	1.5 Story	2/9/2026
12545278	1614		North	AVE	73	295000	5	1	1 Story	2/27/2026
12493793	917	N	Linden	AVE	85	295000	7	3	2 Stories	3/6/2026
12559886	480		Grand	AVE	47	299000	4	1	1 Story	2/25/2026
12526048	26183	W	Wooster Lake	AVE	41	299000	6	2	1 Story	2/12/2026
12540097	25267	W	Timber	LN	46	299500	5	2	1 Story	3/5/2026
12548416	1419	N	Jackson	ST	85	300000	5	2	2 Stories	2/17/2026
12560765	2009		Kedron	BLVD	99	300000	5	2	1 Story	3/19/2026
12495417	35851	N	WILSON	RD	41	300000	5	2	2 Stories	3/13/2026
12537368	2239		Walnut	ST	85	300000	6	2	1 Story	2/17/2026

12547649	318	E	Liberty	ST	84	300000	5	1	2 Stories	2/19/2026
12506566	35242	N	MOODY	ST	41	300000	3	1	1 Story	2/12/2026
12560111	18758	W	Highfield	DR	31	300000	4	1	Split Level	2/26/2026
12463905	672		Garys	DR	2	304000	5	2	Split Level	2/27/2026
12536912	4149	W	Oglesby	AVE	31	305000	4	1	Raised Ranch	3/10/2026
12533882	113		Orchard	ST	73	305000	6	2	2 Stories	3/25/2026
12551122	18065	W	Big Oaks	RD	30	305000	4	1	Split Level	2/26/2026
12559805	2113		Carmel	BLVD	99	305000	6	2	1.5 Story	3/4/2026
12569843	24927	W	Forest	DR	46	305000	5	2	1 Story	3/23/2026
12553519	302		Channel	DR	42	305000	5	2	1 Story	3/19/2026
12456788	36661	N	Oakwood	DR	46	305000	4	1	Split Level	3/11/2026
12508834	1210		Lorelei	DR	99	305000	5	2	Split Level w/ Sub	3/18/2026
12543809	269		Lakewood	DR	2	305519	5	2	Split Level	2/27/2026
12551957	25085	W	Tamarack	DR	84	307000	4	1	1 Story	2/13/2026
12388197	547	N	Ridgemoor	AVE	60	309000	7	2	Raised Ranch	3/11/2026
12558628	3513		Greenleaf	AVE	42	310000	5	2	1 Story, Hillside	3/20/2026
12560646	219	N	Ridgemoor	AVE	60	310000	4	1	1 Story	3/6/2026
12530755	37114	N	Shirley	DR	31	310000	5	2	Split Level	2/6/2026
12530680	305		Legacy	CT	30	310000	4	2	1 Story	2/13/2026
12553031	35		Tremont	RD	20	310000	6	2	2 Stories	2/27/2026
12552671	46	N	Ridgemoor	AVE	60	310000	4	1	1 Story	2/24/2026
12574053	1985		Carl	DR	73	312000	4	1	Split Level	3/30/2026
12520853	3668	N	GRANDVIEW	AVE	31	315000	5	2	Split Level w/ Sub	2/23/2026
12542936	17		Johnathan	RD	47	315000	3	1	1 Story	2/27/2026
12547295	1234		Fulton	AVE	96	315000	6	2	Split Level	3/30/2026
12565654	2417		Sand Lake	RD	46	315000	7	3	1 Story	3/11/2026
12567656	851		Glenview	AVE	60	315000	4	1	1 Story	3/27/2026
12549840	1807		Pinecrest	LN	46	315000	5	2	Raised Ranch	2/23/2026
12538110	148	W	Lindsay	DR	73	315000	5	2	Split Level	2/5/2026
12562656	314		Maple	LN	73	317000	4	1	2 Stories	3/20/2026
12545774	2207	N	Gabriel	AVE	99	317000	5	2	Split Level	3/26/2026
12518128	1092		Aberdeen	LN	60	318299	6	2	1.5 Story	2/6/2026
12546774	3000		19th	PL	64	319000	4	1	Split Level w/ Sub	3/20/2026
12544416	2901		Wall	AVE	85	319900	5	2	Split Level	3/4/2026
12548695	290		Oakwood	DR	2	320000	6	2	1 Story	3/6/2026
12577452	2705		Jacquelyn	LN	85	320000	5	2	Split Level w/ Sub	3/26/2026
12568026	10222	W	Bairstow	AVE	87	320000	6	2	1 Story	3/26/2026
12557792	233	W	Hawthorne	DR	73	320000	6	2	2 Stories	3/24/2026
12551114	17796	W	Greentree	RD	30	320000	6	2	1 Story	3/20/2026
12532690	38383	N	Tewes	CT	87	320000	5	2	1 Story	2/20/2026
12451662	10133	W	Wadsworth	RD	87	320000	5	2	2 Stories	2/17/2026
12518179	68	E	Lakeview	AVE	73	321000	5	2	2 Stories	2/10/2026
12551609	8	E	Hague	DR	2	323000	4	2	1 Story	2/20/2026
12538169	225		Walker	PL	60	323000	5	2	2 Stories	3/3/2026

12563052	837		BENRIDGE	CT	60	324900	4	1	2 Stories	3/16/2026
12582063	34917	N	AUGUSTANA	AVE	41	325000	5	2	2 Stories	3/31/2026
12546343	811	N	Beck	RD	46	325000	5	2	Split Level w/ Sub	3/6/2026
12480536	38603	N	Pine Grove	AVE	83	325000	4	1	2 Stories	2/27/2026
12531304	1342		Anthony	CT	85	325000	6	2	2 Stories	2/10/2026
12535728	523		Hawley	CT	60	325000	3	1	1 Story	2/18/2026
12522297	1412		Scenic View	LN	30	325000	5	2	1 Story	3/23/2026
12488686	34785	N	Gogol	AVE	41	325000	5	2	Raised Ranch	2/26/2026
12564000	924		Adams	AVE	84	325000	6	2	1.5 Story	3/23/2026
12558865	2532	N	Jackson	ST	85	325000	4	1	1 Story	3/16/2026
12544936	42169	N	6th	AVE	2	325900	5	2	2 Stories	3/20/2026
12540029	33		Johnathan	RD	47	326000	4	1	1 Story	2/27/2026
12573204	39525	N	Highview	DR	2	327000	4	1	1 Story	3/12/2026
12533414	1113		Tewes	LN	99	327500	5	2	2 Stories	3/13/2026
12542177	306		Oak Crest	ST	85	328000	7	2	2 Stories	3/19/2026
12541562	640		Sanders	CT	31	328000	6	3	2 Stories	2/26/2026
12574336	988		Victoria	ST	2	330000	5	2	2 Stories	3/30/2026
12390417	108		Lincoln	AVE	73	330000	6	2	1.5 Story	2/5/2026
12530452	1105		MONROE	AVE	84	330000	7	3	2 Stories	3/13/2026
12531472	39161	N	Holdridge	AVE	87	330000	6	2	1 Story	3/12/2026
12548686	2309		Greenbriar	LN	46	330000	4	1	Split Level	2/28/2026
12545521	10		Pine	AVE	47	332500	5	1	1 Story	2/24/2026
12556011	2449		Lawson	BLVD	31	332900	4	1	2 Stories	3/2/2026
12492102	1102		Wadsworth	AVE	64	333400	8	2	2 Stories	2/4/2026
12535946	33715	N	Lake Shore	DR	30	335000	6	2	1.5 Story	3/5/2026
12544004	12976	W	28th	ST	87	335000	5	2	Split Level	3/9/2026
12523956	5080		Prairie Oak	RD	31	335000	6	2	2 Stories	2/20/2026
12552638	707	W	North	AVE	44	335000	4	1	1 Story	2/11/2026
12567855	136		Walnut	CT	60	339000	4	1	1 Story	3/13/2026
12572795	349	S	Lake	ST	30	339900	3	1	1.5 Story	3/31/2026
12555314	423		Windridge	DR	73	340000	5	2	Split Level w/ Sub	2/27/2026
12576892	546		Thorndale	AVE	85	341000	5	2	2 Stories	3/30/2026
12551410	151		Rose Tree	LN	46	342000	5	2	1 Story	3/17/2026
12548618	424		Woodland	AVE	84	344500	7	2	Raised Ranch	2/26/2026
12536137	443	E	Stockton	CT	73	345000	5	2	2 Stories	2/20/2026
12559839	325		Hillandale	DR	73	345000	5	1	Split Level	3/11/2026
12586388	22371	W	Terry	DR	46	345000	5	2	1 Story	3/30/2026
12565002	2190	N	Heartland	PTH	46	346000	6	2	2 Stories	3/27/2026
12563242	1033		White Pine	DR	2	350000	6	3	Raised Ranch	3/30/2026
12570367	24423	W	Tyler	AVE	73	350000	6	2	1 Story	3/11/2026
12520241	5315		Cypress	CIR	31	350000	4	1	2 Stories	3/2/2026
12508104	296	W	Prairie Walk	LN	73	350000	5	2	1 Story	2/9/2026
12533025	34945	N	Leonard	AVE	41	350000	5	2	1 Story	3/31/2026
12546525	6291		Eagle Ridge	DR	31	350000	4	1	2 Stories	2/17/2026

12567910	102		Netherlands	DR	2	350000	5	3	1 Story	3/31/2026
12538089	25644	W	Brooks Farm	RD	73	352000	6	2	Split Level w/ Sub	2/4/2026
12521739	505		LINCOLN	AVE	44	352741	5	2	Split Level	2/11/2026
12559321	1146	E	TEDY	CT	73	353000	6	2	2 Stories	2/27/2026
12550362	216		Waterbury	CIR	46	355000	5	2	1 Story	2/27/2026
12533009	3810		Cedar	AVE	99	355000	7	3	1 Story	2/14/2026
12535469	2265	N	Orchard	LN	73	355000	7	2	2 Stories	2/2/2026
12577286	2903		Gilead	AVE	99	355000	6	2	2 Stories	3/31/2026
12545110	38815	N	Broadway	AVE	2	355250	6	3	Raised Ranch	2/20/2026
12557487	34		Elm	AVE	20	356000	6	2	2 Stories	3/18/2026
12562620	18219	W	Big Oaks	RD	30	357000	6	2	2 Stories	2/27/2026
12548680	628		MoHawk	DR	73	358000	7	2	2 Stories	3/16/2026
12544712	38429	N	Creek	CT	87	358500	6	2	2 Stories	3/18/2026
12560063	39	W	Vandermeer	DR	2	359900	5	3	1 Story	3/31/2026
12570607	36911	N	Helen	DR	46	360000	4	1	1 Story	3/6/2026
12537842	617		Lake Breeze	CT	46	360000	7	2	2 Stories	3/26/2026
12548942	1202		Taylor	AVE	35	360000	5	2	1.5 Story	3/19/2026
12558281	1305		Spalding	DR	60	360000	5	2	2 Stories	3/13/2026
12534584	1587		Plum	CT	30	360000	5	2	2 Stories	3/31/2026
12531962	25544	W	Blackstone	PL	46	360000	8	3	2 Stories	2/6/2026
12543487	624		Cameron	DR	2	360000	6	3	1 Story	2/24/2026
12572004	1251	S	Pleasant	HLL	85	360900	5	2	2 Stories	3/30/2026
12542874	1405		Regency	LN	46	361000	4	1	2 Stories	3/4/2026
12543291	2311		Carriage	LN	46	362000	5	1	Split Level w/ Sub	2/11/2026
12536571	251		Arlington	LN	30	362000	5	2	Raised Ranch	3/17/2026
12519133	186	N	Crooked Lake	LN	46	363000	6	3	1 Story	2/6/2026
12545835	330	S	Lakeshore	DR	60	364000	6	2	Raised Ranch	2/27/2026
12572434	2022		Woodlane	DR	46	365000	6	3	1 Story	3/27/2026
12581352	17914	W	Twin Lakes	BLVD	30	365000	5	2	1 Story	3/31/2026
12567245	389	E	Cherry Cove	LN	73	365000	6	2	Split Level	3/20/2026
12528526	1712		Dusk	DR	99	365000	7	3	2 Stories	2/2/2026
12551159	2509	N	Pennwood	CT	73	365000	4	1	2 Stories	2/24/2026
12541280	4	N	lake	AVE	30	365000	5	1	Split Level	2/13/2026
12540306	1999	N	Amber Prairie	WAY	46	367000	6	3	2 Stories	3/18/2026
12550629	224		Deerview	DR	30	367500	5	2	Split Level	3/10/2026
12515778	345	W	Asbury	DR	73	369000	7	2	2 Stories	3/2/2026
12510235	104		Lakewood	DR	2	370000	5	2	1 Story	2/6/2026
12580254	10		Linden	AVE	89	370000	7	3	Split Level	3/20/2026
12510591	1073		Walker	CT	2	370000	6	2	2 Stories	2/19/2026
12484874	2407		Miriam	AVE	99	370000	6	2	2 Stories	2/9/2026
12547810	308	S	Hackberry	CIR	73	370000	6	2	1.5 Story	2/27/2026
12548652	49	W	Dahlia	LN	73	371000	5	2	2 Stories	3/27/2026
12548791	220		Pinehurst	DR	60	371000	4	1	2 Stories	3/16/2026
12539762	231		Burton	ST	30	374900	5	2	1.5 Story	2/26/2026

12539628	540	N	Beck	RD	46	375000	6	2	Split Level w/ Sub	2/6/2026
12503232	12434	W	Van	CT	87	377000	5	2	1 Story	2/19/2026
12559645	527		Northgate	RD	46	379000	7	2	2 Stories	3/30/2026
12554027	5875		Constitution	AVE	31	379900	4	2	2 Stories	3/13/2026
12573453	2487		Bridle	CIR	73	380000	3	2	2 Stories	3/31/2026
12553779	26140	N	Ann	CT	84	380000	3	2	1 Story	3/16/2026
12502791	18256	W	IL Route 120		30	380000	4	2	2 Stories	2/18/2026
12550264	23626	N	Overhill	DR	47	380000	3	2	1 Story	2/20/2026
12517521	4506	W	Forest	AVE	85	380000	3	2	2 Stories	2/20/2026
12545620	2010	N	Nicole	LN	73	380000	4	2	2 Stories	2/17/2026
12555397	2208		Sprucewood	LN	46	380000	4	2	2 Stories	3/2/2026
12553341	507		Northgate	RD	46	385000	3+1 bsmt	2	1 Story	2/20/2026
12543667	9836	W	Paxton	DR	87	385000	3	3	1 Story	3/18/2026
12541622	212		Lewis	AVE	84	387000	4	3	2 Stories	2/18/2026
12532551	3300		Country	LN	85	389900	3	3	2 Stories	2/10/2026
12515551	719		Sun Lake	RD	46	390000	3+1 bsmt	3	2 Stories	2/13/2026
12543223	608		Carriage HIll	RD	42	390000	4	2	2 Stories	2/20/2026
12549564	233		Wildflower	LN	73	395000	3+1 bsmt	2	2 Stories	3/23/2026
12543319	403		Dalton	AVE	60	395000	3	2	Split Level w/ Sub	3/12/2026
12495790	786	S	Winchester	DR	73	399000	4	2	2 Stories	3/13/2026
12537603	1032		Oak Tree	TRL	46	399900	4	3	Raised Ranch	2/12/2026
12529058	3248		Hampshire	LN	85	400000	3+1 bsmt	2	2 Stories	2/25/2026
12556400	1432		Baroque	AVE	19	400000	4	2	2 Stories	2/26/2026
12549066	6480		Doral	DR	31	400000	2	2	1 Story	3/19/2026
12579624	4144		Lake Park	AVE	31	400000	3	2	1.5 Story	3/19/2026
12558304	515		Indian Ridge	TRL	84	400000	4	2	2 Stories	3/20/2026
12523714	30280	N	Darrell	RD	50	401000	4	2	2 Stories	3/10/2026
12563029	994		Cambridge	DR	30	402500	3	2	2 Stories	3/9/2026
12526915	2227		Trailside	LN	84	405000	3	2	2 Stories	2/27/2026
12479860	234		US Highway 45		61	405000	4	2	2 Stories	3/30/2026
12516455	20873	W	Rand	CT	67	405000	4	2	Split Level	2/11/2026
12567212	43411	N	Lynn Dale	DR	99	406000	3	2	1 Story	3/19/2026
12541113	1626		Elderberry	LN	46	409900	3	2	2 Stories	3/31/2026
12532286	4481		Country	TRL	31	409900	4	3	Raised Ranch	2/6/2026
12567254	934		Highland	RD	60	410000	3	2	1 Story	3/12/2026
12494945	845		Burton	AVE	35	410000	3	1	2 Stories	2/10/2026
12553630	284		Bingham	CIR	60	410000	3	1	2 Stories	3/2/2026
12548479	1900		Burr Oak	LN	46	410000	4	3	Raised Ranch	3/13/2026
12544962	1367		Amherst	CT	30	410000	4	3	2 Stories	2/12/2026
12559175	2312		High Point	DR	46	410000	3	2	1 Story	3/30/2026
12563266	799	S	Waterbury	DR	73	410000	5	2	2 Stories	3/30/2026
12563878	150		Old Darby	LN	96	411000	4	2	2 Stories	3/25/2026
12545634	2813		Spring Circle South		46	411598	2	2	1 Story	3/31/2026
12387660	429		Grand	AVE	47	413000	4	1	2 Stories	2/6/2026

12500713	1068	N	Hainesville	RD	73	413500	3	1	Split Level	2/25/2026
12560779	1216		Darnell	DR	60	415000	3	2	1 Story	3/10/2026
12574817	940		Beckett Crossin	DR	60	415000	3	3	1 Story	3/27/2026
12505543	4109		Sarah	DR	99	420000	5+1 bsmt	3	2 Stories	3/20/2026
12538175	464		Ashford	LN	30	420000	4	3	2 Stories	3/9/2026
12555533	210	E	Lakeside	DR	61	420000	3	2	2 Stories	3/17/2026
12554934	524		PARK VIEW	CIR	20	421550	3	2	1 Story	2/28/2026
12521272	6296		Doral	DR	31	422500	3	2	1 Story	3/31/2026
12464977	1022		Estes	AVE	45	425000	3	2	1 Story	2/2/2026
12538923	438	W	Meadow Mist	LN	73	425000	4	2	2 Stories	2/20/2026
12559423	308		Mckinley	AVE	48	425000	2+1 bsmt	2	2 Stories	3/17/2026
12545868	27		Maple	AVE	47	425000	4	2	2 Stories	2/20/2026
12551489	619		Oxford	CT	46	425000	4	2	2 Stories	3/13/2026
12561829	11		Spinnaker	CT	30	427000	4	2	2 Stories	3/30/2026
12260403	533		Surryse	RD	47	429900	4	2	Raised Ranch	3/17/2026
12566416	1030		Lilac	CT	48	430000	3	2	2 Stories	3/16/2026
12528819	815		Tylerton	CIR	30	430000	3	2	2 Stories	2/17/2026
12494930	908		Mocking Bird	DR	2	430000	4	3	2 Stories	2/3/2026
12562194	137		Highwood	AVE	40	430000	2+1 bsmt	2	1 Story	2/24/2026
12528836	21061	W	Marion	AVE	60	430000	3	2	2 Stories	2/23/2026
12542421	90	N	Inverness	CT	73	430000	4	2	2 Stories	3/2/2026
12570705	34	E	Harbor	DR	47	430000	3	2	Raised Ranch	3/19/2026
12506912	2325		Carillon	DR	30	432000	3+1 bsmt	3	2 Stories	2/10/2026
12530294	1780		Centennial	DR	2	435000	5	3	2 Stories	3/3/2026
12558151	1122		Waverly	DR	46	435000	4	2	2 Stories	2/24/2026
12553427	260	S	Westminister	CT	73	435000	4	2	2 Stories	3/19/2026
12515710	870		March	ST	47	438000	4	2	2 Stories	3/16/2026
12507214	752		Kennedy	DR	2	439500	3	3	2 Stories	2/9/2026
12537504	230	N	Alleghany	RD	30	439900	3	3	1 Story	2/17/2026
12460624	927		Half Day	RD	35	440000	3	2	1 Story	3/3/2026
12562645	700	N	Lakeside	DR	61	440000	3	2	Split Level	3/31/2026
12551563	1917	W	River Oaks	DR	73	440000	5+2 bsmt	3	2 Stories	3/31/2026
12544321	842		Deep Woods	CT	30	440000	4	2	2 Stories	3/19/2026
12550327	34070	N	Lilac	AVE	30	440000	4	2	2 Stories	3/4/2026
12550577	794		Stillwater	CT	47	440000	4	2	Split Level w/ Sub	2/27/2026
12551092	1420		Madison	DR	89	440000	3	2	Split Level w/ Sub	2/27/2026
12550718	971		Windsor	RD	35	440500	3	2	1 Story	3/12/2026
12558678	1375		Heron	DR	2	442000	5	2	2 Stories	3/26/2026
12549639	32018		Savannah	DR	50	450000	4	2	2 Stories	3/27/2026
12546536	6930		Bennington	DR	31	450000	4+1 bsmt	2	2 Stories	3/20/2026
12542912	2982		Ravinia	CIR	60	450000	3	2	1 Story	3/13/2026
12504498	40418	N	South Newport	DR	2	450000	4	4	2 Stories	2/24/2026
12134494	1115		Sandwick	CT	35	450000	3	2	1 Story	2/19/2026
12566436	26900	W	Taylor	ST	10	450000	3	2	Split Level	3/5/2026

12532112	1636		Deerpath	CIR	96	451000	2+2 bsmt	3	1 Story	3/13/2026
12535124	17830	W	Winnebago	DR	30	452000	5	3	Raised Ranch	2/6/2026
12524803	2172		Prairie	TRL	73	453000	5	3	2 Stories	2/13/2026
12547208	2220	N	HILLCREST	CT	73	454000	4	4	2 Stories	3/2/2026
12563826	434		Country	PL	46	455000	4	2	2 Stories	2/7/2026
12553074	1076		Goldfinch	LN	2	455000	4	2	2 Stories	3/2/2026
12512551	1013		Park	AVE	46	460000	4	3	2 Stories	2/2/2026
12554349	680		Cypress Bridge	RD	47	461000	3	2	Split Level w/ Sub	3/6/2026
12572410	755		Darnell	LN	31	465000	4	3	Split Level	3/20/2026
12549674	32012		Savannah	DR	50	467000	4	2	2 Stories	3/31/2026
12530593	1343		Oxford	RD	15	467000	3	1	1 Story	2/26/2026
12521999	580		CEDAR LAKE	RD	46	470000	6	4	2 Stories	3/24/2026
12577812	1034		Tamarack	LN	48	470000	3	2	1 Story	3/25/2026
12512937	19738	W	Martin	DR	60	470000	4	3	2 Stories	3/31/2026
12575318	6063		Morningside	CT	31	471000	4	2	2 Stories	3/17/2026
12561301	498		Capital	LN	31	472111	5	2	2 Stories	3/27/2026
12511930	33485	N	Mill	RD	30	474000	3+2 bsmt	3	1 Story	2/27/2026
12560048	1042		Sanderling	CT	2	474900	4	2	2 Stories	3/27/2026
12295992	26980	N	Pierre	DR	60	475000	3+1 bsmt	3	1 Story	3/6/2026
12553745	170		Burr Oak	DR	47	475000	4	2	Raised Ranch	3/13/2026
12563499	374		Farmgate	CT	31	475000	4	2	Split Level w/ Sub	3/27/2026
12481696	21625	W	Ravine	DR	47	479900	3	3	2 Stories	2/25/2026
12553197	5		Wakefield	LN	89	480000	4	2	2 Stories	2/13/2026
12542125	1458	S	Wild Meadow	RD	73	480000	4	3	2 Stories	2/24/2026
12545379	269		Braxton	WAY	30	480000	4	2	2 Stories	2/23/2026
12550160	17635	W	Windslow	DR	30	480000	4	2	2 Stories	2/27/2026
12517547	77		BRIDLEPATH	DR	46	484000	4	2	2 Stories	2/9/2026
12556700	824		Spring	DR	46	485000	2	2	1 Story	2/11/2026
12503079	913		Amber	LN	46	485000	3	2	1 Story	2/13/2026
12556036	521		Deerfield	RD	15	485000	3	2	2 Stories	3/2/2026
12533500	2409		Bluewater	DR	84	485000	4	2	2 Stories	2/27/2026
12490199	1145		Edgewater	LN	2	485000	4	2	1 Story	3/10/2026
12496479	246		Telluride	LN	20	488000	4+1 bsmt	3	2 Stories	2/20/2026
12526828	968		Knowles	RD	31	490000	4	3	2 Stories	3/16/2026
12541160	760		CHECKER	DR	89	490000	4	3	Raised Ranch	2/26/2026
12549676	32006		Savannah	DR	50	495000	4	2	2 Stories	2/13/2026
12551936	31998		Savannah	DR	50	498000	4	2	2 Stories	3/23/2026
12534051	839		Aspen	DR	89	500000	3	2	1 Story	2/17/2026
12561365	18627	W	LAZY ACRE	RD	46	500000	5	3	2 Stories	3/4/2026
12553487	7390		Bittersweet	DR	31	500000	4	2	2 Stories	3/30/2026
12530838	1194		Dayton	RD	89	501000	3	1	2 Stories	3/3/2026
12491378	1075		Suffolk	CT	31	502000	3	2	1 Story	2/25/2026
12492112	116	E	Monaville	RD	46	505000	6	3	2 Stories	3/16/2026
12553214	325		CEDAR RIDGE	DR	46	508000	4	2	2 Stories	3/6/2026

12571054	1361		Brandywyn	LN	89	508000	3	2	2 Stories	3/20/2026
12543993	958		Pheasant Ridge	DR	47	508000	4	2	Split Level	2/27/2026
12544257	2589		Savanna	DR	84	510000	4	2	2 Stories	2/27/2026
12530226	1824		Harrison	AVE	60	510000	4	2	2 Stories	2/20/2026
12519116	1870		Sterling Heights	CT	2	512500	4	3	2 Stories	3/9/2026
12554984	25235	W	Hermosa	AVE	84	515000	5	2	2 Stories	3/23/2026
12590199	36856	N	Deer Trail	DR	46	515000	4	3	2 Stories	3/25/2026
12561005	455		Chicory	LN	89	515900	5	3	2 Stories	3/27/2026
12567010	731		Saddlewood	DR	84	520000	4	2	2 Stories	3/16/2026
12557062	275	N	Fiore	PKWY	61	520000	3	2	2 Stories	3/20/2026
12467992	32381	N	Forest	DR	30	520000	4	3	2 Stories	3/26/2026
12559365	1380		Larchmont	DR	89	520000	4	2	Split Level	3/11/2026
12429984	666		Barberry	RD	35	520000	3	2	2 Stories	2/25/2026
12545753	505		Cypress Bridge	RD	47	520000	3	2	Split Level w/ Sub	3/11/2026
12497569	18466	W	Springwood	DR	30	520000	4+1 bsmt	3	2 Stories	3/2/2026
12493753	1664		Brighton	DR	60	522500	5	3	2 Stories	2/17/2026
12527459	1832		Harrison	AVE	60	522500	4	3	2 Stories	3/12/2026
12559751	84		Foxboro	LN	31	525000	4+1 bsmt	2	2 Stories	3/13/2026
12572530	182		Montclair	RD	61	535000	4	2	2 Stories	3/20/2026
12531218	994		Reserve	CT	20	535000	4	2	2 Stories	3/13/2026
12420950	630		Hermitage	DR	15	535000	4	2	2 Stories	2/6/2026
12531331	6712		PERKINS	PKWY	20	535000	4	3	2 Stories	2/20/2026
12462731	24570	W	Middle Fork	RD	10	538000	4	2	2 Stories	2/17/2026
12550274	490		Nuthatch	WAY	46	540000	4	3	2 Stories	2/22/2026
12566851	885		Portwine	RD	15	540000	5	3	2 Stories	3/9/2026
12541575	588		Applegate	LN	47	540000	4	2	2 Stories	3/13/2026
12570453	509		Blazing Star	DR	46	541000	5	3	2 Stories	3/31/2026
12573774	950		Brookside	LN	15	549000	3	2	Split Level	3/31/2026
12548223	375		Wicks	ST	30	549900	3	1	2 Stories	3/6/2026
12557795	591		Salceda	LN	60	550000	5	2	2 Stories	3/27/2026
12575020	713		Dawes	ST	48	550000	5	2	2 Stories	3/16/2026
12511873	735		Jonquil	TER	15	550000	4	2	2 Stories	2/5/2026
12533165	4837		Middle	RD	31	550000	4	2	2 Stories	2/3/2026
12423537	1062		Dearborn	LN	61	550000	4	2	2 Stories	2/6/2026
12537146	1053		Deerfield	RD	15	551000	3	2	2 Stories	2/17/2026
12533340	681		Windemere	LN	47	552000	4	2	Split Level	2/18/2026
12546272	47	N	Sterling Heights	RD	61	555550	3	2	2 Stories	2/26/2026
12549765	22182	W	Little Pond	RD	47	557500	4	2	2 Stories	3/10/2026
12560010	597		Treetop	LN	31	560000	4+1 bsmt	3	2 Stories	3/20/2026
12546880	1206		Griffith	RD	45	560000	3	1	2 Stories	2/5/2026
12538911	631		Cortland	DR	47	562000	4	2	2 Stories	2/18/2026
12560515	800		Windemere	LN	47	563000	4	2	Split Level w/ Sub	3/13/2026
12547925	768		Interlaken	DR	47	565000	4	2	2 Stories	2/11/2026
12529479	600		Crosswind	LN	46	567355	3+1 bsmt	3	2 Stories	2/19/2026

12569476	505		Lange	CT	48	575000	4	2	1 Story	3/16/2026
12564852	1650		Lake Eleanor	DR	15	580000	4	2	1 Story	3/27/2026
12525753	3001		Ravinia	CIR	60	584000	3	3	1 Story	2/27/2026
12492080	62	S	Fiore	PKWY	61	585000	4	2	2 Stories	3/6/2026
12548497	1110		Cedar Creek	DR	47	585000	3	2	2 Stories	3/20/2026
12531307	1317		Liverpool	LN	60	585000	4	2	2 Stories	3/16/2026
12558945	437		Red Cedar	RD	46	593750	5	3	2 Stories	3/12/2026
12552526	728		DARBY	CT	61	595000	3	3	2 Stories	2/23/2026
12560077	26083	W	Calhoun	AVE	2	595000	3	2	2 Stories	3/30/2026
12570796	91		Manchester	DR	89	596000	3	2	2 Stories	3/31/2026
12554096	569		Blazing Star	DR	46	599900	4+1 bsmt	3	2 Stories	2/26/2026
12556982	17804	W	Pond Ridge	CIR	31	600000	5	2	2 Stories	3/31/2026
12566895	689	E	Illinois	RD	45	600000	2+2 bsmt	2	1 Story	3/16/2026
12553325	865		Sterling Heights	DR	2	600000	4	4	2 Stories	3/18/2026
12503189	7215		Viscaya	DR	81	600000	3	3	2 Stories	2/5/2026
12541694	3		Jane	CT	47	600000	3	2	1 Story	2/27/2026
12521625	141		Park	AVE	30	600000	4	3	2 Stories	3/5/2026
12483475	135		Rue Touraine		10	600000	4	2	2 Stories	2/27/2026
12552516	119	E	Ellis	AVE	48	605000	3+1 bsmt	2	1 Story	3/23/2026
12552627	1327		Larchmont	DR	89	605000	4	2	Split Level w/ Sub	2/26/2026
12548761	928		Shootingstar	RD	30	605000	4	2	2 Stories	2/17/2026
12529631	600		Ivy	CT	47	608000	4	2	2 Stories	2/20/2026
12544684	11644	W	Elmwood	PL	15	610000	4	2	2 Stories	2/13/2026
12525165	2558		Savanna	DR	84	610000	4	4	2 Stories	2/17/2026
12548733	7437		Bittersweet	DR	31	611000	4+1 bsmt	3	2 Stories	2/11/2026
12543143	2233		Heathercliff	DR	48	615000	3	2	Split Level	3/13/2026
12521934	1211		Parliament	CT	48	615000	4	2	2 Stories	2/23/2026
12493650	6150		Oakmont	LN	31	615000	5+1 bsmt	3	2 Stories	3/11/2026
12562479	1177		RIDGE	RD	35	615000	3+1 bsmt	2	1 Story	3/30/2026
12501833	111		Midway	LN	61	620000	4	2	2 Stories	2/3/2026
12557353	617		Pleasant	AVE	35	625000	3	2	2 Stories	3/16/2026
12529999	3806		Ogden	LN	60	625000	2	2	1 Story	2/26/2026
12563985	138		Oak	ST	47	625000	4	2	Multi-Level	3/25/2026
12530282	503		Roosevelt	DR	48	625000	4	2	2 Stories	2/27/2026
12557576	1		Open	PKWY	47	626000	4	3	2 Stories	2/23/2026
12530472	321		Newman	CT	44	627000	5	3	2 Stories	3/6/2026
12577037	126		COPPERWOOD	DR	89	630000	3	2	2 Stories	3/31/2026
12538257	203		Park	AVE	45	630000	4	2	1.5 Story	2/17/2026
12543671	850		Evergreen	WAY	35	630000	3	2	2 Stories	2/24/2026
12523925	1653		McCraren	RD	35	630000	4	2	2 Stories	2/19/2026
12564855	29599	N	Birch	AVE	44	631000	3+1 bsmt	3	2 Stories	3/13/2026
12404999	1277		Kessler	DR	60	634022	3	2	2 Stories	2/9/2026
12516507	187		Rabbit Run		41	635000	5	4	2 Stories	2/13/2026
12513717	523	N	Ela	RD	10	635000	4	2	2 Stories	2/27/2026

12524297	24423	W	Hunters	LN	10	640000	4	3	1 Story	3/13/2026
12539662	15043	W	Buckley	RD	48	643000	4	3	2 Stories	2/6/2026
12511287	333		Birchwood	AVE	15	645000	5	2	2 Stories	3/2/2026
12450083	1166		Kessler	DR	60	646084	4	2	2 Stories	3/27/2026
12541159	6		Saint Ives	LN	61	647900	4	2	2 Stories	2/9/2026
12527939	336		Rivershire	CT	69	650000	3	2	2 Stories	3/9/2026
12522402	28		Plymouth	CT	69	650000	6	3	2 Stories	2/9/2026
12563459	680		Lions	DR	47	655000	4	2	2 Stories	3/18/2026
12572169	29644	N	Birch	AVE	44	660000	4	3	2 Stories	3/27/2026
12525397	635	E	Golf	RD	48	660000	4	2	2 Stories	2/11/2026
12408405	1266		Thorndale	LN	47	665000	4	2	2 Stories	3/11/2026
12577324	120		Arthur	AVE	20	665000	3	3	2 Stories	3/27/2026
12539526	1168		Vineyard	DR	31	675000	5	3	2 Stories	2/27/2026
12548773	1257		Forest	AVE	35	675000	3	2	1.5 Story	3/6/2026
12556988	6255		Murifield	DR	31	680000	6	4	2 Stories	3/7/2026
12522000	24400	N	Kelsey	RD	10	690000	4	3	2 Stories	3/27/2026
12552060	40354	N	Belle Foret	DR	83	690000	3	3	2 Stories	3/10/2026
12405383	1186		Kessler	DR	60	691590	5	3	2 Stories	2/25/2026
12558384	25146	N	West Tower	DR	10	692500	4	2	2 Stories, Hillside	3/13/2026
12541982	16231	W	Port Clinton	RD	69	695000	6	4	2 Stories	3/9/2026
12500922	517		Appletree	LN	15	695000	4+1 bsmt	3	Split Level w/ Sub	2/13/2026
12517150	23068	N	Pinehurst	DR	47	699000	3	2	1 Story	3/13/2026
12554151	1628		Brentwood	DR	60	700000	4	2	2 Stories	3/30/2026
12564909	2980		Trail Crest	LN	46	700000	4+1 bsmt	5	2 Stories	3/30/2026
12545205	20205	N	Lea	RD	10	700000	3	2	1 Story	3/6/2026
12474228	3706		Canton	CIR	60	700000	3	2	1 Story	3/16/2026
12506138	280		Cypress	LN	48	700000	4	3	Split Level w/ Sub	2/10/2026
12432379	1257		Kessler	DR	60	701108	5	3	2 Stories	2/26/2026
12528198	643		Broadview	AVE	35	703000	3	1	1.5 Story	2/27/2026
12556466	1275		Country Club	RD	47	707000	4	3	2 Stories	3/20/2026
12438954	1239		Cambridge	CT	35	710000	4	2	Multi-Level	2/18/2026
12519168	3374		Sage	CIR	60	715000	4	2	2 Stories	3/6/2026
12542331	1770		Overland	TRL	15	715000	3	2	1 Story	3/9/2026
12546652	71		Red Oak	LN	35	715000	5	2	2 Stories	2/27/2026
12524906	2880		Western	AVE	35	720000	4	3	2 Stories	3/9/2026
12471068	5205		Notting Hill	RD	31	720000	4	2	2 Stories	2/12/2026
12529179	15		Butterfield	RD	47	720000	5	3	2 Stories	2/23/2026
12522053	328		Roslyn	RD	10	720013	4	2	2 Stories	2/9/2026
12514903	124	W	Old Elm	RD	45	722500	2+1 bsmt	2	1 Story	3/3/2026
12534716	493		Valhalla	TER	61	725000	3+1 bsmt	3	2 Stories	2/6/2026
12533099	60	E	Fabish	DR	89	725000	4	2	2 Stories	3/20/2026
12526627	827		5th	AVE	48	725000	4	2	2 Stories	2/19/2026
12556443	26225	N	Hickory	RD	60	730000	4	3	1 Story	3/20/2026
12550659	22		Wedgewood	DR	47	730000	4	3	2 Stories	3/9/2026

12552794	63		Franklin	PL	45	734000	3	2	1 Story	2/23/2026
12535915	3321	N	Bayview	LN	50	740000	3	2	2 Stories	3/11/2026
12501435	3399		Krenn	AVE	35	742000	3	2	1 Story	3/2/2026
12546823	5		Hawthorn Ridge	DR	47	749990	5	3	2 Stories	3/25/2026
12545702	3349		University	AVE	35	750000	4	2	Split Level	2/20/2026
12545574	626		Barberry	RD	35	750000	4	2	Split Level w/ Sub	2/10/2026
12547882	236	E	Prospect	AVE	44	750000	4	3	2 Stories	2/17/2026
12537629	1986	S	Egret	CT	48	755000	4+1 bsmt	3	2 Stories	2/2/2026
12549664	840		Hawthorne	LN	48	755000	4	2	2 Stories	2/27/2026
12546804	1211		Norman	LN	15	757000	4	2	2 Stories	2/5/2026
12556334	21032	N	Crestview	DR	10	760000	4	2	1.5 Story	3/20/2026
12532408	431	E	Oakwood	DR	10	762250	5	5	2 Stories	2/6/2026
12536047	2830		Lexington	LN	35	763000	4	2	2 Stories	3/18/2026
12536426	29860	N	River	DR	48	765000	3	2	1 Story	2/3/2026
12546244	120		OLD BARRINGT(	RD	10	769000	5	2	1.5 Story	3/27/2026
12435928	1		Hawthorn Ridge	DR	47	769990	4	2	2 Stories	2/27/2026
12572938	2112		Park	LN	35	775000	3	2	2 Stories	2/13/2026
12540884	497		Thorndale	DR	89	775000	4+1 bsmt	3	2 Stories	3/27/2026
12535098	16280		W Woodbine	CIR	61	780000	4	3	1 Story	3/10/2026
12530718	3		Queens	WAY	69	780000	5	3	2 Stories	2/11/2026
12498354	312		Pine	ST	15	782500	4	2	2 Stories	2/20/2026
12449329	21742		N Ashley	ST	47	785000	4	2	2 Stories	2/13/2026
12565894	23		Old Barrington	CT	10	795000	4	2	2 Stories	3/26/2026
12525783	606		Paddock	LN	48	799900	3+1 bsmt	2	2 Stories	3/6/2026
12453562	4		Hawthorn Ridge	DR	47	799990	4	2	2 Stories	2/13/2026
12538989	945		Villas	CT	35	800000	3	2	2 Stories	2/10/2026
12564064	40857	N	Park	AVE	2	802500	3	3	2 Stories	3/30/2026
12509266	2544		Shenandoah	LN	47	810000	5	2	2 Stories	2/27/2026
12539156	26651	N	Pheasant	TRL	84	810000	5	4	Multi-Level	2/6/2026
12494594	835		Yale	LN	35	810000	5	3	3 Stories	3/13/2026
12470326	179		Sycamore	DR	47	810000	4+1 bsmt	4	2 Stories	2/24/2026
12511457	1625		Churchill	CT	48	815000	3	2	2 Stories	2/11/2026
12500445	5564		Old Field	RD	47	818000	4	3	2 Stories	3/24/2026
12539725	1		Sherman	CT	47	820000	4	3	2 Stories	3/17/2026
12447095	1		SANDPIPER	LN	47	820000	6	4	2 Stories	2/23/2026
12557835	1240		Eaton	CT	35	820000	4	2	Split Level w/ Sub	3/18/2026
12476209	1545		Chickamauga	LN	47	822450	5	4	2 Stories	3/17/2026
12555775	2527		Checker	RD	47	830000	5	3	2 Stories	3/9/2026
12540583	185		Cold Spring	RD	10	835000	5	2	2 Stories	2/6/2026
12548199	1500		Gordon	TER	15	835000	4	2	2 Stories	3/24/2026
12495216	1171		Omalley	DR	47	835000	4	3	2 Stories	3/26/2026
12298856	22167	W	Casa Bella View		47	840110	4+1 bsmt	4	1 Story	3/11/2026
12494560	403	N	WHITE DEER	TRL	61	845000	4+1 bsmt	4	2 Stories	2/12/2026
12501855	4420		Stonehaven	DR	47	845000	4	3	2 Stories	2/17/2026

12519100	290		Cold Spring	RD	10	850000	5	2	2 Stories	3/2/2026
12545759	1232		Manassas	LN	47	851369	4	2	2 Stories	2/26/2026
12548294	8017		Insignia	CT	47	852000	4	3	2 Stories	3/11/2026
12567881	1477		Oakwood	AVE	35	855000	3	2	2 Stories	3/27/2026
12544863	2446		Western	AVE	35	861000	4	2	2 Stories	3/3/2026
12553343	930		King Richards	CT	15	861050	4	2	2 Stories	3/18/2026
12513356	22218	W	Casa Bella View		47	862984	4	3	1 Story	2/11/2026
12558937	1285		Montgomery	DR	15	864000	4	3	1 Story	3/16/2026
12556422	41		Canterbury	RD	69	865000	4	2	2 Stories	3/17/2026
12478648	6		Steeplechase	DR	47	865000	4	2	2 Stories	3/16/2026
12522916	6		Twin Eagles	CT	47	867000	4	4	2 Stories	3/13/2026
12581551	20707	N	Oliver	CT	47	867253	4	3	2 Stories	2/20/2026
12486579	5452	N	Tall Oaks	DR	47	875000	4	3	2 Stories	2/26/2026
12561672	1632		Village Green	CT	15	875000	5	2	Split Level w/ Sub	3/19/2026
12567304	275		Saddle Back	RD	61	880000	4	2	2 Stories	3/23/2026
12479911	14960	W	21st	ST	83	880000	5	4	1.5 Story	2/6/2026
12547914	568		Burton	AVE	35	885000	3	2	2 Stories	3/2/2026
12523154	14131	W	Rodmell	CT	48	886875	5+1 bsmt	4	2 Stories	2/6/2026
12513664	2888		Whispering Oak	CT	89	890000	5	2	2 Stories	2/13/2026
12486244	22079		Casa Bella View		47	893255	3	3	1 Story	2/4/2026
12565900	315		Minear	DR	48	897000	4	2	2 Stories	3/20/2026
12538565	3		Turnbury	CT	47	899900	4	3	2 Stories	2/27/2026
12478058	21		Hawthorn Ridge	DR	47	899990	4	2	2 Stories	3/25/2026
12513197	24881	N	Black Walnut	TER	13	900000	4	4	2 Stories	3/12/2026
12493628	23276	N	Birchwood	LN	15	902500	4	4	2 Stories	2/19/2026
12496743	205		Bradford	CT	44	905000	4	3	2 Stories	3/23/2026
12548789	4		Crystal Downs	DR	47	920000	4	3	2 Stories	3/27/2026
12569993	2640		FOREST GLEN	TRL	15	924900	4+1 bsmt	3	1 Story	3/23/2026
12558555	1912		Old Briar	RD	35	925000	4	2	1 Story	2/25/2026
12525051	454	W	Sheridan	PL	44	925000	4	2	Split Level	3/2/2026
12455971	2710		Priscilla	AVE	35	925000	4	3	2 Stories	2/18/2026
12498087	1763		Country Club	DR	47	925000	4	4	2 Stories	2/13/2026
12571012	26271	W	Merton	RD	10	925000	5	4	2 Stories	3/27/2026
12484586	19330	W	Lake View	AVE	60	925000	4	3	2 Stories	3/9/2026
12549780	2008		Jordan	TER	89	949000	5	3	2 Stories	3/25/2026
12581726	2062	N	Broadmoor	LN	61	950000	4	3	2 Stories	3/31/2026
12536114	1210		North	AVE	35	950000	5+1 bsmt	4	Multi-Level	3/3/2026
12566251	1802		Princeton	CT	45	950000	3	2	2 Stories	3/24/2026
12568065	435		Kingston	TER	15	950000	4	3	1 Story	3/23/2026
12519172	5		Kildare	CT	15	960018	4	2	2 Stories	2/5/2026
12512855	2419		Riverwoods	RD	15	980000	6	4	2 Stories	2/6/2026
12532444	304		Surrey	LN	69	990000	4	2	2 Stories	2/27/2026
12544770	208		Surrey	LN	69	1000000	4	2	2 Stories	2/23/2026
12447385	1060		LIVINGSTON (LC	AVE	35	1010000	3	2	2 Stories	3/13/2026

12578709	880		Symphony	ST	45	1010000	3+1 bsmt	3	2 Stories	3/27/2026
12539939	22		Edgewood	CT	15	1018000	4+1 bsmt	5	2 Stories	3/25/2026
12568911	434		Lakeside Manor	RD	35	1020000	5	3	2 Stories	3/31/2026
12269138	206		Warwick	RD	45	1022000	4	2	2 Stories	2/27/2026
12490361	1419		Linden	AVE	15	1025000	4	2	2 Stories	2/24/2026
12547355	399	E	Deerpath	RD	45	1025000	5	3	3 Stories	3/6/2026
12535401	1		Astor	CT	69	1035000	4	2	2 Stories	2/17/2026
12493262	375		Ravine	DR	35	1050000	3	3	2 Stories	2/27/2026
12466890	11		Fox Tail	CT	15	1050000	4	2	2 Stories	3/13/2026
12550747	435		Carlisle	AVE	15	1060000	5	3	Split Level w/ Sub	3/31/2026
12522783	5	N	Empress	DR	47	1094000	5	4	2 Stories	3/20/2026
12531191	207	E	Prospect	AVE	44	1099000	4	2	2 Stories	2/10/2026
12444201	21265	W	East Cuba	RD	47	1100000	4+1 bsmt	4	1 Story, Hillside	2/27/2026
12574508	1302		Hazel	AVE	15	1109000	4+1 bsmt	3	2 Stories	3/27/2026
12490574	1280		Lawrence	AVE	45	1110000	7	4	2 Stories	2/2/2026
12537217	721		Meadow	LN	48	1125000	5	3	2 Stories	3/20/2026
12461918	815	E	Glendale	RD	48	1125000	4	4	2 Stories	2/3/2026
12538274	27855	W	Main	ST	84	1150000	3	3	1 Story	3/13/2026
12492825	55		Trowbridge	CIR	44	1150000	5	3	2 Stories	3/16/2026
12499556	3287		Western	AVE	35	1150000	4	5	Other	3/3/2026
12448395	15	S	Wynstone	DR	10	1175000	6	4	3 Stories	3/31/2026
12545164	38		FOX	TRL	69	1175000	5	3	2 Stories	3/18/2026
12528410	177		Washington	RD	45	1175000	5	3	3 Stories	3/30/2026
12498958	22292	N	Prairie	LN	47	1180000	4	3	2 Stories	3/31/2026
12519943	22206	N	Prairie	LN	47	1180000	5	5	2 Stories	2/2/2026
12470383	5727		Hampton	DR	47	1195000	6	5	2 Stories	2/26/2026
12550062	175		Margate	CT	44	1200000	4	3	2 Stories	2/26/2026
12558513	749	E	Sunnyside	AVE	48	1205000	5	3	2 Stories	3/30/2026
12519512	1832		Eastwood	AVE	35	1225000	4	3	2 Stories	3/2/2026
12559080	516		Council	CIR	61	1249500	4+1 bsmt	5	2 Stories	2/20/2026
12531937	135		Lakewood	PL	35	1250000	4	2	1 Story	2/26/2026
12557598	1127		Kenton	RD	15	1250000	4+1 bsmt	4	2 Stories	3/16/2026
12552560	1831		Farm	RD	45	1255000	5	2	2 Stories	2/20/2026
12538819	1878		Sunset	RD	35	1260000	4+1 bsmt	3	2 Stories	3/27/2026
12557108	730		Sheridan	RD	35	1265000	4	3	1 Story	2/26/2026
12551514	1165		Linden	AVE	15	1277000	5	4	2 Stories	3/19/2026
12541050	135	S	Maywood	RD	45	1280000	6	4	1.5 Story	3/16/2026
12481843	1448		Lawrence	AVE	45	1285000	5	3	2 Stories	3/9/2026
12542210	165		Haverton	WAY	10	1295000	5	4	2 Stories	2/27/2026
12518738	114	W	Center	AVE	44	1299000	4+1 bsmt	5	2 Stories	3/17/2026
12397588	2514		Hidden Oak (LO	CIR	35	1299900	3+1 bsmt	3	2 Stories	3/13/2026
12456054	250	S	Sheridan	RD	45	1300000	5	4	1.5 Story	3/26/2026
12552407	3390		Old Mill	RD	35	1300000	5+1 bsmt	5	2 Stories	3/31/2026
12527959	1795		Wilmot	RD	15	1310000	5	4	2 Stories	2/12/2026

12567113	317		Vincent	CT	44	1325000	4	2	2 Stories	3/17/2026
12547479	262	E	Foster	PL	45	1330000	4	2	Split Level w/ Sub	3/17/2026
12528684	21426	N	Prestwick	DR	10	1350000	4	4	2 Stories	2/18/2026
12463879	2514		Shoal Creek	CT	15	1350000	4+1 bsmt	4	2 Stories	2/18/2026
12545209	216	E	Scranton	AVE	44	1350000	4	3	2 Stories	2/13/2026
12551608	835		Northwoods	RD	15	1350000	4	2	1 Story	2/13/2026
12522688	214		Surrey	LN	69	1350000	5	3	2 Stories	2/5/2026
12559682	2085		Stirling	RD	15	1375000	5	4	2 Stories	3/27/2026
12539119	1560		Samanthas	WAY	15	1375000	4+1 bsmt	4	2 Stories	2/17/2026
12473392	954		Osterman	AVE	15	1420000	4+1 bsmt	4	2 Stories	3/12/2026
12572995	1420		Crowe	AVE	15	1450000	5+1 bsmt	4	2 Stories	3/31/2026
12546900	689		Crofton	AVE	35	1475000	3	2	1 Story	2/20/2026
12536958	412		Woodland Chas	LN	61	1500000	4	5	2 Stories	2/26/2026
12545514	1005		Hiawatha	LN	15	1510000	5	4	2 Stories	3/9/2026
12569929	528		Linden	AVE	45	1550000	4+1 bsmt	3	2 Stories	3/31/2026
12544394	370		Briar	LN	35	1565000	5+1 bsmt	5	2 Stories	3/2/2026
12434144	14875		Creekside Path		48	1575000	5	4	2 Stories	2/6/2026
12499430	1816		Rosemary	RD	35	1610000	4+1 bsmt	4	2 Stories	2/18/2026
12535227	14840		Creekside	PTH	48	1630000	5	4	2 Stories	2/28/2026
12547676	90	E	Woodland	RD	45	1675000	3+1 bsmt	3	2 Stories	3/2/2026
12513656	49		Green Bay	RD	44	1725000	5	5	2 Stories	3/20/2026
12546311	1950	W	Southmeadow	LN	45	1725000	4+1 bsmt	4	2 Stories	3/6/2026
12518815	216	E	Sheridan	PL	44	1749000	4+1 bsmt	4	2 Stories	2/24/2026
12532835	1330		Kurtis	LN	45	1750000	5	7	2 Stories	3/31/2026
12535906	5881		Teal	LN	47	1755000	6+1 bsmt	5	2 Stories	3/19/2026
12445133	1150		Highland	AVE	45	1770000	4+1 bsmt	4	2 Stories	2/13/2026
12466618	1401	W	Everett	RD	45	1810000	4+1 bsmt	6	2 Stories	2/13/2026
12491934	1550		Ryders	LN	35	1825000	4	3	1 Story	2/13/2026
12542362	1436	S	Estate	LN	45	1865000	5	4	1 Story	3/4/2026
12539309	5521		Churchill	LN	48	1900000	5+1 bsmt	4	2 Stories	3/10/2026
12500641	73		Bexley	CT	10	2100000	6	5	2 Stories	3/27/2026
12374133	166	N	Buckley	RD	10	2200000	5	5	2 Stories	3/25/2026
12416326	442		Michigamme	LN	45	2300000	5+1 bsmt	6	2 Stories	3/11/2026
12496830	1090		Evergreen	DR	45	2400000	4+1 bsmt	5	2 Stories	2/4/2026
12565966	1284	N	Sheridan	RD	45	2500000	6	4	2 Stories	3/18/2026
12540009	27802	N	Owens	RD	60	2800000	2+1 bsmt	2	1 Story	3/31/2026
12131769	1352	S	Estate	LN	45	3400000	9	11	3 Stories	2/5/2026
12300398	25164	W	SUNSET	LN	46	3825000	6	8	2 Stories	3/30/2026
12212636	1955		Windridge	DR	45	3910579	4+1 bsmt	5	2 Stories	2/2/2026
12260502	347		Bluffs Edge	DR	45	8300000	6+2 bsmt	8	2 Stories	3/21/2026

Median Sales Price: $430,000 x .95 = $408,500

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

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:

HOME amount per unit	Minimum Period of Affordability
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:

	Down Payment
	Loan Principal Paid
	Current Loan Amount
	Capital Improvement Value
+	House Value Change, per HPI
	Maximum Sales Price

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:

	Down Payment
	Capital Improvement Value
	Loan Principal Paid
+	House Value Change, per HPI
	Fair Return to Seller

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:

	Original Purchase Price
	Homeowner share of appreciation
+	Capital Improvement Value
	Fair Return to Seller

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

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

Capital Improvement Value: as defined above.

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

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

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

Recapture Provisions

A. Activity Types - Recapture provisions as outlined in 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (7) shall be enforced in cases where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase- price assistance.

B. Methods – The recapture option allows Lake County to recapture the entire HOME subsidy, subject to net proceeds if any, if the HOME recipient decides to sell the unit within the period of affordability at whatever price the market will bear. All HOME-assisted unit sales under the recapture option shall meet the following criteria:
   - The homebuyer may sell the property to any willing buyer.

- The sale of the property during the period of affordability triggers repayment of the direct HOME subsidy, subject to net proceeds if any, to Lake County that the buyer received when he/she originally purchased the home.

C. Enforcement Mechanisms - Recapture provisions shall be enforced through a mortgage, note and Recapture Agreement filed with the Lake County Recorder of Deeds, and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.

D. Amount of Repayment – Lake County requires that when the recapture requirement is triggered by a sale (whether voluntary or involuntary), it will recapture the HOME investment up to the total net proceeds remaining, if any, after the sale as modified by program specific choices under 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (4). Net proceeds are the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. In cases where the superior loan repayment and closing costs meet or exceed the sales price, net proceeds are zero. The specific method of recapture as capped by net proceeds, if any, is the following:

   a. Reduction during the affordability period - Reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

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

E. Mortgage Release - Upon receipt of recaptured funds, Lake County shall file a "Release" document with the Lake County Recorder of Deeds to release the original HOME-assisted homebuyer from the requirements of the mortgage or other similar mechanism.

F. Repayments – Repayments of recaptured funds shall be remitted directly to Lake County to be utilized for HOME-eligible activities only.

Compliance

A. If the homebuyer is in noncompliance with the HOME Program requirements, the homebuyer shall repay the entire direct HOME Program subsidy to the Lake County Consortium within 90 days of notification of noncompliance. In the event of repayment due to noncompliance, the repayment amount is not subject to pro rata reduction over the period of affordability.

B. Noncompliance with the HOME Program requirements includes: (1) failure to occupy the unit as the homebuyer's principal place of residence, either by vacating or leasing the unit, throughout the entire Period of Affordability; (2) purposefully providing false information as to the homebuyer's income or status as low-income; (3) failure to maintain the unit in accordance with all State and local housing quality standards or codes; (4) failure to comply with Lake County Consortium monitoring to determine compliance with the principal residency or property standards requirements; or (5) the sale or transfer of the unit without adherence to the resale/recapture provisions established in the mortgage, note, and homebuyer agreement.

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

Community Development LakeCounty

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; <u>or</u>
- Written referral by another housing or service provider (including HMIS recorded referral); <u>or</u>
- 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 <u>and:</u>
    - Discharge paperwork <u>or</u> written/oral referral, <u>or</u>
    - Written record of intake worker's due diligence to obtain above evidence <u>and</u> 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; <u>or</u>
- For individual and families leaving a hotel or motel – evidence that they lack the financial resources to stay; <u>or</u>
- A documented and verified oral statement; <u>and</u>
    - Certification that no subsequent residence has been identified; <u>and</u>
    - 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