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# Annual State of Fair Housing Report 2023

## Introduction

This year marks the 55<sup>th</sup> anniversary of the enactment of the Fair Housing Act of 1968. As we celebrate this milestone, Lake County continues its commitment to eliminating housing discrimination to create opportunity for all its residents. Discrimination includes racial and ethnic segregation and illegal physical barriers to persons with disabilities. Addressing the impediments to fair housing choice is critical to making Lake County a place where all people, families, and businesses have the opportunity to thrive.

Lake County continues its work outlined in the Fair Housing Policy Statement established in 2019 to promote fair housing opportunities and encourage racial and economic equity in its programs and housing development opportunities. We remain committed to equal housing and economic opportunities for all persons regardless of race, color, sex, age, religion, disability, national origin, ancestry, sexual orientation, marital, military or familial status, order of protection status, pregnancy, arrest record or source of income in general and specifically in all programs and housing development activities funded or administered by Lake County. Addressing impediments to fair housing choice is necessary to creating equitable housing opportunity.

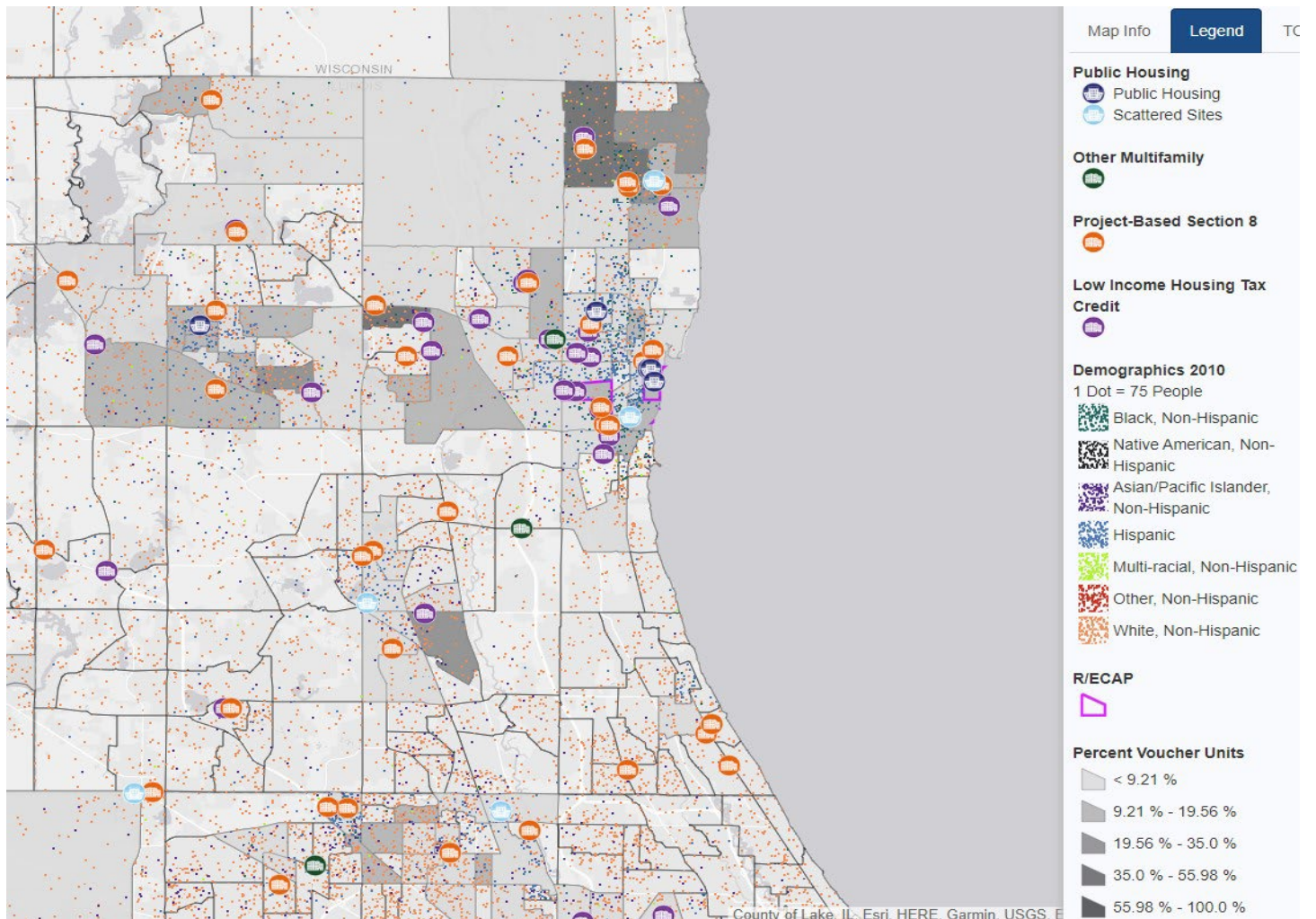
In accordance with Lake County's Fair Housing Policy Statement, the annual Fair Housing Report includes updated demographic information, a consolidated description of housing discrimination complaints and progress on reducing impediments to fair housing choice.

## Lake County Demographics

The 2020 American Communities Survey and 2020 Census data, charted below, represent the most recent available data related to Fair Housing. The map below from the Affirmatively Furthering Fair Housing Mapping Tool demonstrates the publicly supported housing and race/ethnicity in Lake County.

#	Federal Protected Class	2014 Data	2020 Data
1.	Race	African-American 6.4% White Non-Hispanic 66.4%	African-American 6.9% White Non-Hispanic 60.9%, with increases in Asian (8.3%) & Hispanic (24%) ethnicity
2.	Color	Black Non-Hispanic 6.5%	Black Non-Hispanic 6.6%
3.	Religion	No quantifiable change	
4.	National Origin	No quantifiable change	
5.	Sex (Gender)	No quantifiable change	
6.	Familial Status	Small decrease in female-headed households for African Americans from 29% to 26.6% and small increase in female-headed households for Asian-Americans from 4% to 6.5%.	
7.	Disability	7% with a disability	9.32% with a disability

As the protected classes in Lake County grow, it is important that there are housing choices in every corner of Lake County. The following map shows where HUD assisted housing is located. That information is layered on top of the demographics data to highlight areas in need of addition housing choices. The map below taken from HUD's Affirmatively Furthering Fair Housing Mapping Tool outlines Publicly Supported Housing and Race/Ethnicity in Lake County. Detailed information can be found at <https://egis.hud.gov/affht/>.



### Lake County Fair Housing Complaints

For potential violations of Fair Housing rights, a complaint can be filed with a local fair housing agency, the State of Illinois Department of Human Rights (IDHR), or the United States Department of Housing and Urban Development (HUD). Annual

information on fair housing complaints was obtained by Prairie State Legal Services through a Freedom of Information Act request to the Illinois Department of Human Rights (IDHR) and the U.S Department of Housing and Urban Development (HUD). The chart below outlines the trends in complaints from 2014 to 2022. The cause of the increase in cases filed with IDHR in 2021 from 2020 is possibly linked to the continued housing shortage throughout Lake County and nationwide. Cases involving persons with disabilities continue to trend implicating reasonable accommodations and modifications.

**State and Federal Fair Housing Complaints Filed in Lake County  
2014 through March 2022**

Year	HUD	IDHR
2014	26	11
2015	14	26
2016	2	9
2017	7	4
2018	9	8
2019	12	9
2020	*	5
2021	7	34
2022	*	24

Lake County supports the local fair housing agency, Prairie State Legal Services (“PSLS”) who served 69 clients with fair housing complaints. Of the 69 clients, the protected classes served are as follows: Disability (43), Race (12), Familial Status (7), Sex (3), Criminal History (1), Order of Protection Status (4) and Source of Income (4). During the last year, in partnership with Prairie State Legal Services, the County has provided fair housing and outreach training to housing and human service providers throughout the region. Lake County also supports PSLS’s in-house fair housing enforcement program which includes fair housing testing and investigation. Currently, there are 37 active testers in the volunteer pool.

**Progress and Current Strategies**

County staff continues to develop strategies and plans to address the multi-faceted study performed in the 2014 Analysis of Impediments to Fair Housing Choice and updated in 2020 to provide stakeholders with a description of the resident population and identify both existing impediments to fair housing choice and potential actions to address the identified impediments. The table below demonstrates the impediment and whether the resolution is to be implemented by a public or private entity.

#	Remaining Impediments to Fair Housing Choice	Public or Private Implementation
1	Lack of long-term strategy for fair housing education for existing education for residents, potential residents, businesses, and officials of the County	Public
3	Developments that require approval from the County or other municipalities are not asked to demonstrate any actions to affirmatively further fair housing	Public
4	Zoning laws can limit the number of housing options for member of the protected classes.	Public

11	It is difficult to ascertain if households have equal access to public housing and Housing Choice Vouchers.	Public/Private
12	Public transportation is not accessible by all County residents, in particular senior and persons with disabilities	Public
13	County information should expand its affirmative marketing materials.	Public
14	The cost of both purchasing and renting housing in the County is relatively unaffordable for racial and ethnic minorities.	Public
15	Racial and ethnic minorities are denied home purchase mortgages at a higher rate than white applicants.	Public
16	Housing designated for moderate -low-income families is concentrated in certain communities, not spread throughout the County.	Public
17	“Fair Housing” and “affordable housing” may often be used interchangeably by individuals in the private and public sectors	Public/Private
18	Protected classes may not have equal access to housing opportunities.	Public
19	There is limited understanding of federal and state protected classes, of persons with a disability.	Public
20	Throughout the County, there is a strong housing-jobs-transit mismatch.	Public

The following update highlights recent actions to address the remaining impediments to fair housing choice.

In October 2022, Lake County launched its second rental assistance program the Lake County Rental Assistance Program funded by the U.S. Department of the Treasury. This program aids low-income renters that are “At Risk of Homeless or Housing Instability”. This program provided aid to Lake County households that faced rental and utility debt due to the devastating impact of the pandemic. The program has provided over \$1.8 million in relief funding as of January 2023 to residents and landlords in predominantly low-income areas with minority populations (Impediment 14).

In March 2021, the Lake County Board approved \$4.9 million in local funding through the Federal American Rescue Plan Act (ARPA) to develop 91 affordable housing units in high opportunity areas such as Libertyville, Highland Park, Lake Zurich, and Mundelein (Impediment 16). These projects were selected based on several factors including their proximity to employment centers. These projects will address the housing -jobs-transit mismatch (Impediment 20).

The effects of decades-old zoning laws continue to impact neighborhood disparities, housing costs and economic growth in Lake County. With the severe housing shortage in Lake County and nationwide, inclusionary zoning policies are a tool to increase and effectively resolve our local supply problem. Lake County departments continue to strategically collaborate on the development of the Planning, Building and Development’s Attainable Housing Task Force authorized in 2022 by the Public Works, Planning and Transportation Committee as an opportunity to address impediments and advance best practices throughout Lake County to eliminate local policy barriers that prevent affordable housing development. These efforts will assist in the creation of affordable housing throughout the County by changing decades-old policies that mandate single family housing that is not affordable to low- and moderate-income households. (Impediment 14 & 16).

Lake County has also partnered with Lake County Partners to complete a housing study based on an identified need for more affordable varying housing types sited in their recently completed Comprehensive Economic Development Strategy (CEDS). This housing study seeks to identify existing gaps in housing needs in our local communities. Specifically, the study will provide an analysis of housing needs for population of disabilities of varying types and analyze the housing gaps countywide and by sub-region. This data will be used to inform strategies to advance fair housing choice.

Source of Income protection became law in Illinois effective January 1, 2023 with the implementations of House Bill 2775. HB2775 makes Illinois the 20th state to secure source of income as a protected characteristic under the Illinois

Human Rights Act. Source of income is defined as “the lawful manner by which an individual supports himself or herself and his or her dependents.” Prior to its passage, these protections against discrimination based on legal sources of income such as disability or veterans benefits, Housing Choice Vouchers or other types of non-wage income was not available. Housing providers may continue to use business criteria to screen housing applicants, however, they will no longer be able to discriminate against potential tenants simply because of their source of income. (Impediment 16)

Lake County supported the Lake County Housing Authority in the development and implementation of the Landlord Outreach and Education Program (LOEP). This program was designed to resolve the fundamental hurdle intrinsic to the Housing Choice Voucher Program, a landlord’s voluntary acceptance and participation in the rental subsidy program. The expansion of rental options beyond racially concentrated high poverty areas creates upward mobility for education, employment, and transportation in high opportunity areas. The landlord education includes information on Source of Income protection. (Impediment 16 and 19)

As an entitlement community of U.S. Department of Housing and Urban Development (HUD) funding, Lake County is subject to the proposed rule to Affirmatively Further Fair Housing, which directs government entities to take meaning actions to promote fair housing choice, eliminate disparities in housing, and foster inclusive communities. In accordance with the proposed rule Lake County staff will work to develop an equity plan which will include robust community engagement on fair housing issues confronting their communities, goals and strategies to resolve those issues and a description of community engagement. Upon completion and acceptance by HUD the Equity Plan would be incorporated into subsequent Lake County planning documents and reported on annually. (Impediment 3 &4)

In the coming year, staff will continue to work to achieve action plan goals that address impediments to affirmatively further fair housing in Lake County while taking meaningful actions to combat discrimination to overcome patterns of segregation and foster inclusive communities.