



January 21, 2015 – Draft

2015 - 2019 Housing and Community Development Consolidated Plan

Lake County Consortium

Lake County, Illinois
North Chicago, Illinois
Waukegan, Illinois

Executive Summary

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

1. Introduction

The purpose of the *2015 – 2019 Housing and Community Development Consolidated Plan (Consolidated Plan)* is to encourage and support jurisdictions across Lake County in the development of viable urban communities, principally for low- and moderate-income persons, consistent with the three principle goals of the U.S. Department of Housing and Urban Development (HUD) promoting: decent housing, a suitable living environment, and expanded economic opportunities.

The intent of this countywide *Consolidated Plan* is to identify housing and community development needs, goals, outcomes and strategies for Lake County, Illinois. It is also the intent of this document to implement as many of the goals and findings (as possible) from the Lake County Board's "*Strategic Plan*," and the State of Illinois housing plans/affordable housing tax credit programs ---- given limited federal program eligibility and federal funding availability from the U.S. Department of Housing and Urban Development (HUD).

This document serves as a major component toward the official application to the U.S. Department of Housing and Urban Development (HUD) for funding from three current HUD grant programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Shelter Grant (ESG) Programs for fiscal years 2015 -2019.

This document will provide guidance to Lake County (County) and the Cities of North Chicago and Waukegan for the allocations of these federal funds, and will also serve to identify priorities for the investment of resources for housing and community development purposes.

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. For the 2015-2019 funding cycle, Lake County will administer CDBG funding for the City of North Chicago. 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 also administers the Emergency Solutions Grant (ESG) Program and serves as collaborative application for Lake County's Continuum of Care. The Cities of North Chicago and Waukegan collaborate with Lake County on countywide homeless planning and grant administration activities.

2. Summary of the objectives and outcomes identified in the Plan

The Consolidated Plan is a countywide plan identifying housing and community development needs, goals, and strategies for the Consortium of entitlement jurisdictions within Lake County, Illinois (Lake County and the Cities of North Chicago and Waukegan) from May 1, 2015 to April 30, 2019.

Prioritized goals within the *Consolidated Plan* identify available funding activities, given an annual distribution of U.S. Housing and Urban Development (HUD) funds through the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs. Funding these activities supports the three principle objectives of the Department of Housing and Urban Development (HUD) promoting: decent housing, a suitable living environment, and expanded economic opportunities.

Based on the data analysis conducted as part of the plan and information collected through community participation and consultation, the County has identified three areas of priority need within Lake County. These priority needs include: 1) Development and preservation of low-cost, affordable housing options; 2) General strengthening of older, low-income neighborhoods throughout the county and 3) Job creation and retention.

The County has established the following 10 goals to address these priority needs:

- 1. To conserve Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low and moderate income households and special needs populations.**
- 2. To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low and moderate income households and special needs populations.**
- 3. To end homelessness in Lake County.**
- 4. To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low and moderate income.**
- 5. To revitalize deteriorating or deteriorated neighborhoods.**
- 6. To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.**
- 7. To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.**
- 8. To foster welcoming, inclusive and neighborly suburban communities.**
- 9. To create or retain jobs for low- and moderate-income persons.**

10. To support low and moderate income workers in need of job training, of transportation for access to employment or of access to affordable, quality child care.

3. Evaluation of past performance

Lake County has made outstanding progress towards its housing and community development goals over the last five years. As of the 2013 CAPER, many of the 5-Year goals set forth in the 2010-2014 Consolidated Plan had been greatly exceeded, while others remained unmet but were being worked towards. For example, one five-year public infrastructure goal was for 5,000 low/moderate income residents to benefit from roadway improvements. However, by the end of 2013, a total of 50,414 persons had benefited from the County's roadway projects – far exceeding the goal. The County's five-year goal for housing rehabilitation was for 250 units of affordable rental or ownership units to be completed. As of the 2013 CAPER, only 58 rehabilitations had taken place – showing slower progress towards the goal than expected.

As part of the Consolidated Plan process, Lake County staff members and their partner municipalities, service providers and stakeholders have completed an extensive review of existing services, programs and projects. As part of this review, previous activities and funding allocations were compared to the current priority needs of Lake County.

Based on responses from the four focus groups for community stakeholders, held as part of the consultation process for the Con Plan, the highest rated strengths of the Lake County community development programs over the last five years included housing programs that rehabs existing owner-occupied properties and public infrastructure programs that improved county roads. The focus group participants pointed out that the County did a good job with the resources that were available to them for these programs. The stakeholders also pointed out that existing social service programs were strengthened as a result of CDBG funding and that many programs funded by the County responded to citizen needs. This includes the code enforcement program which identifies housing code issues and then provides information to the homeowner on rehab programs available to address these issues. They felt that the programs over the last five years made visible noticeable progress in meeting the needs identified in the Con Plan.

The focus groups also provided feedback on the shortcomings of the County community development programs over the last five years. Much of that feedback had to do with the limited focus on economic development and the ongoing need for business retention and development. The stakeholders agreed that there are challenges to be met in providing effective job training programs that increase and retain jobs and that there have been significant business losses over the years. They felt there was a need for more creative and strategic thinking by the County on the use of and leveraging of funds particularly for housing programs, such as owner-occupied rehab and housing counseling, and economic development programs, such as skill training. The groups also pointed out a lack of family rental housing, a lack of transportation options to jobs and the need to address vacant commercial properties, vacant lots and vacant schools as additional shortcomings in the programs.

To that end and as the following Consolidated Plan will lay-out, the highest priority needs continue to be the development of new affordable housing units, the revitalization of commercial districts which will foster economic opportunity and neighborhood stability, as well as general strengthening of low-income neighborhoods through comprehensive revitalization and investment.

4. Summary of citizen participation process and consultation process

The Lake County Consortium has developed a Consortium Citizen Participation Plan (CPP), and the cities of Waukegan & North Chicago also maintain their own. On April 22, 2009, the revised Consortium Citizen Participation Plan (CPP) was approved by the Community Development Commission which in late 2014 was renamed the Housing and Community Development Commission. The previous CPP was adopted on February 26, 2003. The revised CPP provides contact information for all HUD funded programs in Lake County, North Chicago and Waukegan. The CPP continues to emphasize the need for the federal funded Consortium entitlement programs to operate in a cooperative manner. However, the CPP recognizes the importance of North Chicago and Waukegan maintaining separate Citizen Participation Plans for their CDBG funded programs. Finally, the CPP outlines the details of the Consortium's coordination and collaboration efforts.

For this Consolidated Plan, Lake County led a wide community outreach effort to engage citizen participation and consult with stakeholders. These efforts included stakeholder and community member surveys published in both English and Spanish, focus groups, one-on-one interviews with key stakeholders, a series of public presentations, and public meetings. As a result, the County reached over 1,100 community members in its request for feedback on community needs and input into strategies for housing and community development over the next five years. Section PR-10 of this Consolidated Plan includes a more detailed description of the County's outreach efforts.

5. Summary of public comments

The public comments and survey results are provided as an appendix to this document.

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

All comments received to date were accepted.

7. Summary

The public comments and survey results are provided as an appendix to this document.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Jodi Gingiss
Lake County Community Development Administrator
Central Permit Facility
500 W Winchester Rd
Libertyville, IL 60048

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

1. Introduction

Lake County/North Chicago and Waukegan received input from over 2,100 residents in the compilation of the 2015-19 Consolidated Plan. First, they invited more than stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the County conducted 4 focus groups for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan. More than 50 stakeholders participated in the focus groups, one located in Grayslake, one located in Libertyville, one located in North Chicago and one located in Waukegan. The Focus Group participants provided input on the strengths and shortcomings of the community development programs over the past five years (2010-2014), their suggestions for overcoming the identified shortcomings, what the community development needs will be in the county/city over the next five years (2015-2019) and what criteria they would use to determine success of these program in 2019. The County also arranged for interviews with individual key stakeholders to collect more targeted feedback.

An electronic Internet survey was also conducted of “Stakeholders” in Lake County/North Chicago/Waukegan. Stakeholders are elected officials and practitioners involved in overseeing, managing, administering or implementing community development programs, especially those eligible for funding through the Community Development Block Grant (CDBG), the Home Investment Partnership (HOME) and the Emergency Solutions Grant Programs. More than 120 stakeholders were invited to access the survey online and provide input on the effectiveness of programs funded with CDBG, HOME and ESG over the past 5 years, on the housing and community development needs of low- and moderate-income persons/ households over the next 5 years, and on the priorities in the use of CDBG, HOME and ESG funds to meet those needs over the next 5 years.

Additionally, the County published a survey for community residents online and in paper format. The community survey was available in both English and Spanish.

The combined efforts of surveys, focus groups and interviews resulted in outreach to over 1,100 citizens of Lake County.

A complete report on the results of the Focus Group discussion and the survey will be included as attachments to the 2015-2019 Con Plan.

Following completion of this initial community outreach, the County also held presentations of the developing Consolidated Plan strategies for the public on November 12 and December 10, 2014. Public meetings for the Consolidated Plan were held on January 21 and February 11, 2015.

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)).

Coordination with Housing Authorities

The Executive Directors of the three housing authorities in the county and the Community Development staff of the three Consortium members coordinate through convened meetings held periodically.

The three governmental entities comprising the Lake County Consortium – Lake County, City of North Chicago, and City of Waukegan – are also afforded the opportunity to review and comment on the Housing Authority Agency Plans prior to their submission to HUD. Lake County reviews the housing authorities’ Annual and Five-Year Plans, and provides annual Certificates of Consistency with the Consolidated Plan to the housing authorities for submission to HUD in connection with these plans. Periodic joint meetings are scheduled, to the extent feasible, during the course of the program year in order to ensure a continuing dialogue between local government and the housing authorities.

Coordination with Other Assisted Housing Providers

County staff directs and maintains contact with HOME and CDBG project sponsors throughout the application, funding, and administration cycles. Lake County staff also participates in monthly meetings of the Lake County Housing Action Coalition (LCHAC), which are also attended by local assisted housing providers.

Coordination with Private and Governmental Health, Mental Health, and Service Agencies

Many health and social service agencies are members in the Lake County Alliance for Human Services, in which Lake County Community Development staff actively participates as a member of the Board of Directors. Many agencies meet regularly throughout the year as a group, or in smaller groups, with Consortium staff members. Many of the issues discussed at these meetings have application beyond homeless and other social services, and have proved helpful in raising issues related to the development of this Consolidated Plan.

Since many of these agencies receive funding from Consortium members, regular contact is maintained with them throughout the year.

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

Responsibility for coordinating the overall Continuum of Care (CoC) process and organizing the county's response to HUD's annual Continuum of Care homeless service application resides with the Lake County Coalition for the Homeless. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community stakeholders.

The Lake County Coalition for the Homeless has three work groups designed to address the goals outlined in Lake County's Ten-Year Plan to End Homelessness.

- The Housing Task Force monitors the outcomes of housing programs and works to improve program performance.
- The Coordinated Assessment Task Force develops recommendations for the implementation of Lake County's Coordinated Assessment Team.
- The Homeless Prevention Task Force reviews the progress toward the homeless prevention goals in the plan and works to improve program performance.

There is an ad-hoc Application Review Committee that assists with reviewing and ranking projects for the annual Continuum of Care application to HUD. This committee is made up of representatives not funded through Continuum of Care funds but with relevant expertise.

When the Notice of Funding Availability for Continuum of Care funds (formerly the SuperNOFA) is released, specially scheduled meetings are held in order to specifically work on the annual application.

All meetings are open to the public, and are advertised through a public email list, posted on the Homeless Coalition website (www.lakecountyhomeless.org) and announced at a variety of public meetings and presentations.

The CoC Committee works to carry out the following efforts in determining how to allocate CoC funds, develop performance standards and evaluate outcomes, and develop funding priorities:

- Ongoing needs assessment and analysis;
- Provision of technical assistance;
- Increased stakeholder participation;
- Development of strategies for addressing identified needs;
- Monitoring of progress toward strategic objectives and action steps;
- Coordination of various organizational structures related to homelessness; and
- Coordination of the annual CoC NOFA application.

As Lake County, like much of the nation, has moved toward a goal of ending homelessness rather than just managing it, preventing homelessness altogether has become a key component in accomplishing this goal. The Lake County Continuum of Care has taken advantage of numerous resources in order to ensure that persons do not experience homelessness.

The State of Illinois through its Department of Human Services (IDHS) provides a Homeless Prevention Program. This program provides rental assistance, utility assistance and supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure or homelessness or are currently homeless. It is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families stay in shelters and assist individuals and families with securing affordable housing (IDHS Homeless Prevention Program Description). The Lake County Continuum of Care annually applies for and receives funding through this program. Funds from the IDHS Program are often partnered with funds from the Emergency Food & Shelter Program (EFSP) from the Federal Emergency Management Agency (FEMA).

There are currently two major components of the prevention activities in Lake County. First, one agency focuses on legal advice and representation to prevent evictions, foreclosures and terminations of housing subsidies, events which have a significant probability of resulting in homelessness. Second, a consortium of agencies provides assessment, assistance and case management services to families requesting financial assistance.

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

As a member of the Coalition's Board of Directors, Lake County Community Development staff works with the CoC to develop and approve ESG performance standards. Additionally, the Homeless Management Information System (HMIS) is governed by the Joint ServicePoint Committee which is chaired by staff from the HMIS lead agency, Lake County Community Development. Staff from Lake County Community Development chairs both the Coalition for the Homeless' HMIS Committee and the ad-hoc CoC Application Review Committee, bringing objectivity, a system-level focus, planning expertise, and staffing resources to the process. Lake County recently approved a CoC Coordinator position through which it can staff a new services agreement under development with the CoC. County staff is also responsible for administering Lake County's CDBG, ESG, and HOME funds and developing the 5-Year *Consolidated Plan* and *Annual Action Plan*. This link ensures that the Continuum of Care is coordinated with the CDBG, ESG, and HOME programs as well as other community development activities and this 5-Year *Consolidated Plan*.

Meetings

The Lake County Coalition for the Homeless meets monthly on the first Tuesday at the United Way of Lake County office located in Gurnee. Committee meetings are held as needed at the discretion of the committee. Committee reports are given at each Coalition for the Homeless meeting.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

PLEASE SEE APPENDIX A

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

All agency types involved in community development programs in Lake County, North Chicago and Waukegan were invited to participate in the consultation process.

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 Board	Both plans have in common the goal to Build Healthy & Resilient Communities
Continuum of Care	Lake County Coalition of the Homeless	Both plans have in common the goal to end homelessness in Lake County with a Housing First! approach
Behavioral Health Needs Assessment	Lake County Department of Health	Both documents have in common the goal to identify additional residential facilities for people with mental illness
Homes for a Changing Region	Chicago Metropolitan Agency for Planning (CMAP)	In planning for housing in the Round Lakes region, CMAP and Lake County Community Development staff have collaborated: Both plans share the goal of providing safe, decent housing for residents of those areas

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Lake County, North Chicago and Waukegan convened focus groups across the county and staff invited stakeholders who represented a variety of groups involved in the County’s/City’s community development program including elected officials, agency staff, and administrators from other public entities. Stakeholders were also invited to participate in an online survey published in English and Spanish.

Narrative

Lake County, North Chicago and Waukegan community development staff invited stakeholders who represented a variety of groups involved in the County’s/City’s community development program: elected officials, agency staff, and administrators, and community representatives.

The facilitators used a nominal group technique developed by Andre Delbecq to help the groups generate a series of responses to a topic question, clarify and consolidate the ideas, and then rank them.

This was repeated for each of five topic questions to provide County staff and the consultants with enriched observations about the strengths, weaknesses, needs, effective measures and success criteria for the community development program. These observations will be used by the consultants and the County's policy committees as they shape the County's next Five-Year Consolidated Plan, including the plans for the cities of North Chicago and Waukegan.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

A Lake County/North Chicago/Waukegan Consolidated Plan Needs survey, in both English and Spanish, was conducted online during the months of July and August, 2014. The survey was accessible to the residents of the County, including the cities of North Chicago and Waukegan, online and was distributed through email. In addition, a hard copy of the survey, in English and Spanish, was made available for distribution to local non-profits and in other locations such as the public library and county agencies. The survey consisted of 32 questions broken into the following categories:

- Demographic information
- Neighborhood Conditions/Satisfaction
- Community needs assessment
- Funding priorities for 2015-2019
- Fair Housing Issues

The survey allowed for written feedback regarding municipal changes, communication from City or County officials regarding CDBG and HOME programs, and recommendations for the use of public funds in Lake County, North Chicago, and Waukegan.

Five hundred and eighty-seven (587) residents of Lake County/North Chicago and three-hundred and six (306) residents of Waukegan accessed the survey. In Lake County/North Chicago, 90% (525) of the respondents completed the survey and in Waukegan, 57% (175) of those responding completing the survey.

A complete report on the results of the community surveys are included as attachments to the Con 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	Public Hearings on Community Needs	Non-targeted/broad community	Fifty (50) residents of Lake County attended two public hearings on community needs in two different areas of the county	A complete summary of comments received is included as an attachment to the Con Plan.	All comments were accepted.	
2	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Five hundred and eighty-seven (587) residents of Lake County/North Chicago and three-hundred and six (306) residents of Waukegan accessed the survey. In Lake County/North Chicago, 90% (525) of the respondents completed the survey and in Waukegan, 57% (175) of those responding completing the survey.</p>	A complete summary of comments received is included as an attachment to the Con Plan.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Focus Groups	Stakeholders	50 stakeholders attended four Focus Groups held in Libertyville, Grayslake, North Chicago and Waukegan.	A complete summary of all comments received is included as an attachment to this Con Plan	All comments were accepted	
4	Focus Groups	Key Stakeholders	13 key stakeholders were contacted for a telephone interview to discuss the needs, goals and priorities for allocation of CDBG, HOME, ESG funds to provide decent housing, a suitable living environment and economic opportunities to residents of Lake County, North Chicago and Waukegan.	A complete summary of all comments received is included as an attachment to this Con Plan.	All comments were accepted	

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in Lake County by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by Lake County's citizens. The main housing problems looked at are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Many housing-related questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding the County in setting evidence-based priorities for the CDBG and HOME programs.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as economic development, neighborhood revitalization and public services, are considered.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Lake County experienced a population growth of approximately 9% between 2000 and 2011 (2011 ACS, 5-Year Estimates) - with the population climbing from 644,356 to 700,424. Over the same time period the Area Median Income increased 19% to \$79,666. While the rise in population and income are strong signs of positive growth patterns, the community also experienced a simultaneous sharp increase in poverty. Between the years 2000 and 2011 the number of individuals living below the poverty line in Lake County rose from 5.7% to 8.2%. That represents a 44% increase in the poverty rate. Furthermore, the number of homeowners (with a mortgage) who are cost burdened increased by 42% and the number of cost burdened renters increased by 47%. The data paint a picture of both growth and struggle for the community. Rising prices (in terms of wages and housing) are positive indicators of economic growth, but expensive housing puts continued pressure on low-to-moderate income households - pushing many of them into unsustainable housing situations.

The chart below highlights demographic changes in population, number of households, and income between 2000 and 2011.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	644,356	700,424	9%
Households	216,297	239,947	11%
Median Income	\$66,973.00	\$79,666.00	19%

Table 4 - Housing Needs Assessment Demographics

Alternate Data Source Name:

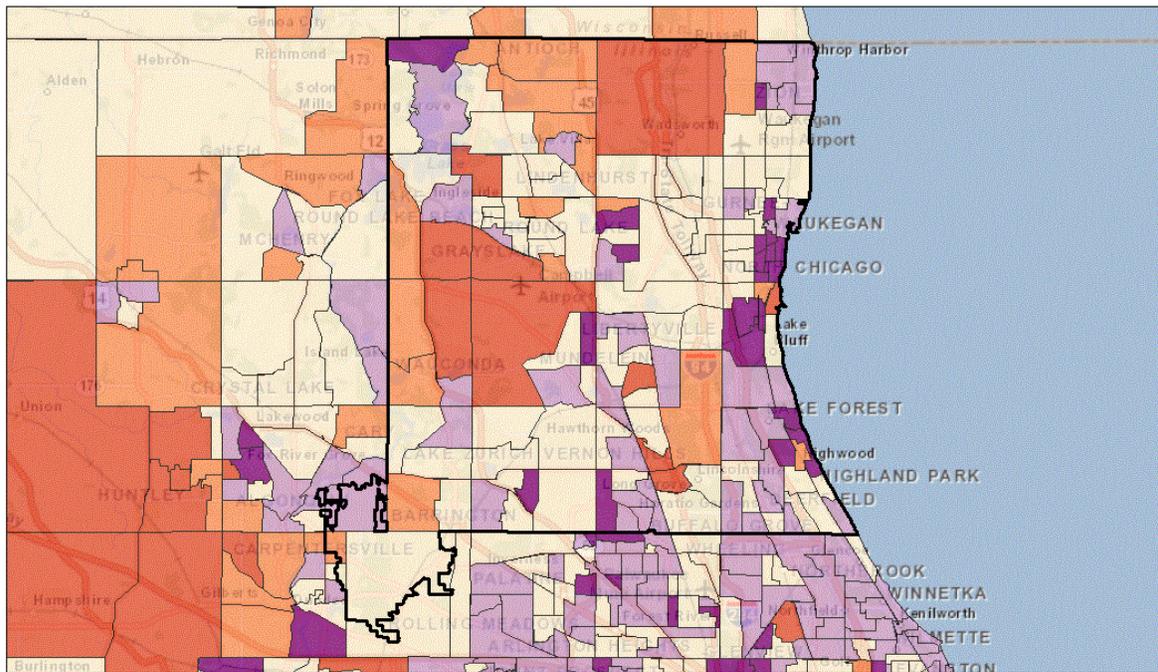
2007-2011 American Community Survey

Data Source Comments:

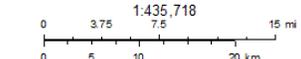
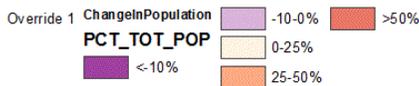
Demographic Maps

This series of maps visually display the geographic distribution of demographic trends in Lake County across a few key indicators. Population change, density, income, and poverty are amongst the variables that will be reviewed.

Population Change -



September 16, 2014

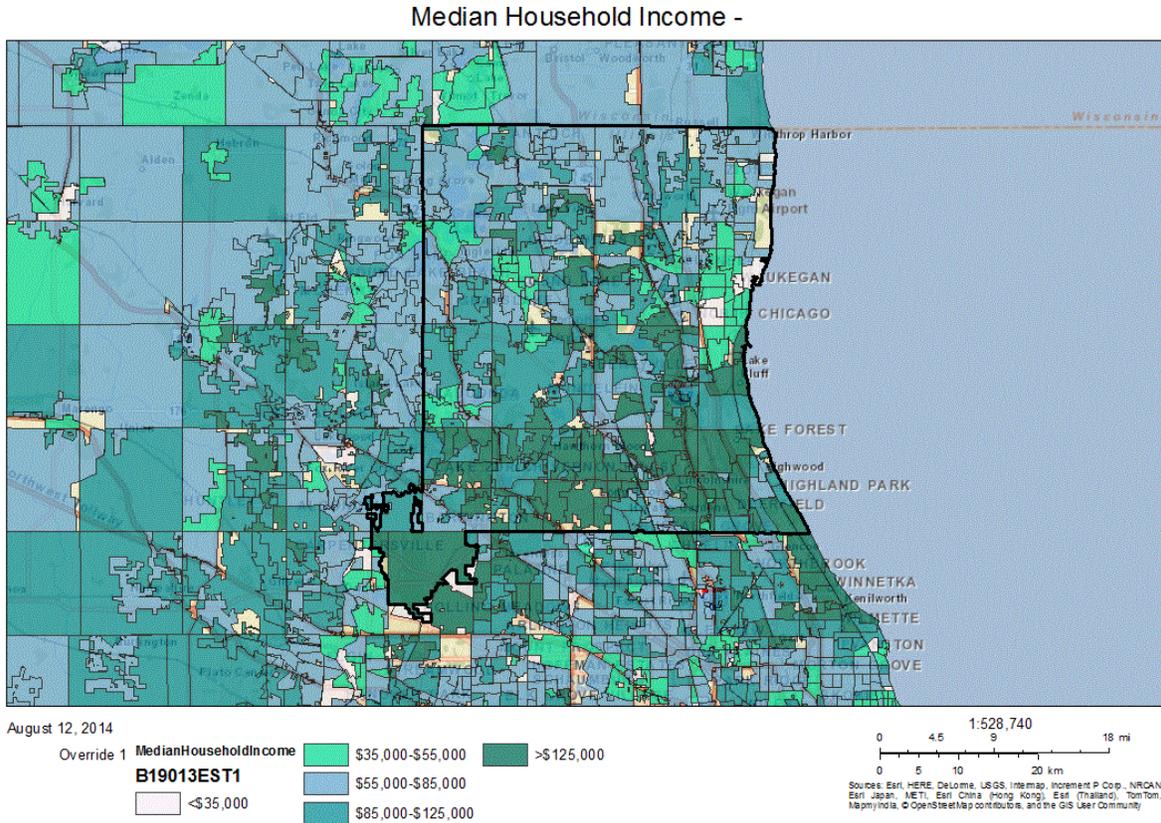


1:435,718
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China, Hong Kong, Esri, Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

The map above displays population change throughout Lake County over the last decade. While the average growth rate for the County as a whole was 9%, some areas experienced much higher growth. The purple shaded areas of the map saw the least amount of growth, with the dark purple areas representing less than 5 percent and lighter purple areas representing 5-10 percent. The beige shaded areas experienced between 10 and 15 percent population growth, whereas the light orange areas experienced between 15 and 25 percent. The dark orange areas of the map saw the highest growth rates at greater than 25 percent. These areas are concentrated in the northern and western regions of the County.

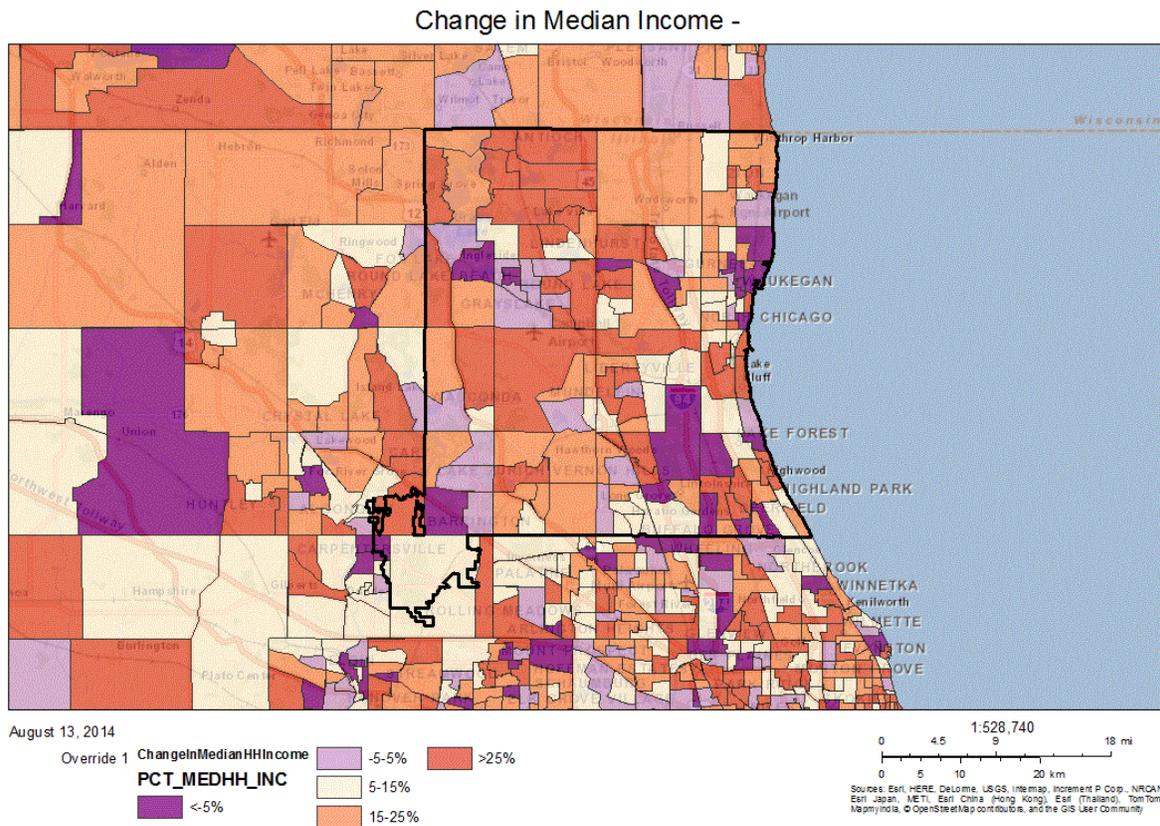
Household Income

The map below displays median household incomes throughout Lake County. Areas shaded in white represent the lowest income ranges with median incomes of less than \$35,000. Median incomes increase as the shading for the areas darken. Areas shaded in dark green have median incomes of over \$125,000 and are located primarily in the southern regions of Lake County.



Change in Income

The next map shows how median incomes have changed in the community over time. The purple shaded areas represent those areas where median incomes have decreased. The white and orange shaded areas represent those areas where median income has increased.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	18,358	19,708	31,945	20,235	151,035
Small Family Households *	5,706	6,670	12,868	8,882	88,035
Large Family Households *	2,324	2,467	4,340	2,681	17,562
Household contains at least one person 62-74 years of age	2,938	3,437	5,926	3,426	24,264
Household contains at least one person age 75 or older	2,886	4,157	4,652	2,135	8,697
Households with one or more children 6 years old or younger *	4,593	4,469	7,438	4,146	20,392
* the highest income category for these family types is >80% HAMFI					

Table 5 - Total Households Table

Data Source: 2007-2011 CHAS

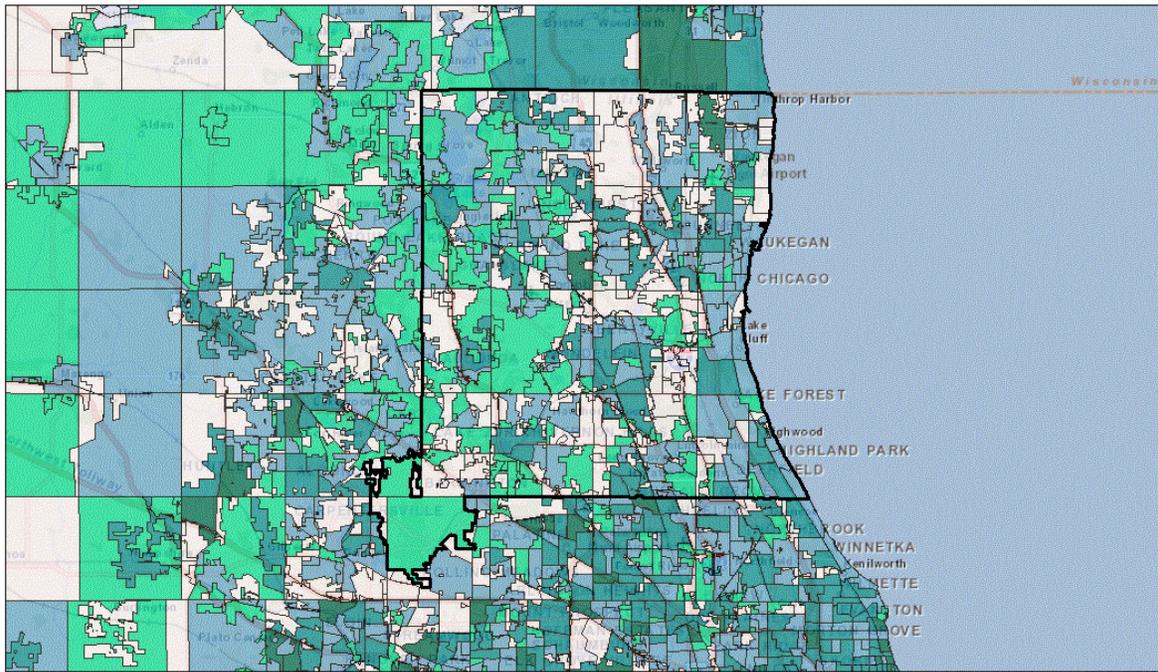
This table breaks down family dynamics and income in Lake County using 2011 CHAS data. Small families are much more prevalent, which is keeping with the smaller average household size in Lake County and the nation as a whole.

Household Density and Size

The following two maps look at the distribution of households in the community. The first map looks at the total distribution of households in Lake County. The second map displays average household size, giving a view of where larger and smaller families tend to live throughout the County.

Household Distribution:

Household Distribution -

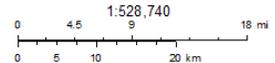
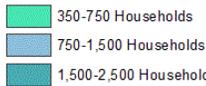


August 13, 2014

Override 1 TotalHouseholds

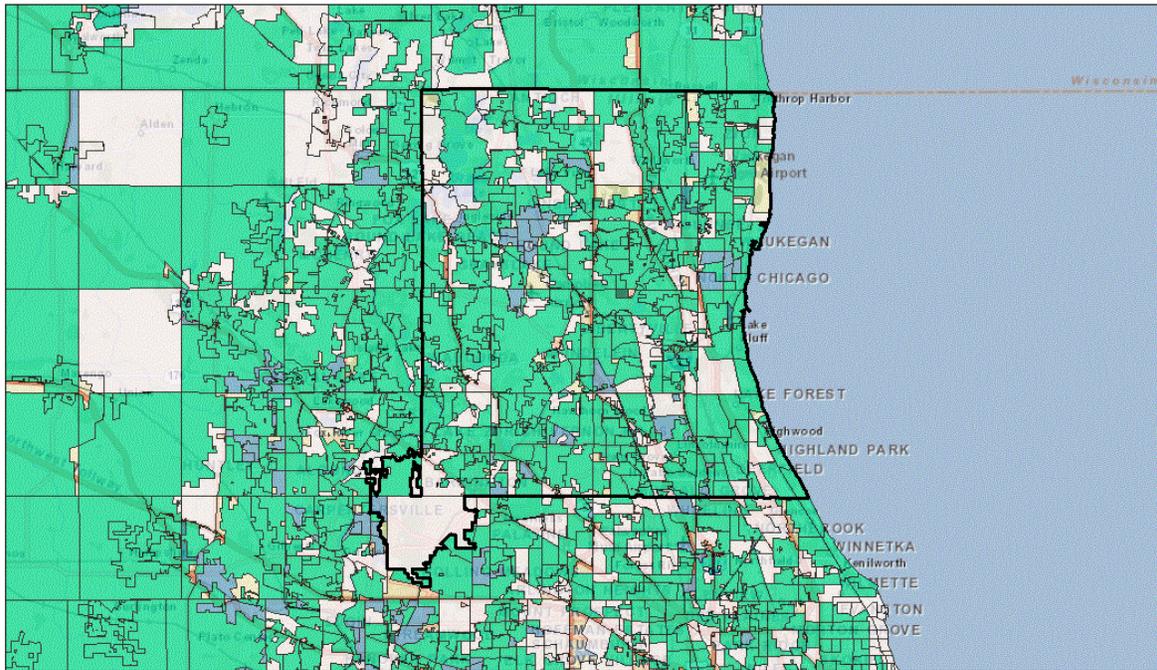
B11005EST1

<350 Households

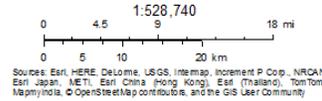
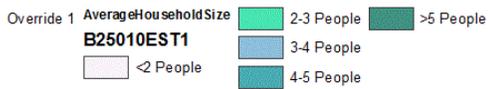


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Average Household Size -



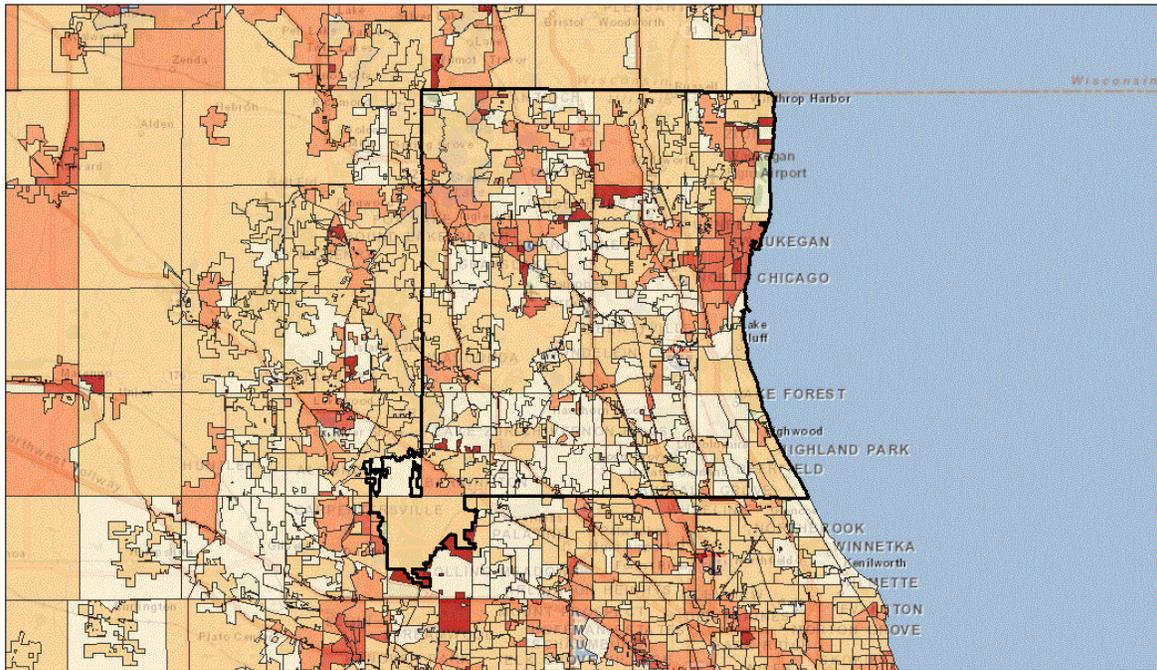
August 13, 2014



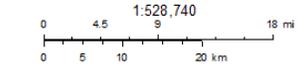
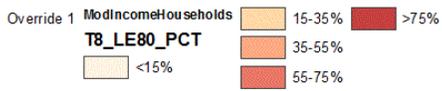
Low and Moderate Income Households

The following series of maps displays concentrations of Low and Moderate Income (LMI) households throughout Lake County. The first map displays the distribution of moderate income households, whereas the second map focuses on low-income and the third on extremely low-income. The final map displays all LMI households together.

Moderate Income Households -

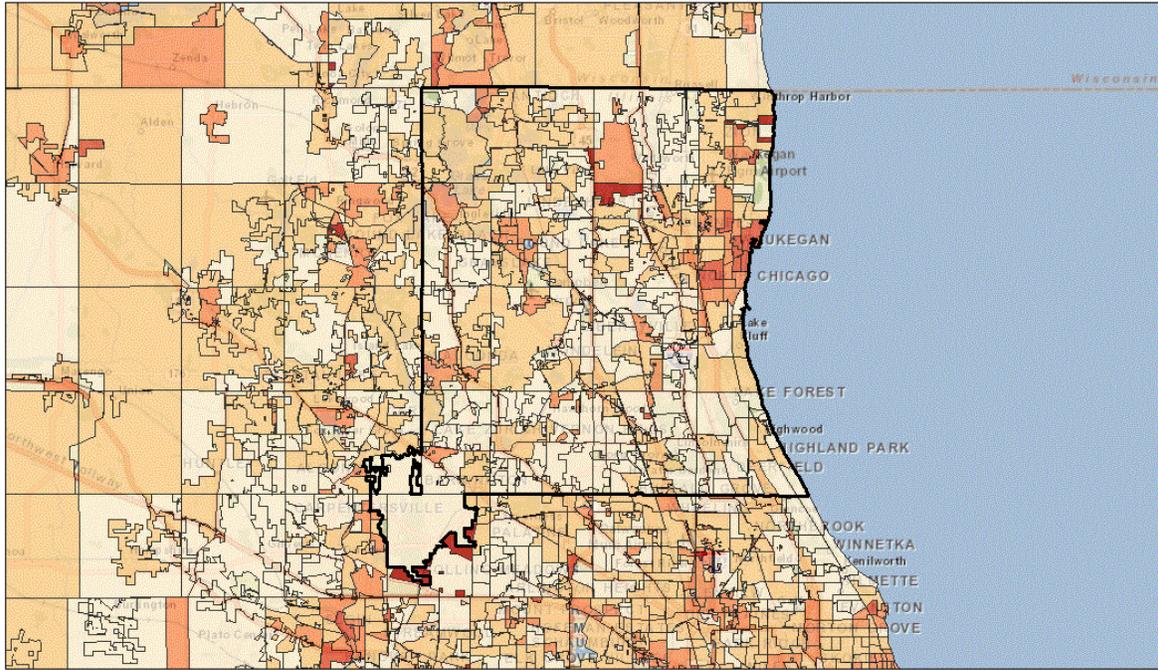


August 13, 2014

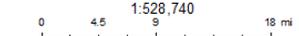
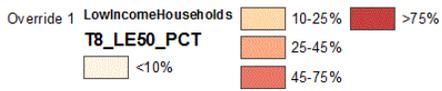


Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Low Income Households -

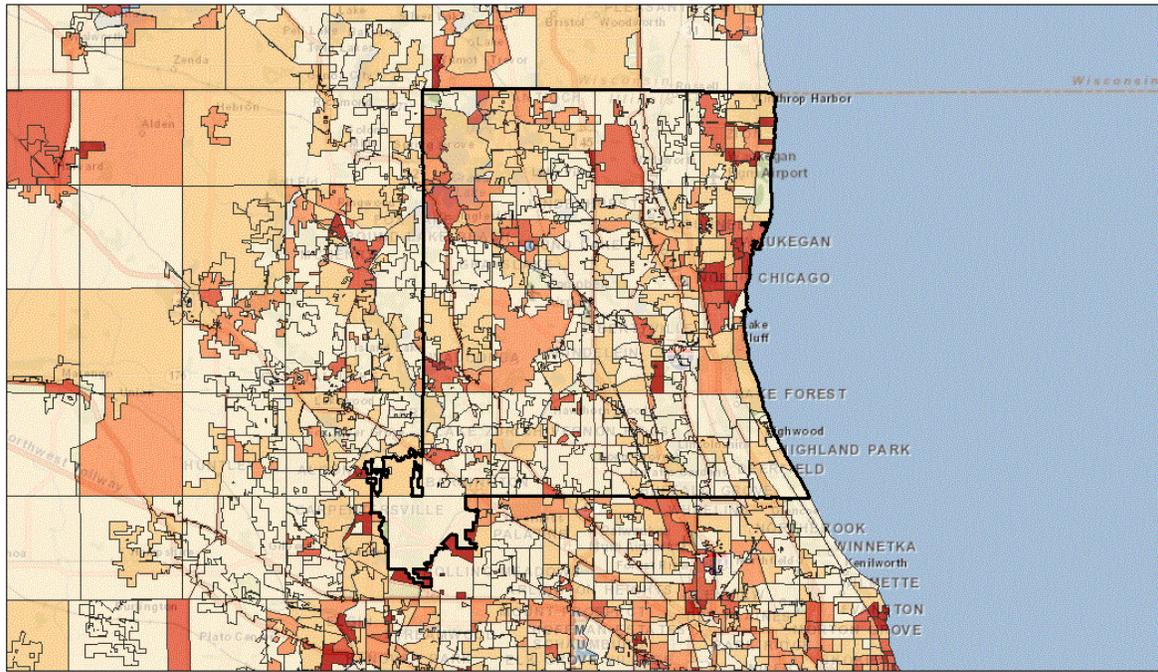


August 13, 2014



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

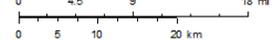
Extremely Low Income Households -



August 13, 2014

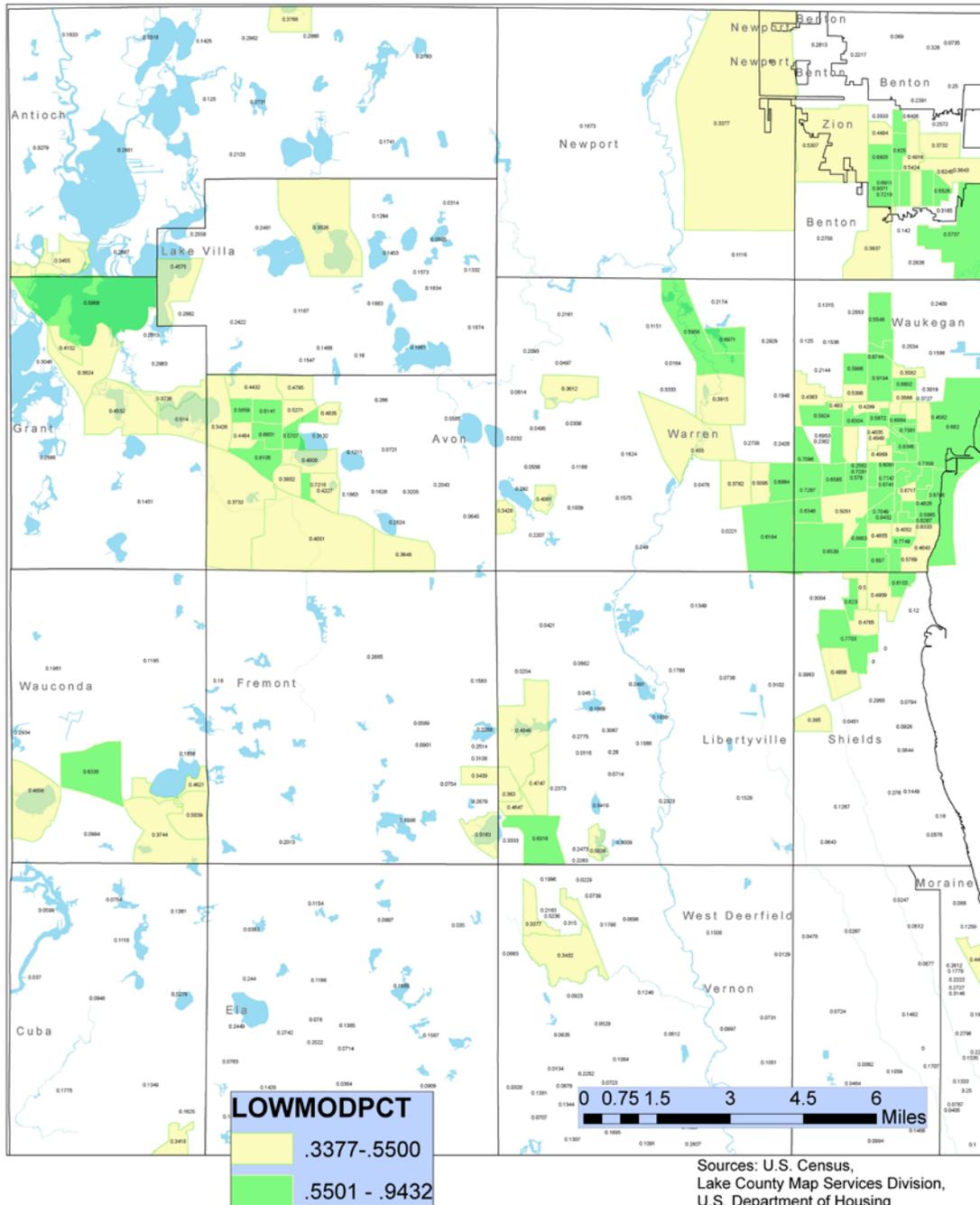


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Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China, Hong Kong, Esri, Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Lake County HUD Qualifying Low/Mod Block Groups Effective July 1, 2014



The mapped boundaries of the US Census geography do not align precisely with County data. Please confirm project eligibility with Community Development staff.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	223	230	75	70	598	35	44	109	70	258
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	69	120	169	50	408	30	59	121	99	309
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	674	845	646	275	2,440	273	380	573	267	1,493
Housing cost burden greater than 50% of income (and none of the above problems)	6,584	3,550	975	124	11,233	5,299	5,329	6,864	2,405	19,897
Housing cost burden greater than 30% of income (and none of the above problems)	989	3,539	4,473	1,154	10,115	576	2,475	6,236	5,794	15,081
Zero/negative Income (and none of the above problems)	808	0	0	0	808	675	0	0	0	675

Table 6 – Housing Problems Table

Data 2007-2011 CHAS
Source:

The above table provides a big-picture overview of housing problems in Lake County. Using 2011 CHAS data, it provides the numbers of households experiencing each category of housing problem broken out by income ranges and owner/renter status. For example, looking at the first data cell (top left) we see that 223 renter households in Lake County made 30% or below area median income (AMI) and lacked complete plumbing or kitchen facilities

Cost burden is clearly the biggest housing problem in Lake County in terms of sheer numbers, a common trend across many Illinois communities today, as well as nationwide. According to 2011 CHAS data there were 21,388 renters and 34,978 home owners paying more than 30% of their income in housing costs.

The sections below provide more detail and break these issues down further.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,559	4,756	1,863	514	14,692	5,634	5,824	7,673	2,846	21,977
Having none of four housing problems	2,710	4,853	9,780	5,239	22,582	919	4,252	12,619	11,638	29,428
Household has negative income, but none of the other housing problems	808	0	0	0	808	675	0	0	0	675

Table 7 – Housing Problems 2

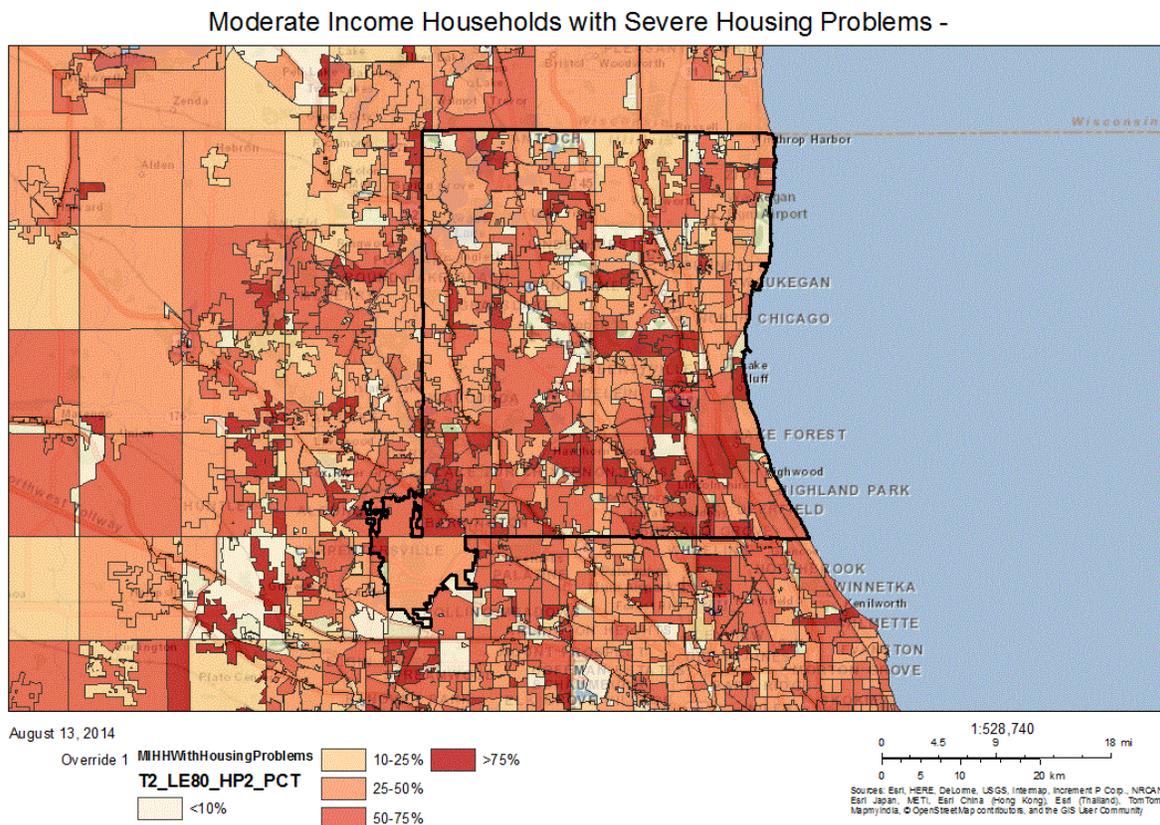
Data 2007-2011 CHAS
Source:

The above table shows households with at least one severe housing problem broken out by income and occupancy. The broad trend in the data is simply the lower the income in a household, the greater presence of severe housing problems. Also, Lake County has more owner-occupied households with severe housing problems than renter households.

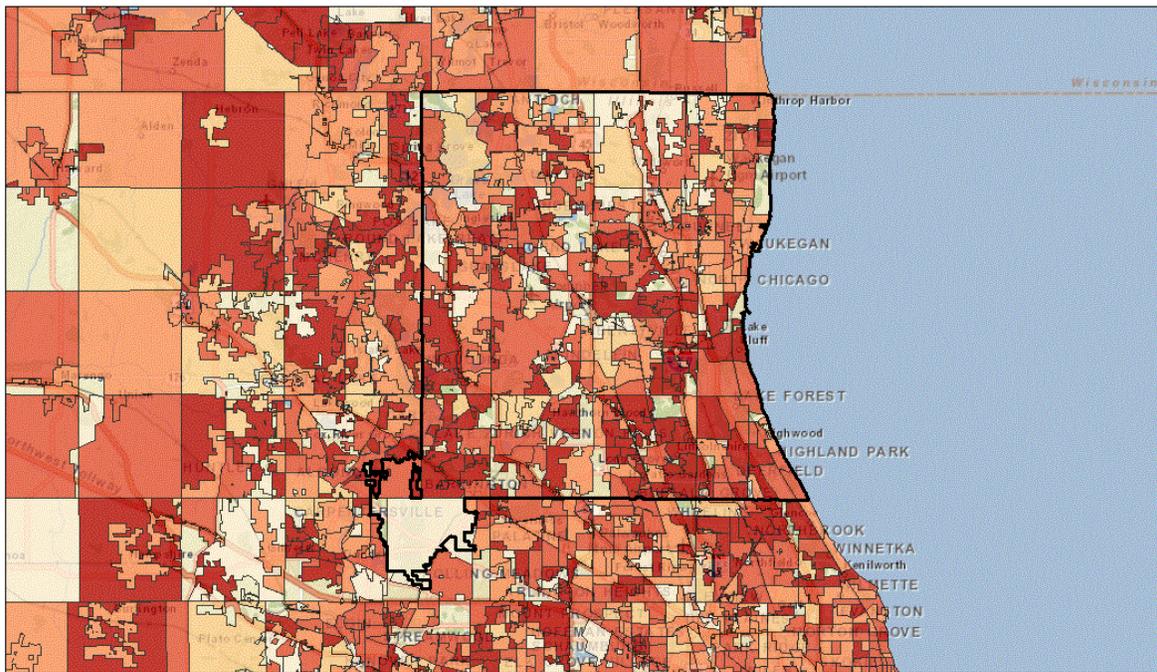
LMI Households with Severe Housing Problems

The following three maps show the concentrations of extremely low income, low income and moderate income households that have at least one severe housing problem.

Moderate Income Households with Severe Housing Problems –



Low Income Households with Severe Housing Problems -



August 13, 2014

Override 1 LIHWWithHousingProblems

	<20%		20-40%		40-60%		>80%
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T2_LE50_HP2_PCT

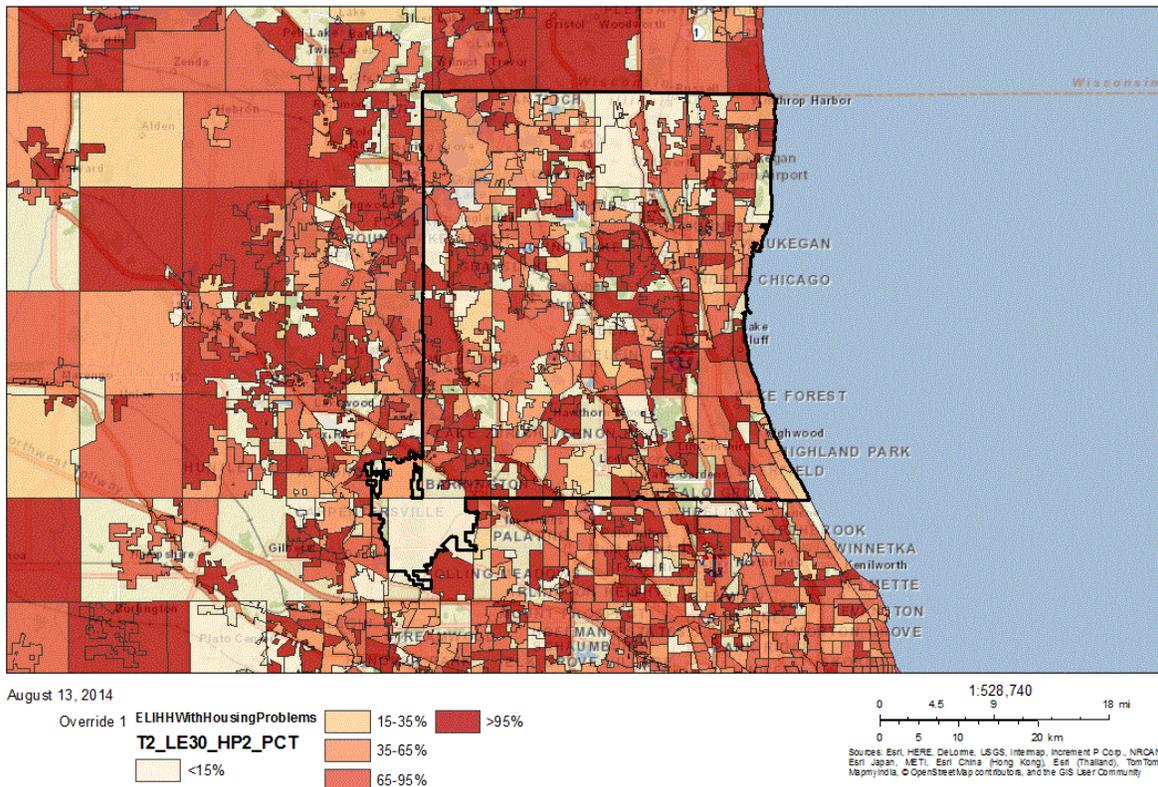
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0 4.5 9 18 mi

0 5 10 20 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Extremely Low Income Households with Severe Housing Problems -



3. Cost Burden > 30%

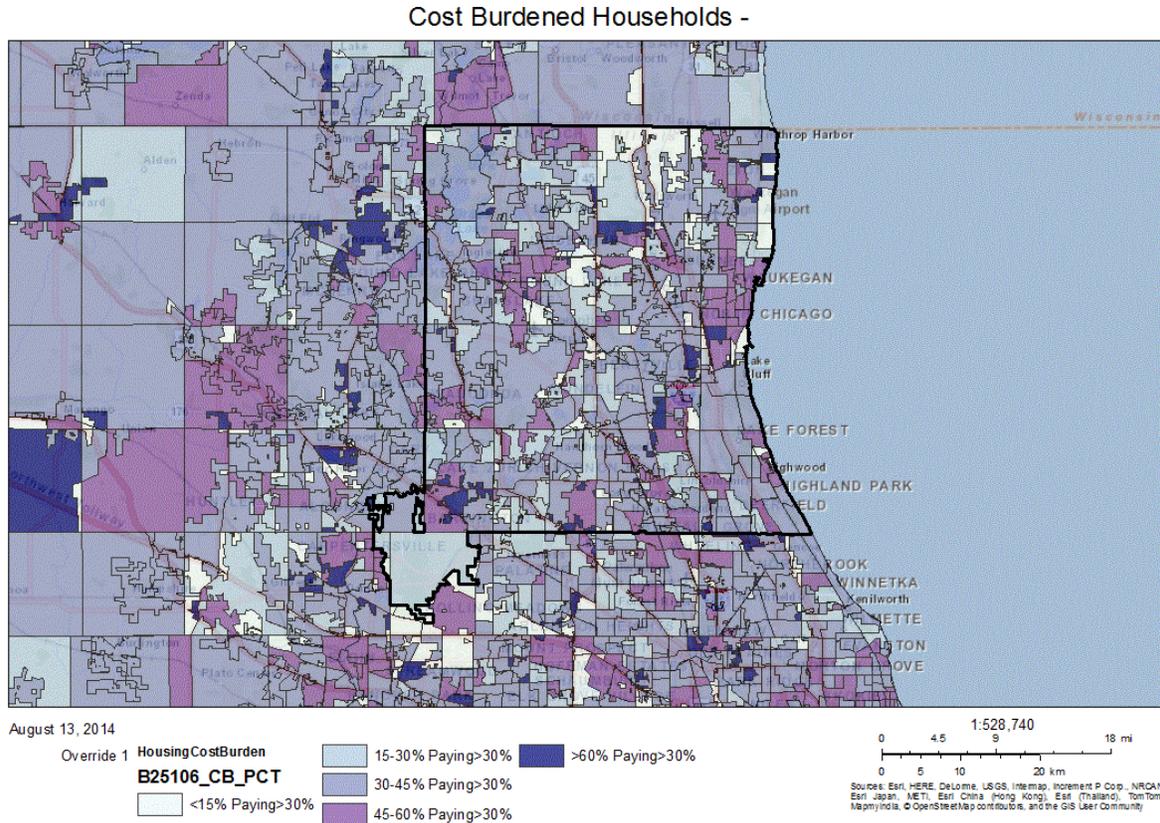
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,146	3,337	2,441	8,924	1,550	2,519	5,717	9,786
Large Related	1,196	777	525	2,498	895	1,404	2,336	4,635
Elderly	1,575	1,755	979	4,309	2,518	3,434	4,034	9,986
Other	2,552	2,120	1,726	6,398	1,256	804	1,580	3,640
Total need by income	8,469	7,989	5,671	22,129	6,219	8,161	13,667	28,047

Table 8 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

The table above displays 2011 CHAS data on cost burdened households in Lake County. HUD defines cost burden as paying more than 30% monthly income on housing costs. At the time the CHAS data was collected owners represented 56% of cost burdened households and renters represented 44%. Elderly

homeowners are more than twice as likely than renters to be cost burdened, with 4,309 elderly renters compared to 9,986 elderly homeowners. The map below shows the distribution of cost-burdened households.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,741	1,371	358	4,470	1,446	2,088	3,247	6,781
Large Related	1,033	287	35	1,355	825	1,074	886	2,785
Elderly	1,231	1,108	364	2,703	2,188	1,930	1,933	6,051
Other	2,342	1,018	243	3,603	1,172	582	893	2,647
Total need by income	7,347	3,784	1,000	12,131	5,631	5,674	6,959	18,264

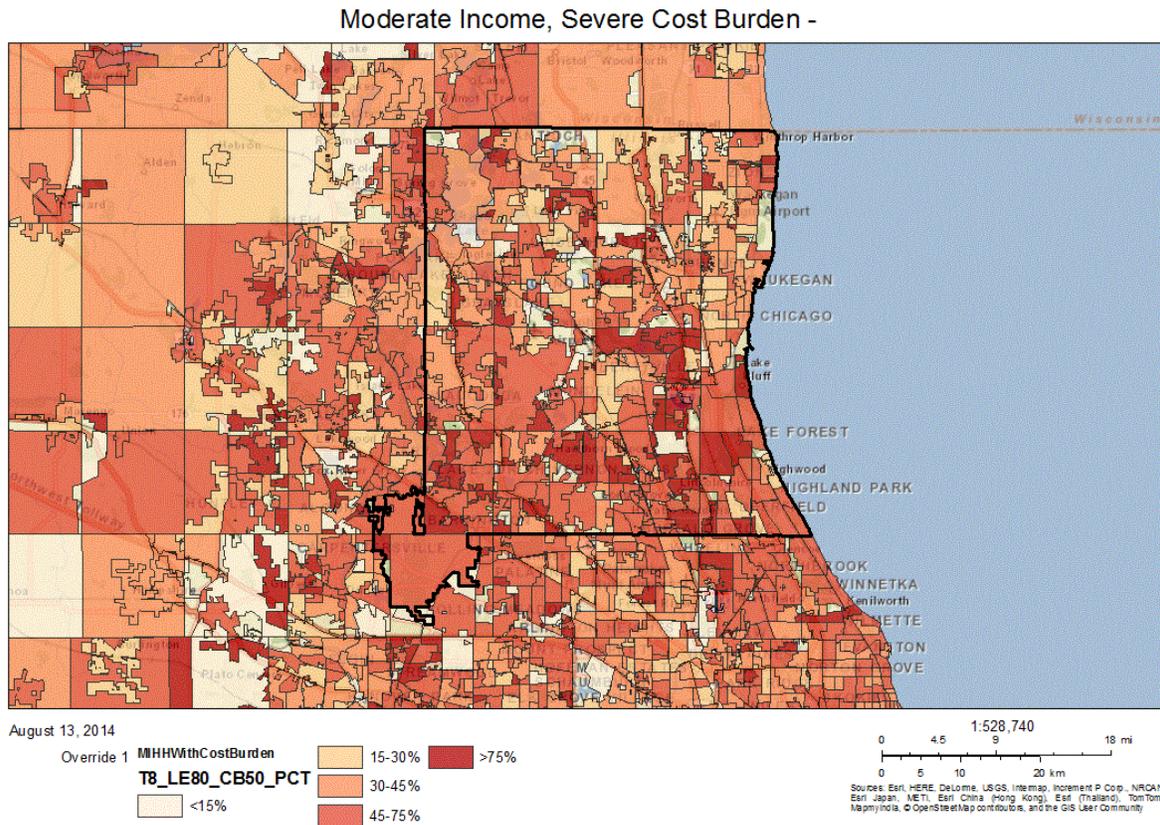
Table 9 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

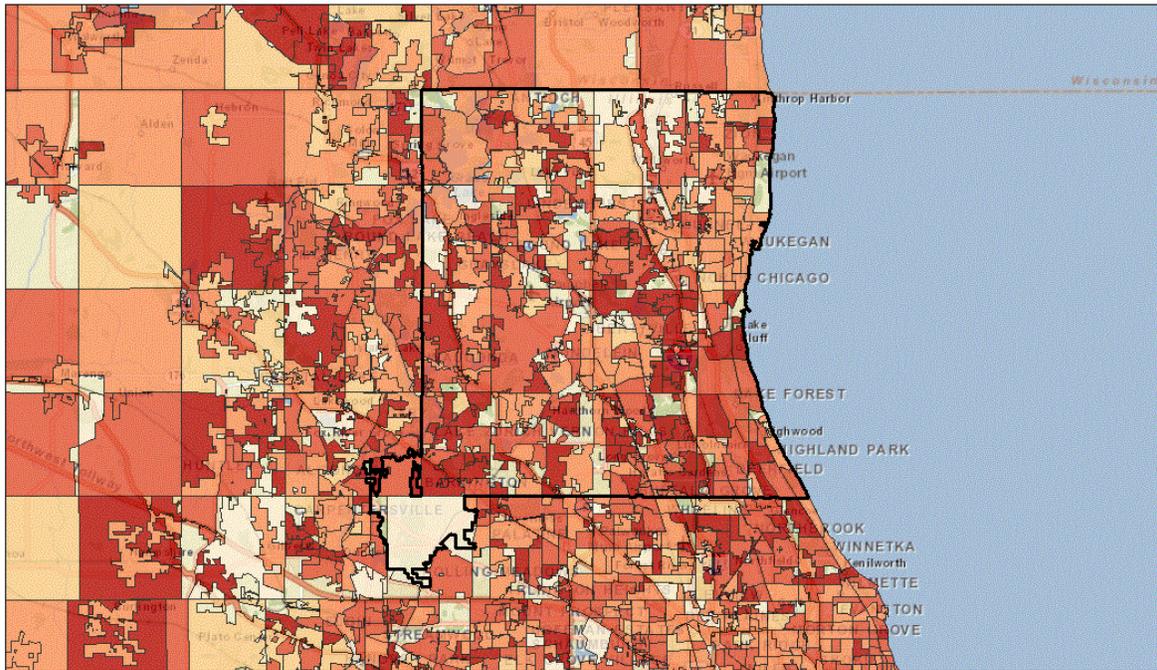
The data above highlights the problem of severe cost burden in Lake County, which is defined as paying more than 50% of household income on housing costs. The trends amongst severely cost-burdened households are largely similar as the cost burdened information discussed above. Owners account for 60% of cost-burdened households and renters account for 40%. Elderly homeowners are more than twice as likely as elderly renters to experience severe cost burden.

Severely Cost Burdened LMI Households

The below series of maps displays the percentages of extremely low, low and moderate income households that are severely cost burdened in Lake County.



Low Income, Severe Cost Burden -

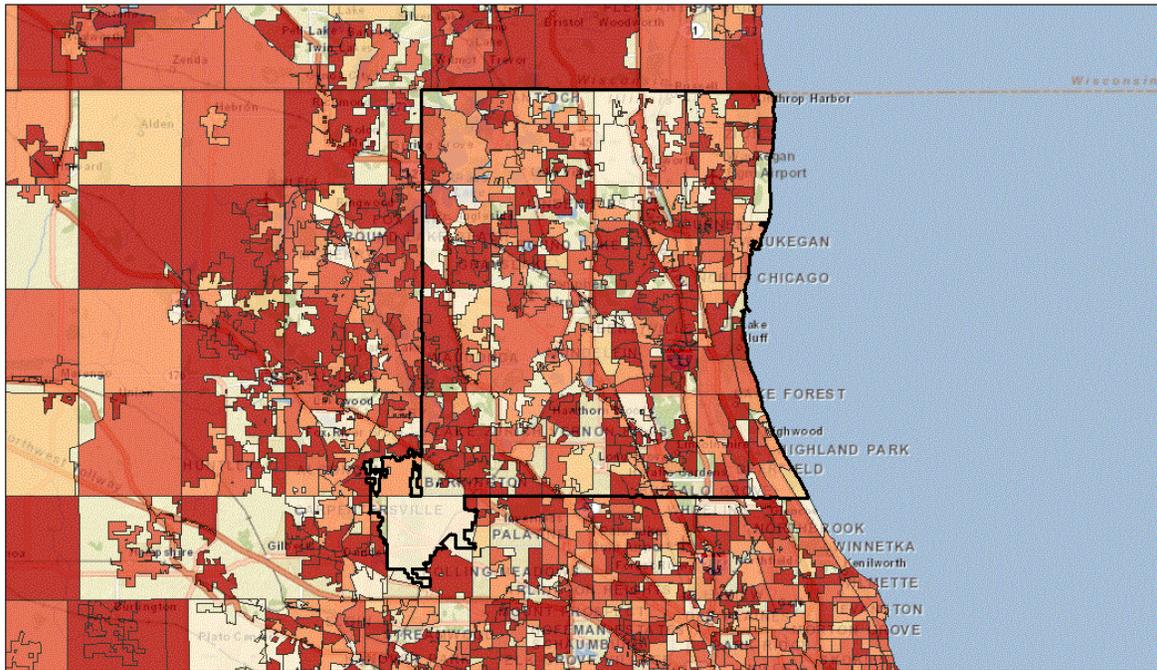


August 13, 2014

Override 1 LIHWthCostBurden
T8_LE50_CB50_PCT
 <15%
 15-35%
 35-60%
 60-85%
 >85%

1:528,740
 0 4.5 9 18 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Extremely Low Income, Severe Cost Burden -



August 13, 2014

Override 1 ELIHHWithCostBurden
T8_LE30_CB50_PCT
 <15% 15-35% 35-65% 65-85% >85%

1:528,740
 0 4.5 9 18 mi
 0 5 10 20 km

Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, NET, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	693	880	561	230	2,364	179	378	521	152	1,230
Multiple, unrelated family households	69	50	204	50	373	124	54	178	208	564
Other, non-family households	0	49	45	45	139	0	0	0	0	0
Total need by income	762	979	810	325	2,876	303	432	699	360	1,794

Table 10 – Crowding Information - 1/2

Data 2007-2011 CHAS
 Source:

The table above utilizes 2011 CHAS data to shed light on the problem of overcrowding in Lake County. Overcrowding is defined as having more than one person per room in a household. Moderate income households are less likely to be overcrowded than the low, very low, and extremely low income groups. Furthermore, renters are 1.6 times more likely to live in an overcrowded household than homeowners.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Census estimates show 51% of renters and 37% of homeowners as paying more than 30% of their income on housing costs (2011 ACS). That's a significant portion of the population experiencing a housing cost burden and needing some sort of assistance. Renters across the board experience more housing problems, including cost burden, than homeowners. The poverty rate has increased to 8.2 - a 44% increase since 2000.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

6.5% of the population (approximately 51,000) of Lake County has some sort of disability. Of that population 51.5% are in the work force and 17% are unemployed. Almost 15% are living below the poverty level, nearly twice the rate of the population without disability. (Source: American Community Survey 2012)

Domestic Violence

The Illinois State Police’s Annual Uniform Crime Report showed 2,199 Domestic Related Offenses in 2012 – a category which includes domestic battery, violation of order of protection, criminal sexual assault, and other offenses generally associated with domestic violence. This represents an 18% decline over the 2011 total of 2,692 domestic offenses. The actual number of incidents, and therefore persons requiring assistance, is likely to be much higher as domestic violence is a notoriously underreported crime.

What are the most common housing problems?

Like many Illinois communities, affordability is by far the largest housing problem in Lake County. Census estimates show 51% of renters and 37% of homeowners as paying more than 30% of their income on housing costs (2011 ACS). In total, 94,764 households are financially overstretched due to housing. That's a significant portion of the population experiencing a housing cost burden.

There is a disparity between CHAS data and the American Community Survey when it comes to substandard housing. The table above, based on CHAS data, shows 856 total households (598 renter and 258 owner) that lack either complete plumbing or complete kitchen facilities. However, 2011 ACS data estimate that the number is closer to 2,170. The value of the CHAS data here is that it provides insight into the percentages of owners and renters who experience these housing problems, whereas ACS only provides totals. Combining the two sources, while noting their limitations, provides a more complete picture. Of the households without either complete kitchen or plumbing facilities, approximately 30% are owner-occupied households and 70% are renters. Renters are much more likely to live in substandard housing than homeowners.

While substandard housing is not a large problem when viewed as a percentage of the entire housing stock, having over 2,100 households living without adequate basic facilities is a problem that needs addressing.

Are any populations/household types more affected than others by these problems?

The 2011 CHAS data, while yielding different totals than the recent Census, provides a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range is statistically more likely to have at least one problem than other income ranges, though not by a huge margin.

For renters, extremely low-income (30% AMI and below) households show a greater existence of severe housing problems than the higher income groups. On the other hand renters are much more likely to live in an overcrowded household. 2011 CHAS data estimated that 2,786 renters lived in overcrowded households, while 1,794 owner-occupied units were overcrowded.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

These issues are addressed in the Homeless Needs Assessment.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

According to a July 2014 Assessment of Behavioral Health Needs, Service Capacities and Projected Trends in Northern Lake County presented by Rob Paral and Associates for the Lake County Health Department and Community Health Center, “There are insufficient residential facilities available, particularly those that provide supportive services” for individuals with behavioral health needs. In terms of sizing this at-risk group, this Assessment reported that [National Survey of Drug Use and Health \(NSDUH\)](#) provided data for a set of northern Illinois counties including Lake County that showed 17.5% of adults had experienced mental illness in the past year.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

These issues are addressed in the Homeless Needs Assessment.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

The table below looks at housing problems amongst different racial populations in the 0-30% AMI range. By HUD's definition Asians are the only racial category that experience a disproportionately greater need when it comes to housing problems. Jurisdiction wide, 85% of persons in the 30% - 50% AMI income group experienced at least one of the four housing problems. 96% of Asians in this income category experienced at least one housing problem, 11% higher than the jurisdictional rate. By HUD's definition, a disproportionately greater need exists when one race or ethnic group experiences a housing problem at a rate 10 percentage points or higher than the jurisdiction as a whole. Therefore, Asians in Lake County bear a greater burden of housing problems than other groups.

Furthermore, 93% of Hispanics in this income cohort experience at least one housing problem. At 8 percentage points higher than the jurisdictional rate, they are close to the threshold for disproportionately greater need and indicate a need to be taken into account when thinking about and planning for vulnerable populations.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,241	2,487	971
White	9,007	1,439	548
Black / African American	2,433	738	204
Asian	569	25	84
American Indian, Alaska Native	12	10	0
Pacific Islander	0	0	0

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,165	3,301	0
White	8,576	2,129	0
Black / African American	1,841	259	0
Asian	656	124	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	4,880	710	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Housing Problems by Race

The table below looks at housing problems amongst different racial populations in the 50-80% AMI range.

No race or ethnic group experiences a disproportionately greater need in this income cohort, according to HUD's definition. The jurisdictional rate of housing problems is 57% and all groups experience housing problems within 10 percent of this rate.

However, 63% of Hispanics in this income cohort experience at least one housing problem. At 6 percentage points higher than the jurisdictional rate, they are close to the threshold for disproportionately greater need and should be taken into account when thinking about and planning for vulnerable populations.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,397	14,344	0
White	11,872	9,136	0
Black / African American	1,573	1,435	0
Asian	781	540	0
American Indian, Alaska Native	10	14	0
Pacific Islander	0	65	0
Hispanic	5,015	2,982	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

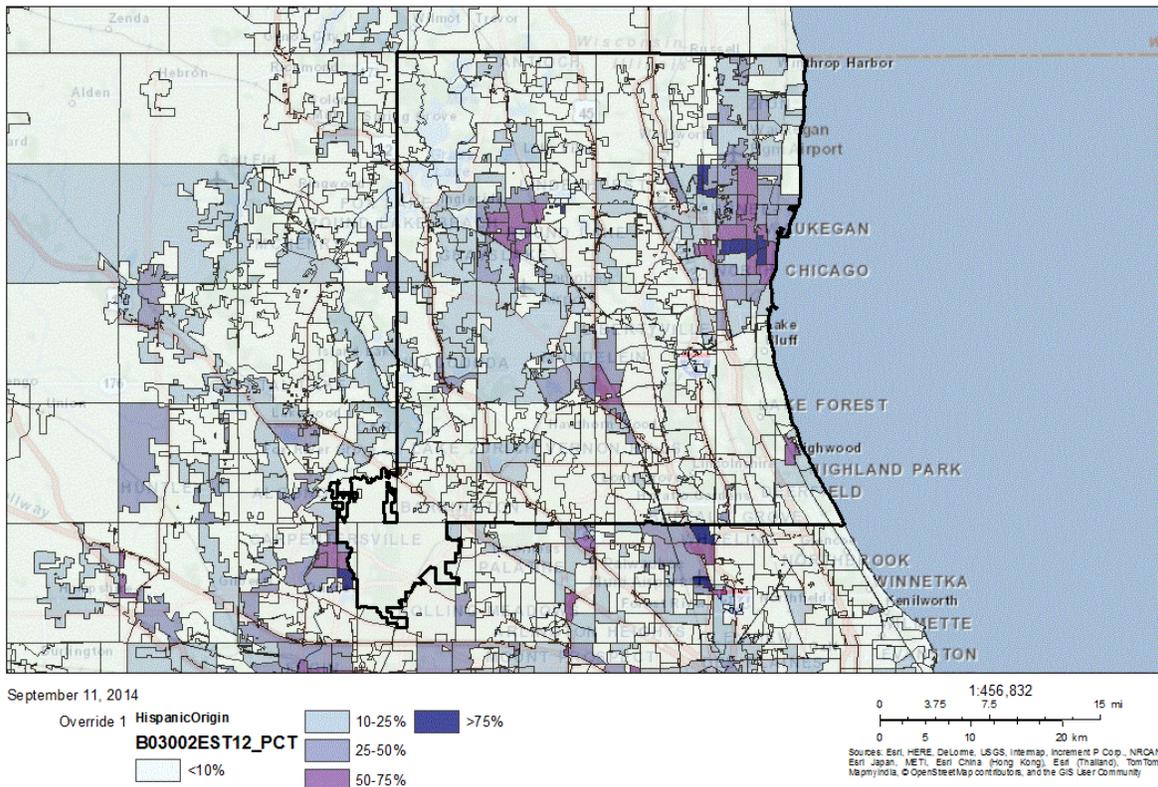
1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Housing Problems by Race

The table below looks at housing problems amongst different racial populations in the 80-100% AMI range.

By HUD's definition Asians are the only racial group that experience a disproportionately greater need when it comes to housing problems in this income cohort. Jurisdiction-wide, 47% of persons in the 80% - 100% AMI income group experienced at least one of the four housing problems. 66% of Asians in this income category experienced at least one housing problem, 19% higher than the jurisdictional rate. Therefore, Asians in Lake County bear a greater burden of housing problems than other groups.

Hispanic Population Distribution in Lake County -



80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,778	11,836	0
White	7,412	8,166	0
Black / African American	599	994	0
Asian	701	350	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	1,931	2,227	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

As noted above, Asians are the only group in Lake County that meet HUD's criteria for disproportionately greater need. They are overrepresented by 10 percent or more in both the 0% - 30% AMI and the 80% - 100% AMI income cohorts. Furthermore, Hispanics came close to the threshold in two income categories and should be taken into account when thinking about and planning for vulnerable populations.

There is an alternative way of viewing disproportionate need that falls outside the technical parameters of HUD's definition, but can be helpful for community planning purposes. HUD defines disproportionate need based on income cohorts and race. For each income cohort, the number of persons in a given race or ethnic group that are experiencing housing problems are compared to the number of persons from the same income cohort experiencing housing problems in the jurisdiction as a whole. If the difference in rates is less than 10% then no disproportionate need exists, as far as HUD is concerned.

However, there is a blind spot in this definition, at least as far as this analysis is concerned. By only comparing race percentages *within* an income cohort, HUD's definition does not take into account if a given race is overrepresented in the income cohort. Low-income households statistically experience housing problems to a greater extent than higher income households. If a particular race or ethnic group has a higher prevalence of poverty and low incomes, then they will by default experience more housing problems. By narrowing the focus to only whether or not each race experiences a similar rate of housing problems as everyone else in the same income bracket, we ignore factors like discrimination, lack of economic opportunity, and other structural socio-economic issues that influence certain groups to experience poverty at disproportionate rates.

An alternative way of measuring disproportionate need is to compare the rate at which each race experiences housing problems in a given income cohort to that race's actual percentage of the total population.

Under HUD's definition, Asians were the only group that experienced a disproportionately greater need in terms of housing problems. However, if we expand our view to this alternative measure, we find the both Blacks and Hispanics bear a disproportionate burden as well. For example, 16.6% of Blacks/African Americans in the 0% - 30% AMI cohort experience at least one housing problem, yet they make up approximately only 6.7% of the population of Lake County. Blacks/African Americans who experience at least one housing problem in this income cohort are overrepresented by 10 percent compared to their actual proportion of the community's total population. Finally, 30% of Hispanics in the 30% - 50% AMI cohort experience at least one severe housing problem, yet they make up approximately only 19.5% of the population of Lake County – an overrepresentation of 10.5% compared to the community's total population makeup.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

By HUD's definition Asians are the only racial group that experience a disproportionately greater need when it comes to severe housing problems in this income cohort. Jurisdiction wide, 75% of persons in the 30% - 50% AMI income group experienced at least one of the four housing problems at a severe level. 87% of Asians in this income category experienced at least one severe housing problem, 12% higher than the jurisdictional rate. Therefore, Asians in Lake County bear a greater burden of severe housing problems than other groups.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,286	4,452	971
White	7,882	2,530	548
Black / African American	2,124	1,048	204
Asian	519	75	84
American Indian, Alaska Native	12	10	0
Pacific Islander	0	0	0
Hispanic	2,508	734	130

Table 16 – Severe Housing Problems 0 - 30% AMI

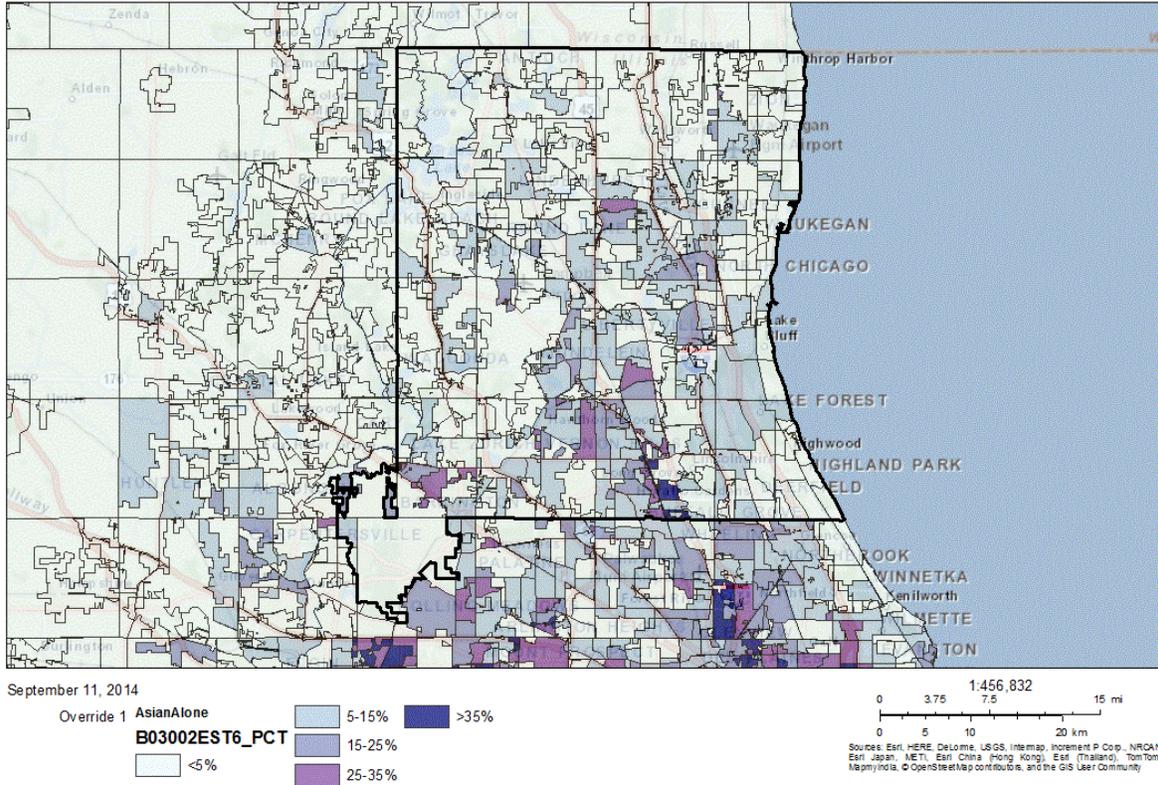
Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

The table below looks at severe housing problems amongst different racial populations in the 30-50% AMI range. No race or ethnic group experiences a disproportionately greater need in this income cohort, according to HUD's definition. The jurisdictional rate of housing problems is 50% and all groups experience housing problems within 10 percent of this rate.

Asian Population Distribution in Lake County -



30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,728	9,739	0
White	5,017	5,695	0
Black / African American	1,011	1,087	0
Asian	407	377	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	0	0
Hispanic	3,176	2,414	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

The table below looks at severe housing problems amongst different racial populations in the 50-80% AMI range. No race or ethnic group experiences a disproportionately greater need in this income cohort, according to HUD's definition. The jurisdictional rate of severe housing problems is 24% and all groups experience housing problems within 10 percent of this rate.

However, 32% of Asians in this income cohort experience at least one severe housing problem. At 8 percentage points higher than the jurisdictional rate they are close to the threshold for disproportionately greater need.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,201	25,611	0
White	4,976	16,112	0
Black / African American	448	2,545	0
Asian	425	893	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	65	0
Hispanic	2,283	5,705	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

By HUD's definition Asians are the only racial category that experience a disproportionately greater need when it comes to severe housing problems in this income cohort. Jurisdiction wide, 13% of persons in the 80% - 100% AMI income group experienced at least one of the four housing problems. 28% of Asians in this income category experienced at least one housing problem, 15% higher than the jurisdictional rate. Therefore, Asians in Lake County bear a greater burden of severe housing problems than other groups.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,020	19,529	0
White	1,839	13,719	0
Black / African American	140	1,454	0
Asian	288	744	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	723	3,438	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As noted above, Asians are the only group in Lake County that meet HUD's criteria for disproportionately greater need in terms of severe housing problems. They are overrepresented by 10 percent or more in both the 0% - 30% AMI and the 80% - 100% AMI income cohorts. Asians also come close to the threshold in the 50% - 80% AMI category.

An alternative way of measuring disproportionate need is to compare the rate at which each race experiences housing problems in a given income cohort to that race's actual percentage of the total population. [Note: See discussion in section NA-15 above for a more detailed explanation.]

Under HUD's definition, Asians were the only group that experienced a disproportionately greater need in terms of severe housing problems. However, if we expand our view to this alternative measure we find the both Blacks and Hispanics bear a disproportionate burden as well. For example, 16.8% of Blacks/African Americans in the 0% - 30% AMI cohort experience at least one severe housing problem, yet they make up approximately only 6.7% of the population of Lake County. Blacks/African Americans who experience at least one housing problem in this income cohort are overrepresented by 10 percent compared to their actual proportion of the community's total population. Finally, 33% of Hispanics in the 30% - 50% AMI cohort experience at least one severe housing problem, yet they make up approximately only 19.5% of the population of Lake County – an overrepresentation of 13.5% compared to the community's total population makeup.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing cost burden and severe cost burden amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. Furthermore, cost burden is generally defined as a household spending more than 30% of its monthly income on housing costs. Severe cost burden is defined as a household spending more than 50% of its monthly income on housing costs.

The table below looks at housing cost burden amongst different racial and ethnic groups.

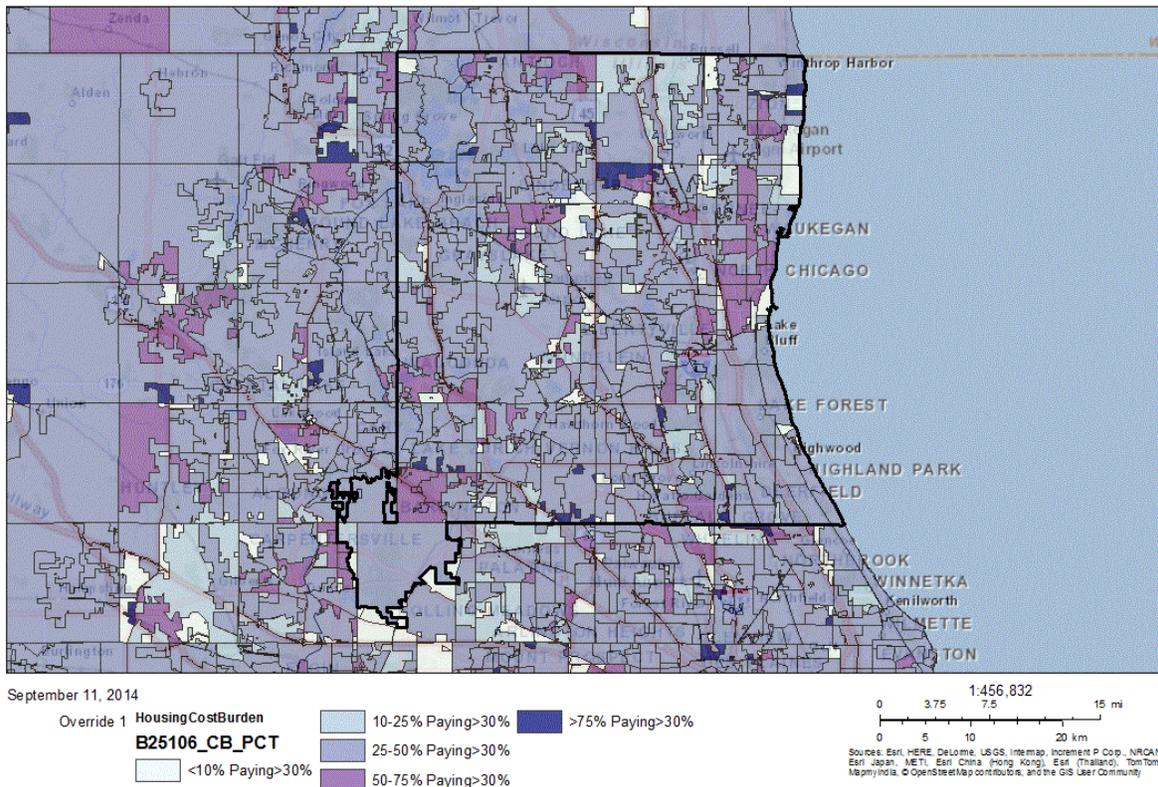
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	147,951	51,930	33,946	976
White	115,925	36,457	22,029	548
Black / African American	7,908	3,632	3,510	204
Asian	7,971	2,616	1,786	84
American Indian, Alaska Native	133	10	32	0
Pacific Islander	65	0	0	0
Hispanic	14,703	8,736	6,225	140

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Housing Cost Burden in Lake County -



Discussion

By HUD’s definition, no race or ethnic group experiences a disproportionately greater need when it comes to cost burden or severe cost burden. The jurisdictional rate of housing cost burden is 22 percent and all groups experience housing problems within 10 percent of this rate. Similarly, the jurisdictional rate of severe housing cost burden is 14.5 percent and all groups experience housing problems within 10 percent of this rate.

However, both Blacks/African Americans and Hispanics both experience cost burden at a rate that is close to HUD’s threshold and should be taken into account.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As noted above, Asians are the only group in Lake County that meets HUD's criteria for disproportionately greater need in terms of housing problems. They are overrepresented by 10 percent or more in both the 0% - 30% AMI and the 80% - 100% AMI income cohorts. Furthermore, Hispanics came close to the threshold in two income categories and should be taken into account when thinking about and planning for vulnerable populations.

Further, and as previously discussed, alternative way of measuring disproportionate need is to compare the rate at which each race experiences housing problems in a given income cohort to that race's actual percentage of the total population. [Note: See discussion in section NA-15 above for a more detailed explanation.]

When we expand our view to this alternative measure we find the both Blacks and Hispanics bear a disproportionate burden for housing problems in general. For example, 16.6% of Blacks/African Americans in the 0% - 30% AMI cohort experience at least one housing problem, yet they make up approximately only 6.7% of the population of Lake County. Blacks/African Americans who experience at least one housing problem in this income cohort are overrepresented by 10 percent compared to their actual proportion of the community's total population. Finally, 30% of Hispanics in the 30% - 50% AMI cohort experience at least one severe housing problem, yet they make up approximately only 19.5% of the population of Lake County – an overrepresentation of 10.5% compared to the community's total population makeup.

Similarly for severe housing problems: if we expand our view to this alternative measure we find the both Blacks and Hispanics bear a disproportionate burden for severe housing problems as well. For example, 16.8% of Blacks/African Americans in the 0% - 30% AMI cohort experience at least one severe housing problem, yet they make up approximately only 6.7% of the population of Lake County. Blacks/African Americans who experience at least one housing problem in this income cohort are overrepresented by 10 percent compared to their actual proportion of the community's total population. Finally, 33% of Hispanics in the 30% - 50% AMI cohort experience at least one severe housing problem, yet they make up approximately only 19.5% of the population of Lake County – an overrepresentation of 13.5% compared to the community's total population makeup.

If they have needs not identified above, what are those needs?

Please refer to Lake County's Analysis of Impediments to Fair Housing

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Please refer to Lake County's Analysis of Impediments to Fair Housing

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Lake County is served by the Lake County Housing Authority, North Chicago Housing Authority, and Waukegan Housing Authority. Due to the structure of HUD's E-Con Planning Suite IDIS template, this section only details the Lake County Housing Authority due to it the County serving as Lead Entity of the Consortium. Specific data for North Chicago and Waukegan has been included in the appendix.

The Lake County Housing Authority's mission "is to serve the Lake County community with housing opportunities and options." LCHA lists seven guiding principles that it adheres to in carrying out this mission:

- * Serves all segments of the population by considering the needs of clients and the community.
- * Provides safe, decent, and sanitary housing.
- * Considers the needs of its clients in program development and operation.
- * Encourages clients toward independence and self sufficiency.
- * Develops programs that are fiscally responsible.
- * Provides opportunities for staff development.
- * Collaborates with other stakeholders in matters relating to housing."

The LCHA manages approximately 619 Public Housing units and 2,723 Housing Vouchers.

The Low Rent Public Housing Program of the Lake County Housing Authority maintains 332 units of housing developed for senior residents located in seven buildings, a 125 unit town home development and 163 single family housing units scattered throughout Lake County. Senior housing includes one studio, one and two bedroom apartments and accessible one bedroom units. A single bedroom unit contains approximately 550 square feet of living space. Families are housed in accordance with the Authority's occupancy standards in two, three, four, or five bedroom homes.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	619	2,723	248	2,157	0	225	93

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

LCHA Inventory

Data Source

Comments:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	1	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	320	701	172	529	0	3	
# of Disabled Families	0	0	195	1,218	66	1,126	0	26	
# of Families requesting accessibility features	0	0	9	3,394	190	3,011	57	136	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	2	0	0	0	0	0	

Table 22 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:
 LCHA Inventory
 Data Source
 Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	329	2,404	174	2,067	0	116	47
Black/African American	0	0	180	4,220	59	2,120	0	107	44
Asian	0	0	10	47	15	31	0	0	1
American Indian/Alaska Native	0	0	12	35	0	28	0	6	1
Pacific Islander	0	0	3	32	1	30	0	1	0
Other	0	0	2	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
 LCHA Inventory
 Data Source
 Comments:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	62	720	16	641	0	53	10
Not Hispanic	0	0	456	6,084	232	5,597	0	172	83

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

LCHA Inventory

Data Source

Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of the public housing tenants and applicants on the waiting list for accessible units are as follows: wheelchair accessibility, sensory (hearing and visual impairment), grab bars in bathrooms and UFAS compliant units.

The following data highlight ADA accessible units versus wait list units:

The needs of the public housing tenants and applicants on the waiting list for accessible units are as follows: wheelchair accessibility, sensory (hearing and visual impairment), grab bars in bathrooms and UFAS compliant units.

ADA	# Units	Waiting List
Mobility Accessible	28	140
Hearing Accessible	4	41
Visual Accessible	0	36

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate needs of residents of public housing and Housing Choice voucher holders are as follows: emergency housing assistance, financial assistance, legal help, counseling, emergency shelter, medical treatment and other support services.

HCV – 1230 families on the waiting list: 442 elderly; 659 disabled; 1224 children, 845 families with Lake County Residency

ADA Housing Choice Voucher Waiting List

Mobility	28
Hearing	8
Visual	7

Site based waiting list for Public Housing units:

Property	Location	#Units	Waiting List
Senior Buildings (Age 55+)			
Shiloh Tower	Zion	58	99
Warren Manor	Gurnee	50	269
Hawley Manor	Grayslake	50	269
Kuester Manor	Wauconda	25	188
Beach Haven	Round Lake Beach	99	73
Orchard Manor	Antioch	25	168
Millview Manor	Antioch	25	191
Family Projects (Any Age)			
Scat. Site East	East Lake Co.	94	1416
Scat. Site West	West Lake Co.	64	988
ADA			
Mobility Accessible		28	140
Hearing Accessible		4	41
Visual Accessible		0	36

As a part of Voluntary Compliance Agreement signed between HUD and LCHA in 2011 the Authority has converted nineteen units total for partial accessibility fully completed as of January 2015. 3 units are in works for mobility accessibility. Some to the converted units included six scattered site single family homes as a result of reasonable accommodation requests. LCHA has continued to make additional units accessible as it modernizes units under its Capital Fund Program.

How do these needs compare to the housing needs of the population at large

The housing needs are similar to that of the population at large, however the public housing population is in need of more supportive services such as food pantries, veteran services, child care assistance, referrals to local social services and other developmental needs.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The Continuum of Care Committee of the Lake County Coalition for the Homeless, formerly called the Advisory Planning Group (APG), was originally convened in January 1998 to oversee the county's Continuum of Care process under the auspices of the Community Development Commission and the Lake County Board. In January 2009, it reconvened as a committee of the Lake County Coalition for the Homeless, centralizing all issues related to homelessness under one body. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community stakeholders. The committee envisions its charge broadly as working on multiple levels to strengthen Lake County's Continuum of Care through:

- Ongoing needs assessment and analysis,
- Provision of technical assistance,
- Increased stakeholder participation,

- Development of strategies for addressing identified needs,
- Monitoring of progress toward strategic objectives and action steps,
- Coordination of various organizational structures related to homelessness, and
- Coordination of the annual CoC NOFA application.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	92	134	109	274	74
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	15	130	325	257	315	135
Chronically Homeless Individuals	5	23	736	58	133	283
Chronically Homeless Families	0	1	17	10	51	129
Veterans	0	70	69	56	65	52
Unaccompanied Child	5	25	22	19	4	66
Persons with HIV	0	7	39	23	23	132

Table 25 - Homeless Needs Assessment

Alternate Data Source Name:
 HMIS Inventory
Data Source
Comments:

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	195	0
Black or African American	193	0
Asian	2	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	99	0
Not Hispanic	305	0

Alternate Data Source Name:
 HMIS Inventory
Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children

In January 2014, 404 homeless persons were counted during the Point-In-Time (PIT) Count. Of these, 129 persons counted were under the age of 18, meaning children make up 32 percent of Lake County's homeless population. Furthermore, one family of seven (with children) was counted as being "Chronically Homeless" during the PIT.

Based on information from Lake County's Homeless Management Information System (HMIS), just over half of the homeless people in Lake County are in families. The number of homeless in the school system being served under McKinney Vento has been growing each year. The Lake County Regional Office of Education reports that the number of students lacking an adequate, fixed nighttime residence has risen to 1081 in 2014 from 614 in 2009.

The National Coalition for Homelessness provides insight into the realities faced by families with children who experience homelessness. Their "Homeless Families with Children" fact sheet explains:

"There is a common misconception that homelessness is an issue that only pertains to single men and women, but in reality thousands of families a year will experience homelessness. In fact, 41% of the homeless population is comprised of families. (National Alliance to End Homelessness). Homelessness is a devastating experience for families. It disrupts virtually every aspect of family life, damaging the physical and emotional health of family members, interfering with children's education and development, and frequently resulting in the separation of family members.

...In 2007, 23% of all homeless people were members of families with children (US Conference of Mayors, 2007). Recent evidence confirms that homelessness among families is increasing. The rate of requests for emergency assistance by families rose faster than the rate for any other group between 2006 and 2007. In some cities, it rose by as much as 15%.

...Homelessness severely impacts the health and well being of all family members. Children without a home are in fair or poor health twice as often as other children, and have higher rates of asthma, ear infections, stomach problems, and speech problems (Better Homes Fund, 1999). Homeless children also experience more mental health problems, such as anxiety, depression, and withdrawal. They are twice as likely to experience hunger, and four times as likely to have delayed development. These illnesses have potentially devastating consequences if not treated early.

Deep poverty and housing instability are especially harmful during the earliest years of childhood; alarmingly, it is estimated that almost half of children in shelter are under the age of five (Homes for the Homeless, 1998). School-age homeless children face barriers to enrolling and attending school, including transportation problems, residency requirements, inability to obtain previous school records, and lack of clothing and school supplies.”

*Veteran issues are dealt with in the discussion section below due to text limitations.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In January 2014, 404 homeless persons were counted during the Point-In-Time (PIT) Count. Of these, 195 were White and 193 were African-American. Two of the persons counted were Asian and 14 were categorized as Multiple Races. The striking feature of this data is that 48% of the homeless persons counted in Lake County were African-American, yet these account for just under 7 percent of the County's total population. At only a small fraction of the total population but almost half of the community's homeless population, African-Americans are at a much higher risk of becoming homeless than other racial groups in Lake County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In January 2014, 404 homeless persons were counted during the Point-In-Time (PIT) Count. Of those, 100% were counted in some sort of homeless shelter or transitional housing facility. This does not mean that there are zero unsheltered homeless living in Lake County, only that none were counted during the last PIT.

The unsheltered homeless count on the last Wednesday in January in Lake County is consistently under 20. Unsheltered homeless are difficult to find due to Lake County's diverse geography. Providers estimate that Lake County has a large "doubled up" population who do not count as homeless for the point in time count.

In Lake County's shelter system, PADS is the likely entry point. PADS operates a rotating site shelter using donated space and volunteers from area religious institutions. This shelter system operates from October 1 to April 30 and averages 90 beds each night. The PADS shelter operates without a waiting list and has few entry requirements. From PADS, homeless individuals and families will be directed to other shelters as beds become available, transitional housing, rapid rehousing or permanent supportive housing as appropriate to their situation. Other shelters in Lake County include Catholic Charities' Samaritan House, a 22-bed shelter for women with children and Lake County Haven's 10-bed Transitional Shelter for single women or women with children. Catholic Charities and Maristella operate motel voucher programs that serve homeless individuals and families. The Lovell Federal Health Center operates a 62-bed domiciliary that serves homeless veterans from Lake County and surrounding areas. Most individuals and families fleeing domestic violence access services through A Safe Place's crisis line. A Safe Place (28 beds) and Most Blessed Trinity (24 beds) operate shelters for survivors of domestic violence.

Veterans

Seventy (70) of the 404 homeless persons counted during the PIT Count were veterans - that's 17% of Lake County's total homeless population. Ninety-three percent of homeless veterans counted at the last PIT Count were male, and 7% were female. 53% were Black, 44% were White, and 3% were Hispanic. Veterans suffer homelessness at a higher rate than the general population. While veterans make up 17% of Lake County's homeless population, they make up only 7% of Lake County's total population. Veteran homelessness has improved since the 2010-2014 Consolidated Plan. At the time of the last plan veteran's accounted for 21% of the homeless population; the current rate represents a 4% improvement.

The National Coalition for Homeless Veterans provides insight into the problem of veteran homelessness:

"The U.S. Department of Veterans Affairs (VA) states that the nation's homeless veterans are predominantly male, with roughly 8% being female. The majority are single; live in urban areas; and suffer from mental illness, alcohol and/or substance abuse, or co-occurring disorders. About 12% of the adult homeless population are veterans.

Roughly 40% of all homeless veterans are African American or Hispanic, despite only accounting for 10.4% and 3.4% of the U.S. veteran population, respectively.

...In addition to the complex set of factors influencing all homelessness – extreme shortage of affordable housing, livable income and access to health care – a large number of displaced and at-risk veterans live with lingering effects of post-traumatic stress disorder (PTSD) and substance abuse, which are compounded by a lack of family and social support networks. Additionally, military occupations and training are not always transferable to the civilian workforce, placing some veterans at a disadvantage when competing for employment.

A top priority for homeless veterans is secure, safe, clean housing that offers a supportive environment free of drugs and alcohol."

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The primary groups with non-homeless special needs in Lake County are the elderly, disabled (physical or mental), and those with HIV/AIDS (and their families). This section will explain who they are, their needs, and how the County is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly

The elderly (65+) make up almost 10.5% of the Lake County population. They tend to be more white, female, and married or widowed than the general population. The elderly are three times more likely to be military veterans and 30.6% are disabled. Of these, 21.2% are in the labor force and over 90% are on social security. The elderly population also has a higher rate of living at over 150% of the poverty level and have a higher rate of home ownership than the general population. (source: American Community Survey 2012)

Elderly renter households are overwhelmingly low-income. But elderly owner-occupied households have their own set of challenges. The cost of maintaining a home rises with the age of the house, and homeowner's insurance rates increase almost annually. Yet elderly incomes generally do not rise when adjusted for inflation. Thus, elderly owner households are continually squeezed financially by the need to maintain the property and the rise in insurance rates, and property taxes combined with rising costs associated with an overall decline in the owner's health.

Many elderly persons find it medically beneficial and emotionally comforting to remain in a familiar setting, making decent and affordable housing a major concern for this population. As a result, a strong emphasis is placed on the elderly maintaining an independent to semi-independent lifestyle with close, convenient and immediate access to recreational, medical, and social service resources.

Disabled

6.5% of the population (approximately 51,000) of Lake County has some sort of disability. Of that population 51.5% are in the work force and 17% are unemployed. Almost 15% are living below the poverty level, nearly twice the rate of the population without disability. (source: American Community Survey 2012)

Substance Abuse

There were over 2,100 hospital admissions for Alcohol or Drug abuse in Lake County with nearly 1/3 of the residents being between the age of 45 and 54. Of those admitted for alcohol or drug abuse, 85% were released without rehabilitation. Lake County has seen a nearly three-fold increase in substance

abuse related deaths since 1998. (MAPP Community Health Status Assessment, Lake County, Illinois 2012)

What are the housing and supportive service needs of these populations and how are these needs determined?

People with Disabilities

According to the Lake County Analysis of Impediments to Fair Housing, approximately 7 percent of Lake County residents who are not institutionalized are persons with a disability. The Lake County Center for Independent Living serves 1,626 clients with disabilities in Lake County. Of these individuals, 48 percent are aged 65 years and older, and 42 percent are aged 18 to 64. Among Lake County residents, the most common difficulty is ambulatory difficulty (54 percent), indicating **a need for housing that is accessible by a person who has difficulty walking or climbing stairs**. The second-most common disability in this population (39 percent) is related to the ability to conduct independent activities of daily living (IADLs). IADLs include activities such as grocery shopping and housekeeping. Approximately one-quarter of people with disabilities in Lake County have either a self-care (25 percent) or hearing (27 percent) difficulty. The least common type of difficulty is vision difficulty, which impacts 16 percent of people with a disability.

According to a July 2014 Assessment of Behavioral Health Needs, Service Capacities and Projected Trends in Northern Lake County presented by Rob Paral and Associates for the Lake County Health Department and Community Health Center, for people with behavioral health issues “There are insufficient residential facilities available, particularly those that provide supportive services. For children there are almost none that accept Medicaid. There is also a shortage of affordable housing in northern Lake County.”[1][2] More broadly, both persons with disabilities and seniors report (through agencies, advocates, surveys, etc.) a desire to be able to afford living in more areas of Lake County.

The same study reports in its second appendix[3] that:

- “The north and west of Northern Lake County (including Waukegan, North Chicago, Antioch, and the Round Lake area) have severely diminished outpatient service capability. As a result, people (with behavior health needs) from this geography are the most frequent users of hospital visits.”
- “There are insufficient residential facilities across northern Lake County, and residential referrals are overwhelmingly for inpatient psychiatric care...Lake County composes 5.5% of the state’s population, but only has 1.6% of the state’s psychiatric beds. With 59 hospital beds across the county, inpatient psychiatry is insufficient for the county needs. This is especially true when it comes to meeting the needs of children and adolescent inpatient demand.”

Elderly

- The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities such as adult day care, respite and senior center facilities.
- Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important, since health problems generally become more prevalent with aging. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. Third, availability of ease of transportation is important for the same reason. Fourth, safety is a concern, since older Americans, especially those living alone, are particularly vulnerable to crime and financial exploitation. Fifth, weather and climate are considerations for many elderly people, since these are often factors in ease of transit as well as health.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In 2013, the County experienced 43 new HIV cases and 19 new AIDS diagnoses, bringing the cumulative reported cases since 2006 to 382 and 194, respectively. As of December 31, 2013 there were 355 persons living with HIV and 424 living with AIDS in the County. Throughout Illinois, 50% of HIV and 53% of AIDS diagnosis are African Americans and over 50% of the diagnoses occur after the age of 30.

(Source: Illinois Department of Public Health, http://www.idph.state.il.us/aids/Surv_Report_1213.pdf)

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Many community facilities in Lake County suburbs were constructed prior to population growth and expansion, so are in need of expansion and/or satellite locations. Non-profit agency budgets strained by reduced funding levels in light of increasing needs don't allow for facility expansion, updates or improvements.

A significant opportunity for the Lake County Consortium is to increase support of its service agencies by reopening CDBG funding applications to include CDBG-eligible capital improvements in support of the Consortium's five-year goals. This action would effectively double or triple the County's support of service agencies, which in recent years was limited to only funding allowed below the 15% CDBG public services cap.

How were these needs determined?

The needs were determined through a combination of public meetings, surveys, staff experience and interagency communication.

In a survey conducted by Lake County, one third of respondents indicated that the overall need for public facility improvements in neighborhoods was moderate, but 32% rated the need for better public transportation as extremely high. On the lower end of the scale, the need for more parks and recreation facilities was rated low or no need by 30% respondents.

Describe the jurisdiction's need for Public Improvements:

In a survey conducted by Lake County, about one-third of respondents indicated that the need for public facility improvements was moderate, but more than 50% thought the need for better public transportation was of critical/high need. Lake County's investment of over \$7.5 million in CDBG funds during the 2010-14 Consolidated Plan cycle resulted in improved road surfaces, sewer systems and flood drainage throughout the county, with public improvements for the preservation of affordable housing (e.g. former summer cottages turned year-round affordable housing) an ongoing community development need. In particular, residents identified the following areas of greatest need of improvement:

- **Waukegan:** A historically significant main street community and Consortium member, Waukegan and its master lakefront revitalization plan leverages the recent completion of environmental clean-up of the Waukegan Harbor, a substantial community asset. A considerable increase in CDBG funding is necessary to move Waukegan beyond normal maintenance activities (e.g. sidewalk/road repair) to true community revitalization. Shifting Waukegan – the County seat – from blighted to beautiful could boost housing, economic and

recreation options in Lake County. In addition to its lakefront, Waukegan's assets include significant transit connectivity (bus and commuter rail) and workforce.

- **North Chicago:** A small, struggling community near the Naval base, of Abbvie Corporate Headquarters and of Waukegan, North Chicago needs significant improvement in both its housing stock and retail corridors. Residents lack access to jobs compatible with the local workforce and to good schools. Residents, agencies and planners report that North Chicago is a food desert, so bringing retailers with fresh produce to North Chicago's neighborhoods is a significant community revitalization opportunity.
- **Other HUD-Eligible Areas:** As shown in the map in NA-10 containing HUD-Eligible census tracts, CDBG funds can be invested for general benefit of low- and moderate-income families in the municipalities of Fox Lake, Mundelein, Round Lakes area, Wauconda and Zion plus other scattered eligible areas.

At the Lake County Leaders Regional Round Tables held in March 2014, three themes emerged: the need for more efficient government through shared services, the need for greater economic development (coordination, enhancing business climate, job retention/creation) and the need for better transportation/transit. At discussions with advocates for people with disabilities, the lack of wheelchair accessible public transit stops in Lake County was a significant concern.

Countywide, Lake County's Stormwater Management Commission has reported a severe increase in significant flooding episodes of a severity previously thought to be as rare as once per one hundred years. In light of the increase in such storms, Lake County's investment in public improvements will need to be focused on under-funded means of stormwater management and flood-proofing. For example, funds are needed in low- and moderate-income neighborhoods for drainage improvements and relocations of low-income residents out of the flood plains.

As a result of the recent economic recession, commercial properties in Lake County – both retail and industrial – suffered significant vacancies and job loss. According to commercial real estate firm NAI Hiffman's 4th quarter 2013 report, "Nearly 20 options for 100,000 SF or larger contiguous blocks of space remain available" in Lake County which has "lost a sizeable amount of jobs to Southwest Wisconsin, largely due to (corporate) decision(s) to relocate (manufacturing) to Kenosha." As vacant commercial properties threaten the demise of Lake County's former main street communities, many of which house low- or moderate-income households, the need for capital improvements and job creation in these business districts is clear. The mayors of three communities containing HUD-eligible census tracts (33% or more of residents at or below area median income) – Mundelein, Round Lake Park and Lake Villa – have highlighted the importance in 2015 of revitalizing their local business districts (*Lake County Daily Herald, January 2, 2015*).

How were these needs determined?

The needs were determined through a combination of public meetings, surveys, staff experience, research and interagency communication.

Describe the jurisdiction's need for Public Services:

In the face of increasing suburban poverty and diminishing resources, Lake County's service agencies are struggling to build the capacity of staff and services to meet growing demands. The number of families in poverty living in the suburbs has outpaced those living in the urban core, with an increase by 44% of Lake county residents living in poverty since 2000. ***The key for a successful response in the suburbs is to strengthen capacity of services in high demand and to ensure access by all residents to those services.***

Both data and personal accounts reveal **families in crisis**:

- Families are still experiencing housing foreclosures
- Even in apparently wealthy communities in Lake County, the number of families requesting subsidized school lunches is surprisingly high (see map below)
- Calls for emergency assistance reportedly high according to township, county and agency staff
- Increasing demand for food pantries

In Illinois, townships provide a first line of defense for residents with serious personal emergencies. For hardships such as job loss, hunger, and possibility of housing loss, townships maintain a general assistance fund. In personal interviews in preparation for this plan, Lake County's township supervisors reported growing demand for both food pantries and emergency assistance.

In a county divided by local township and municipal boundaries, borderless public transit emerged as a clear public service need in many areas. For residents without a car (lifestyle choice or lack of income) or without ability to drive a car (due to disability or age), reaching existing services, training/job opportunities, or fresh produce can be nearly impossible. The Lake County Coordinated Transportation Services Committee (LCCTSC), a broad-based coalition of government officials, service providers and advocacy groups concerned with the provision of transportation in and around Lake County, has demonstrated that provision of borderless transit in the Northwest quadrant of Lake County can be an effective solution for residents who otherwise can't access existing services or employment due to lack of transportation.

How were these needs determined?

The needs were determined through a combination of public meetings, surveys, staff observations and interagency communication.

A Lake County-North Chicago Consolidated Plan Needs survey was conducted online during the months of August-September, 2014. The survey, in English and in Spanish, was accessible online to the residents of the County, including North Chicago, and a hard copy of the survey, in English and in Spanish, was distributed through email to non-profit organizations, public libraries and other city/county offices. The survey consisted of 32 questions broken into the following categories:

- Demographic information

- Neighborhood Living Environment
- Level of Need
- Priority for Funding
- Fair Housing Questionnaire

Survey respondents were asked what they like least about their neighborhood, what changes would most improve their neighborhood, and recommendations for the use of public funds in Lake County, including North Chicago, over the next five year period.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Lake County by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

This section looks at the makeup of Lake County's housing stock in terms of housing type and tenure. The County housing stock has increased by 4,199 units since 2000, which represents just a 1.65% growth. During this same time frame, the County has seen an increase of 10.6% for owner occupied housing units and an increase of just under 12% occupancy for renter occupied units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	175,908	67%
1-unit, attached structure	29,853	11%
2-4 units	14,349	6%
5-19 units	20,071	8%
20 or more units	15,808	6%
Mobile Home, boat, RV, van, etc	4,826	2%
Total	260,815	100%

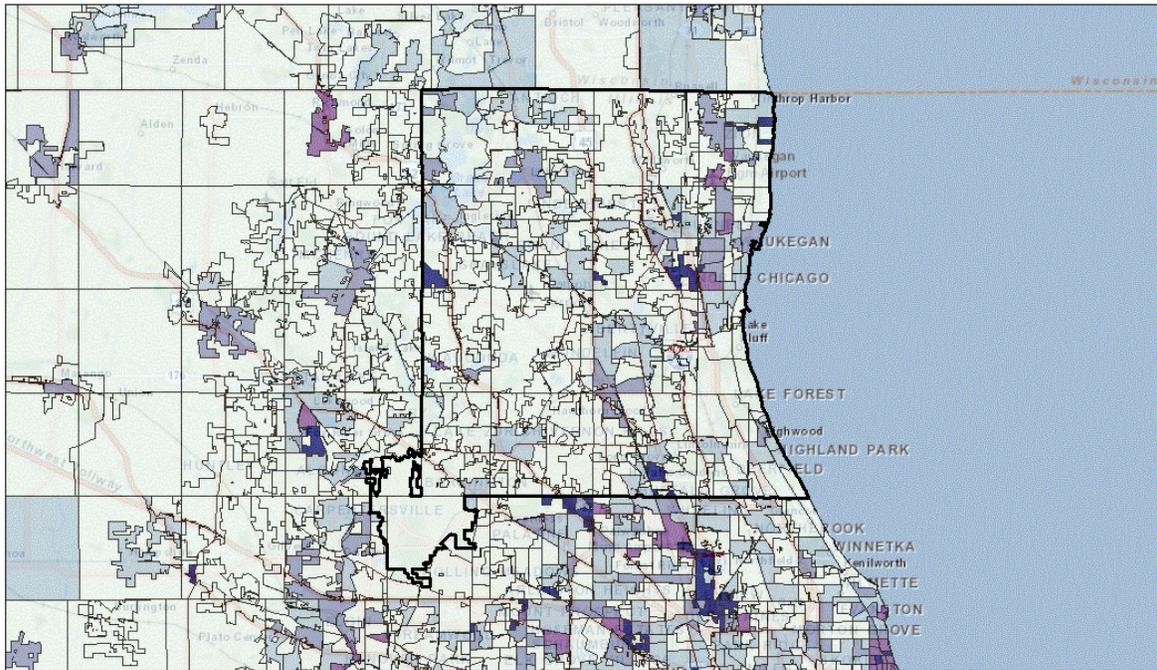
Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

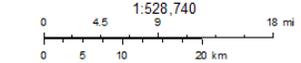
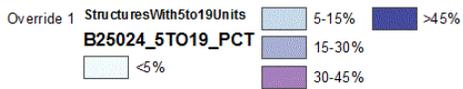
Multifamily Development Distribution

The two maps below highlights multifamily housing distribution throughout Lake County. The first map identifies the concentrations of small- to medium-sized multifamily developments (5-19 units). The second map details the prevalence of larger multifamily developments (20+ units). Purple and darker blue shades show areas with higher concentrations of these developments, and the lighter blue and green shades show areas of less concentration.

Small to Medium Multifamily Developments -

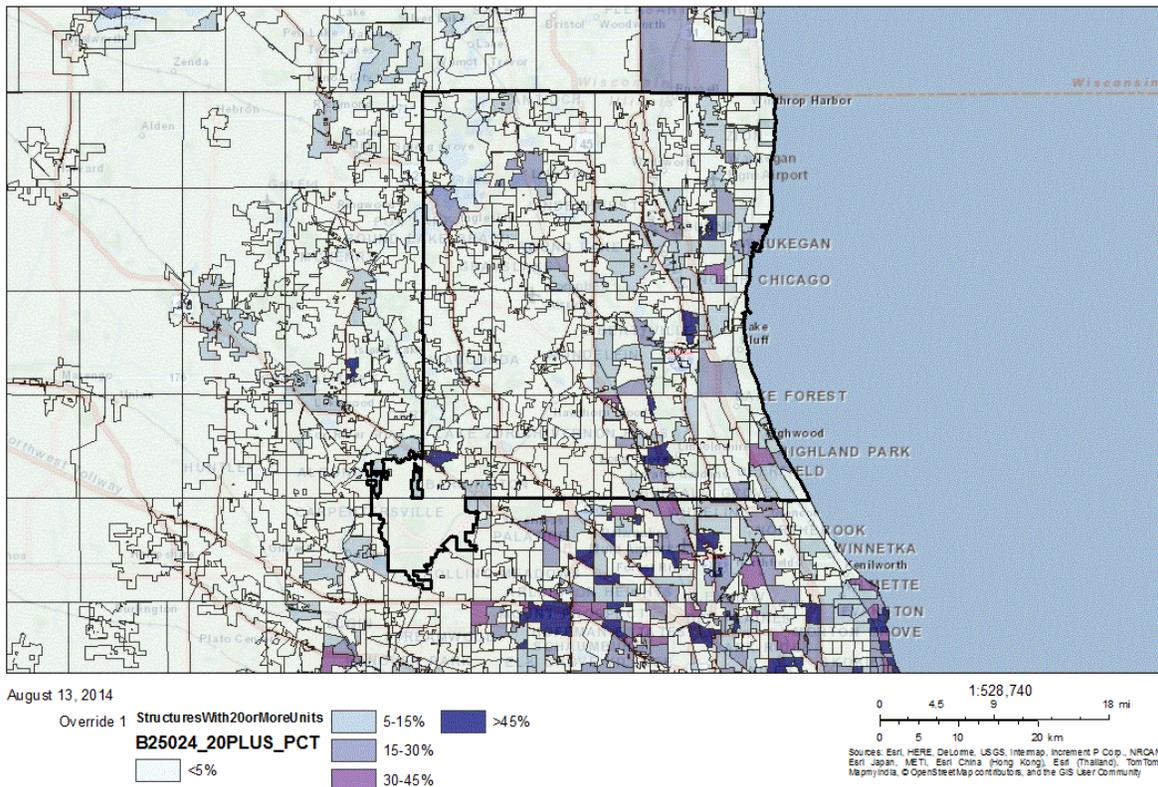


August 13, 2014



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, NET, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Large Multifamily Developments -



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	250	0%	1,744	3%
1 bedroom	2,812	2%	15,362	29%
2 bedrooms	32,427	17%	22,494	42%
3 or more bedrooms	151,970	81%	14,185	26%
Total	187,459	100%	53,785	100%

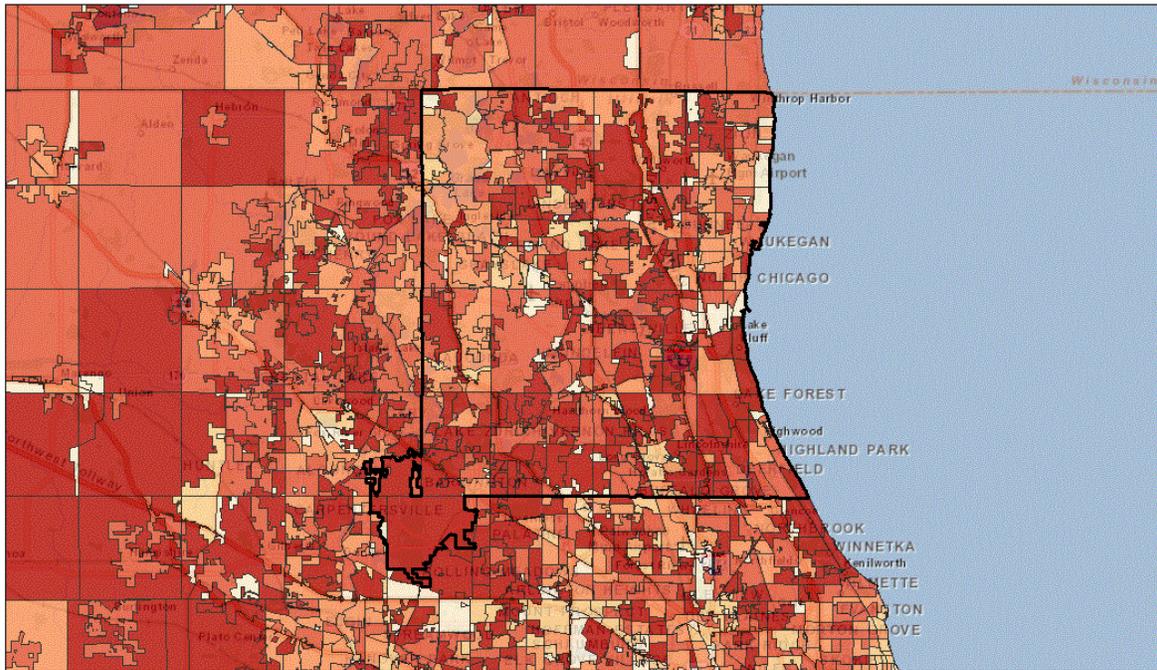
Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

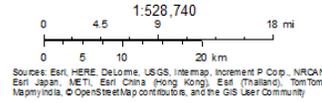
The above table compares unit sizes (by number of bedrooms) with housing tenure. Amongst owner-occupied homes, units with 3 or more bedrooms dominate – comprising 81% of all owner units. In contrast, 2 bedroom units are most prevalent among rental units and make up 42% of large multifamily dwellings. As a result, large families in the rental market may have difficulty finding suitable housing for their family size.

The following two maps highlight the distribution of 3-bedroom units throughout the community

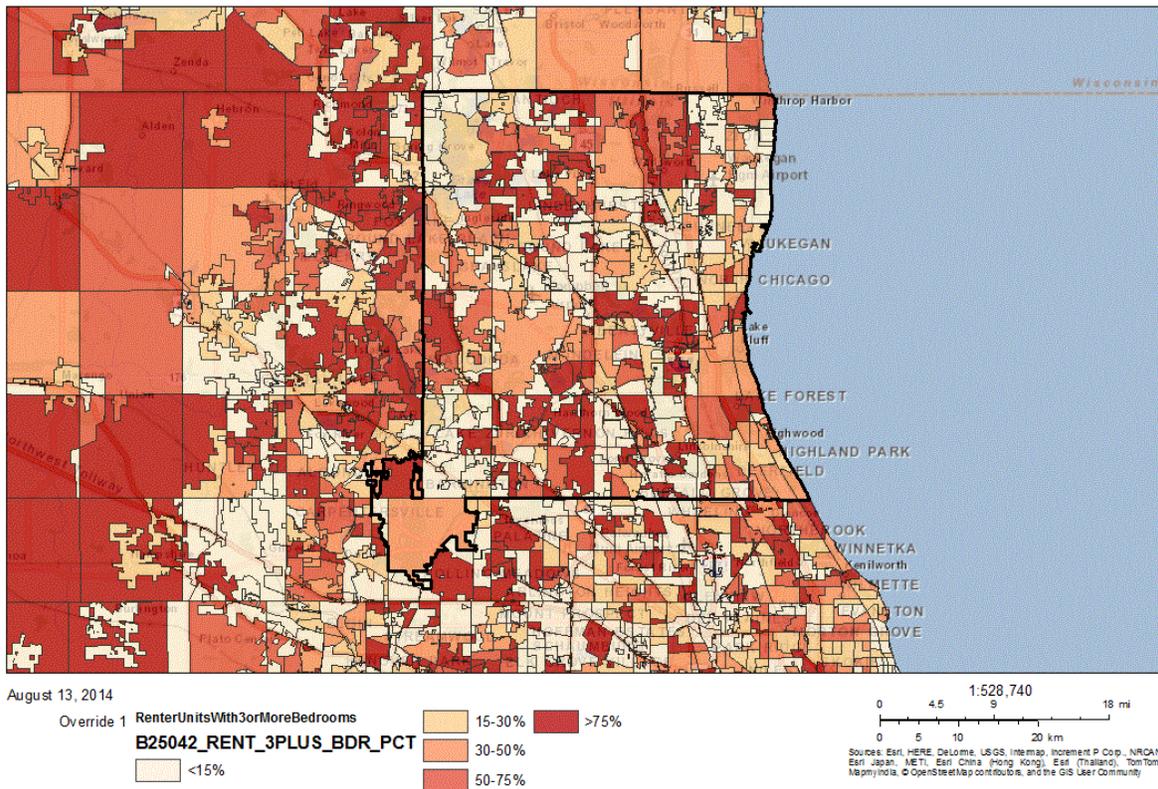
Owner-occupied Units with 3+ Bedrooms -



August 13, 2014



Rental Units with 3+ Bedrooms -



Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Lake County expects to assist at least 166 low-income and 244 moderate-income households in the provision of rental or homeowner affordable housing from 2015 to 2019. Of the 166 low-income households expected to be provided an affordable rental unit, a significant portion of these households may be extremely low-income and/or homeless.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The only units expected to be lost are due to the demolition of the Marion Jones public housing community, which will result in 125 units to be temporarily off-line. However, 238 units will be rebuilt in its place.

Does the availability of housing units meet the needs of the population?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the County to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Forty-two percent of owners with a mortgage and over half of renters are currently cost burdened, pointing to a disconnect between the housing supply and residents' income. Furthermore, 20 percent of homeowners without a mortgage are currently cost burdened. Starting at the 100% AMI income group there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low income groups.

Describe the need for specific types of housing:

The type of housing most in need in the county is affordable rental units of 3 bedrooms or larger to provide suitable options for large families in the low to moderate income range. Because renters are generally cost burdened in the County and large rental units represent only 26% of the rental market, large families are more likely to find themselves in situations of overcrowding.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The tables below describe the cost of housing for both owners and renters in Lake County.

The first table looks at median home prices and rents for 2000 and 2011. Despite the national housing downturn and prolonged recession, housing costs have risen across the board in Lake County – with home prices increasing by 42% and rents increasing by 33% since the 2000 Census.

Table 2 breaks out the rent paid by price cohorts. Fifty-one percent of renters pay between \$500 and \$999 a month, the largest cohort by far. The next large rent cohort is \$1,000 - \$1,499, with 23% of renters falling in this range.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	198,200	280,900	42%
Median Contract Rent	742	988	33%

Table 28 – Cost of Housing

Alternate Data Source Name:

2007-2011 American Community Survey

Data Source Comments:

Rent Paid	Number	%
Less than \$500	7,943	14.8%
\$500-999	27,366	50.9%
\$1,000-1,499	12,527	23.3%
\$1,500-1,999	3,665	6.8%
\$2,000 or more	2,284	4.3%
Total	53,785	100.0%

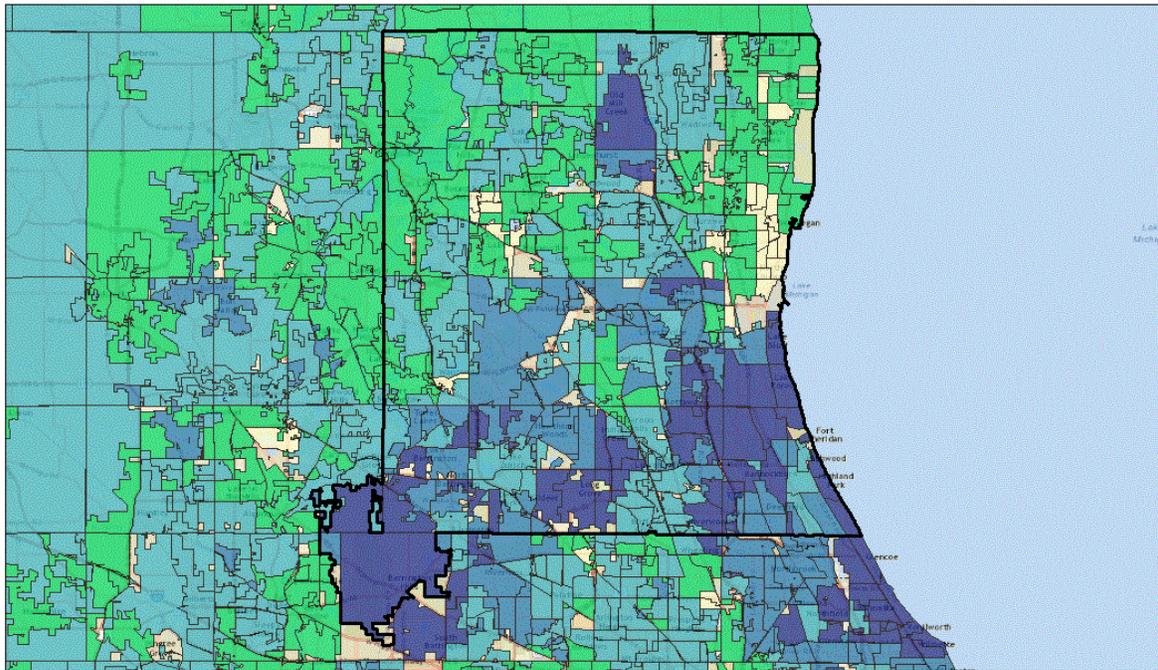
Table 29 - Rent Paid

Data Source: 2007-2011 ACS

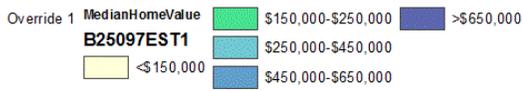
Home Values

The following two maps look home values in Lake County. The first map shows the median home value distribution throughout the community. The second map shows how home values have changed over the preceding decade. The largest increases in home values are found in the central and southern portions of the County. The smallest increases in home values are seen in the northern parts of the County.

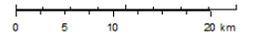
Median Home Value -



August 19, 2014

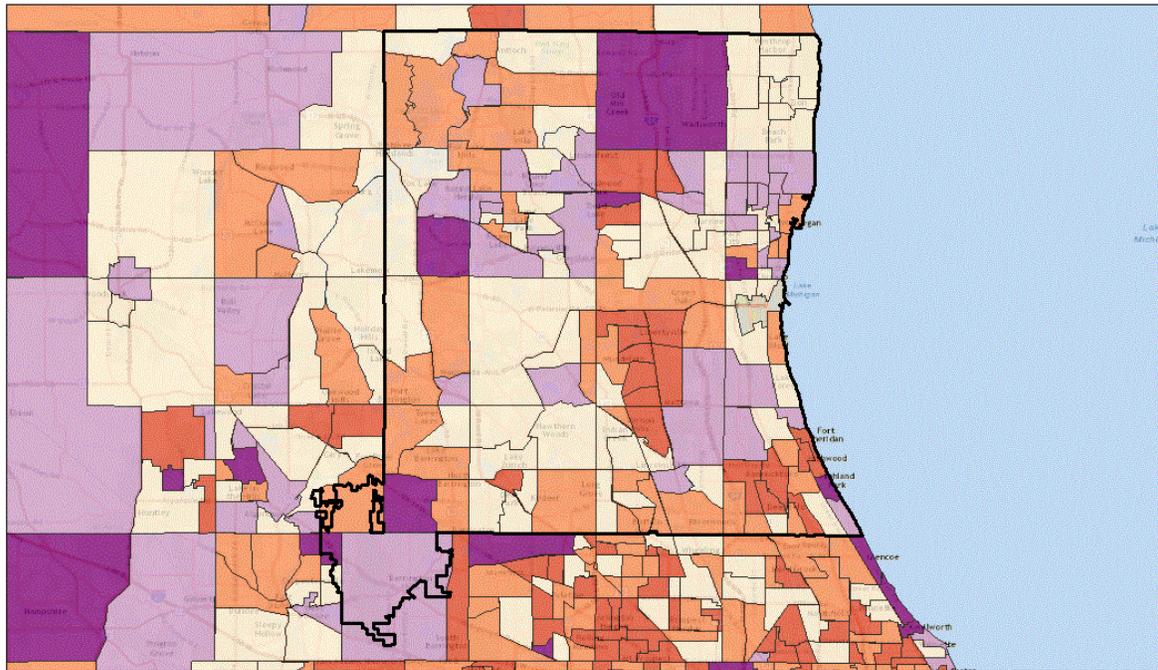


1:428,040

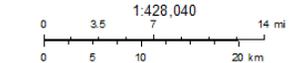
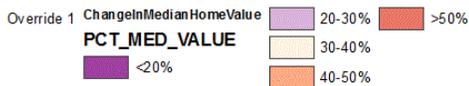


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Home Value -



August 19, 2014

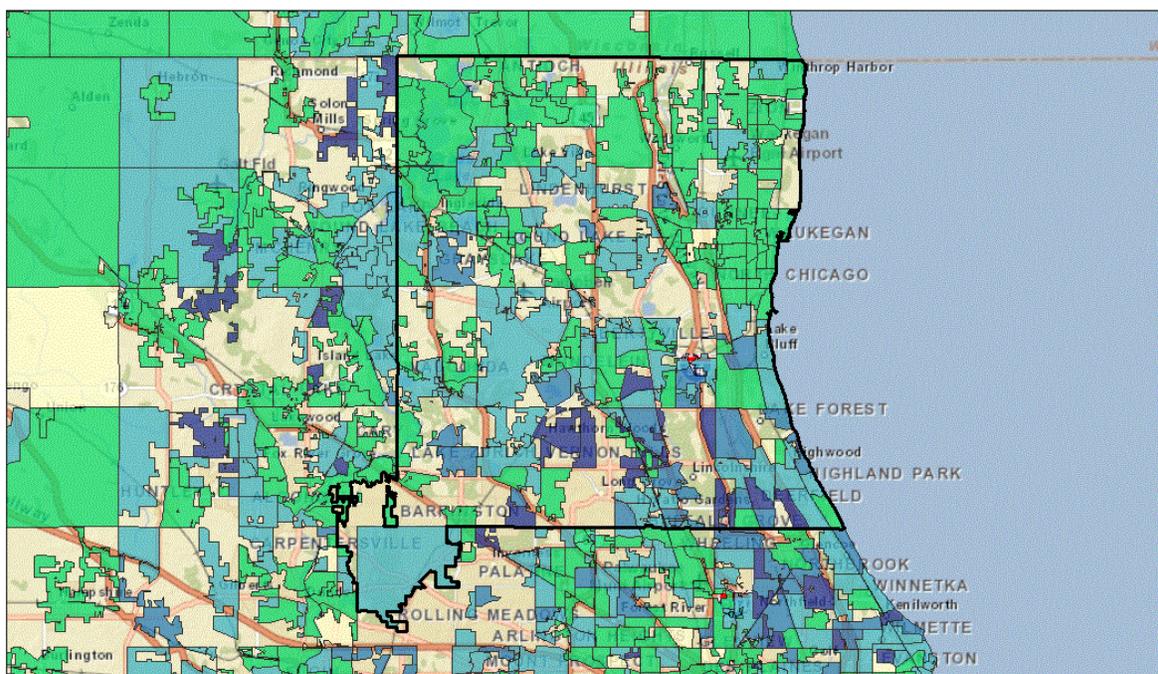


Source: Esri, HERE, DeLorme, USGS, Intermap, iPoint, Incorp. P. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

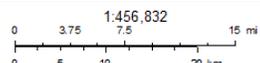
Rent

The following two maps look rent levels in Lake County. The first map shows the median contract rent distribution throughout the community. The second map shows how rents have changed over the preceding decade. As shown in the map, the majority of the County has seen an increase in rents of at least 15% with large portions of the County experiencing increases of 35% or more.

Median Rent -

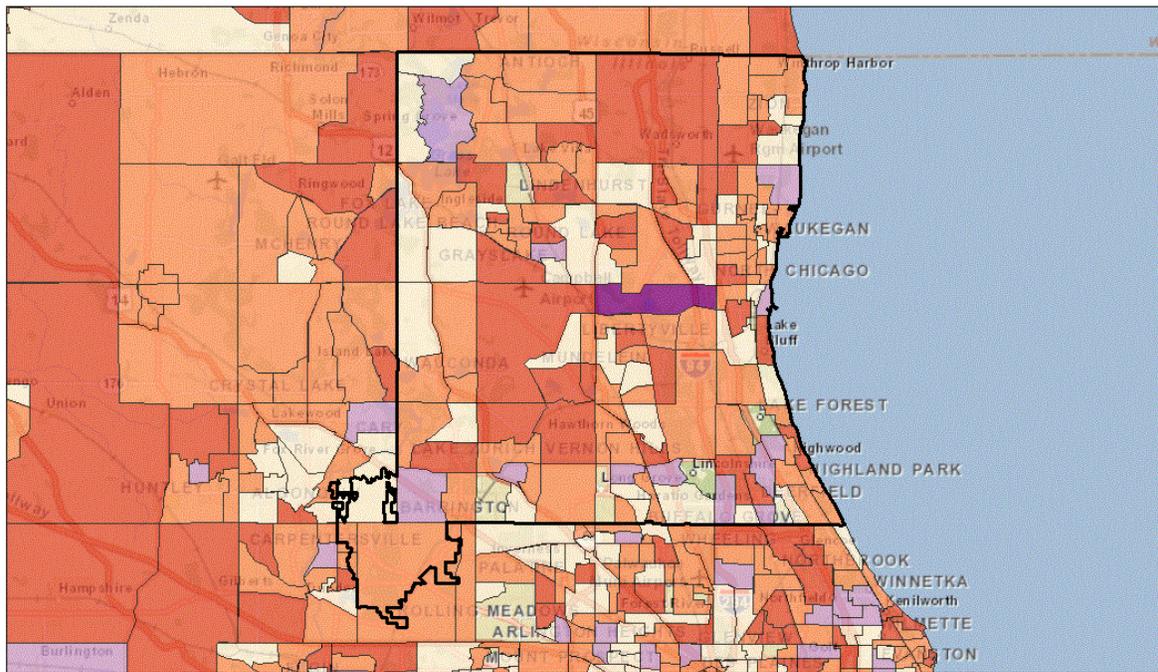


August 21, 2014

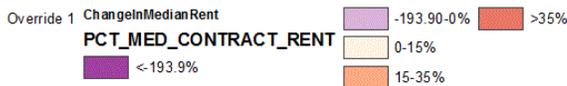


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Rent -



August 21, 2014



0 3.75 7.5 15 mi

0 5 10 20 km

1:456,832
7.5

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,386	No Data
50% HAMFI	8,834	4,428
80% HAMFI	30,478	20,944
100% HAMFI	No Data	35,018
Total	42,698	60,390

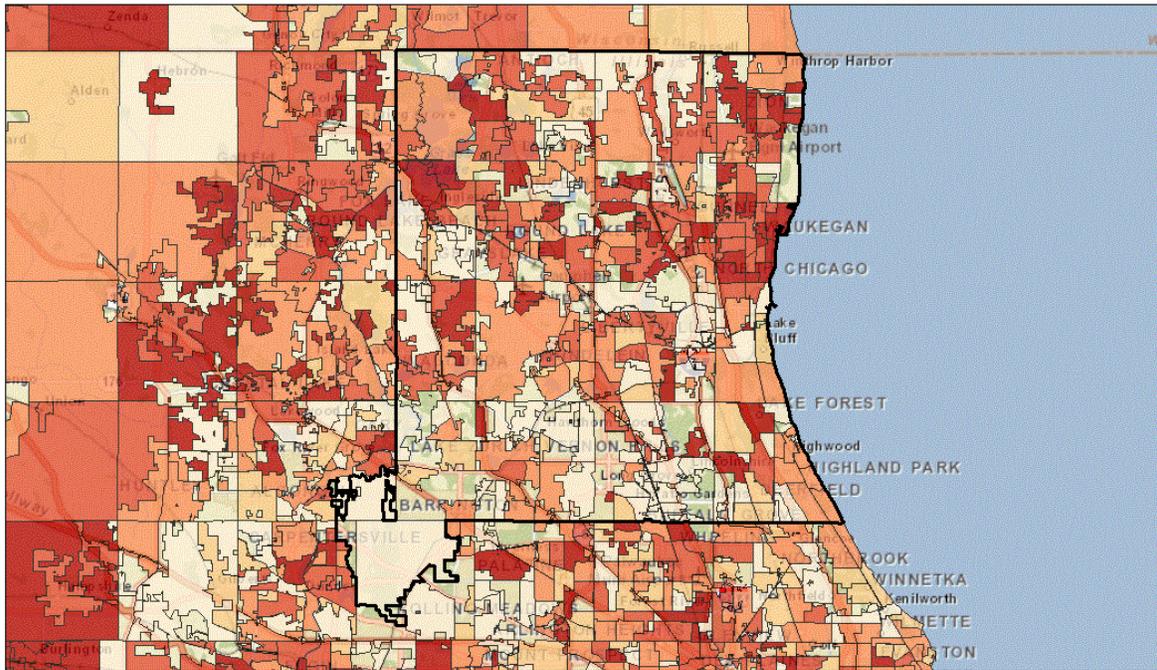
Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Low Income Affordability

The following two maps use CHAS data to display the percentage of units in the area that are affordable to low income families, defined as 80% of the HUD Area Median Family Income (HAMFI). The first map shows rental units that are affordable to low-income families, and the second map displays the same data for owner units.

Rental Units Affordable to Low Income Households -



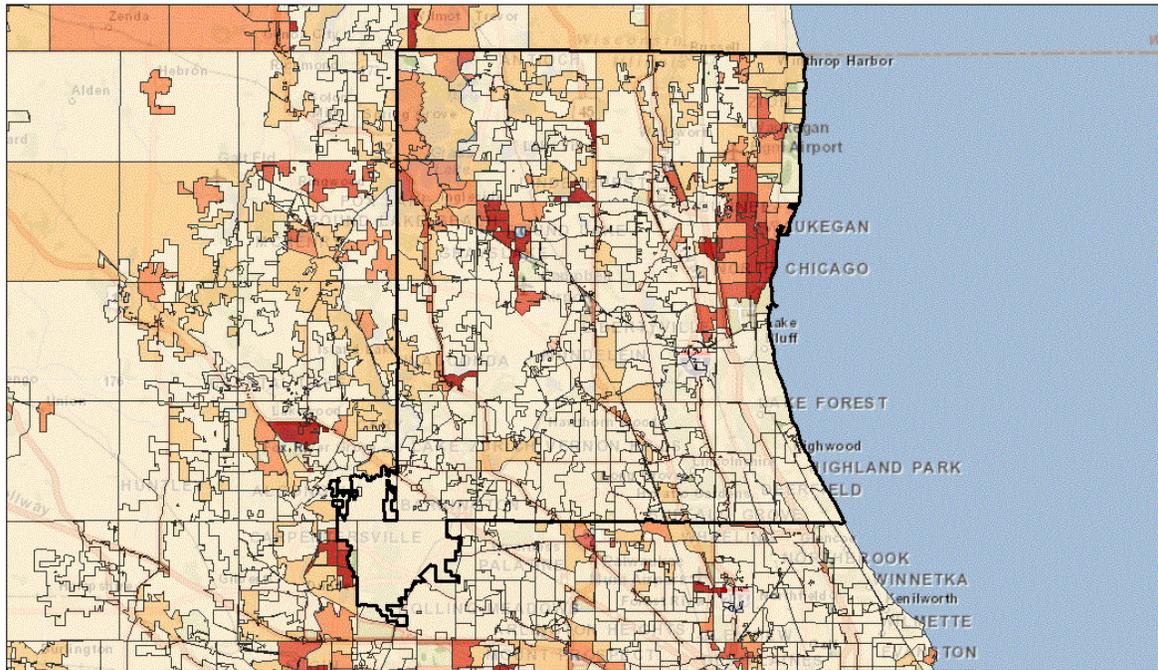
August 21, 2014

Override 1 RenterUnitsTo80PercentHAMFI
AFF_AVAIL_80_R_PCT
 <10% 10-25% 25-50% 50-75% >75%

1:456,832
 0 3.75 7.5 15 mi

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri, Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Owner Units Affordable to Low Income Households -



August 21, 2014

Override 1 OwnerUnitsTo80PercentHAMFI
AFF_AVAIL_80_O_PCT
 <10% 10-20% 20-30% 30-40% >40%

1:456,832
 0 3.75 7.5 15 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	717	815	966	1,231	1,436
High HOME Rent	766	869	999	1,231	1,371
Low HOME Rent	663	711	853	985	1,100

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the County to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Forty-two percent of owners with a mortgage and over half of renters are currently cost burdened, pointing to a disconnect between the housing supply and residents’ income. Furthermore, even 20 percent of homeowners without a mortgage are currently cost burdened. Starting at the 100%

AMI income group there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low income groups.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2011 Lake County's median home value increased 42%, from \$198,200 to \$280,900 and the median rent increased 33%, from \$742 to \$988. Over the same period median income only went up 19%, going from \$66,973 in 2000 to \$79,666 in 2011. As such housing cost burden has significantly increased in the County. Continued increases in housing values and rents without commensurate income growth will further increase housing cost burden across the board.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The overall median rent in Lake County from 2000-2011 was \$988, which roughly corresponds to the fair market rents and high HOME rent for two bedroom units. The above map on median rents shows that portions of the county with median rents below \$1,000 are located in the northern region and that large sections of the county show median rents that are over \$1000. This may impact the County's strategy to produce or preserve affordable housing in those areas where the median rents exceed \$1000 to provide greater opportunities for housing choice.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The tables and maps below provide details on the condition of housing units throughout Lake County by looking at factors such as age, vacancy, and the prevalence of housing problems.

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is over crowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The Lake County Planning, Building and Development Department regulates building construction, safety, and maintenance in the unincorporated areas. For residential buildings, the Lake County Board has adopted the 2012 International Residential Code and 2012 International Building Code for one and two family structures and multifamily dwellings, respectively. All structures must be maintained in accordance with the BOCA National Property Maintenance Code/1993. Lake County does not have a single definition of "substandard housing," and any number of issues may rise to the level of a dwelling unit or structure being unsafe for occupancy in accordance with the adopted codes. Examples of conditions making a unit or building unsafe for occupancy include structural problems, inoperable kitchens or bathrooms, broken or missing windows, inadequate number of bedrooms, leaking roofs, dangerous electrical systems, compromised pipes, and gas leaks.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	66,056	35%	24,284	45%
With two selected Conditions	1,580	1%	2,224	4%
With three selected Conditions	179	0%	132	0%
With four selected Conditions	0	0%	12	0%
No selected Conditions	119,644	64%	27,133	50%
Total	187,459	100%	53,785	99%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is over crowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Thirty-five percent of all owner occupied housing units face at least one housing condition while 45% of all renters have at least one problematic housing condition. Given the data presented previously that showed the increases in cost burdened households and a low percentage of rental units with more than 2 bedrooms, it's likely that the housing conditions faced by renters relate to overcrowding or cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	28,897	15%	7,126	13%
1980-1999	69,006	37%	15,575	29%
1950-1979	67,133	36%	22,521	42%
Before 1950	22,423	12%	8,563	16%
Total	187,459	100%	53,785	100%

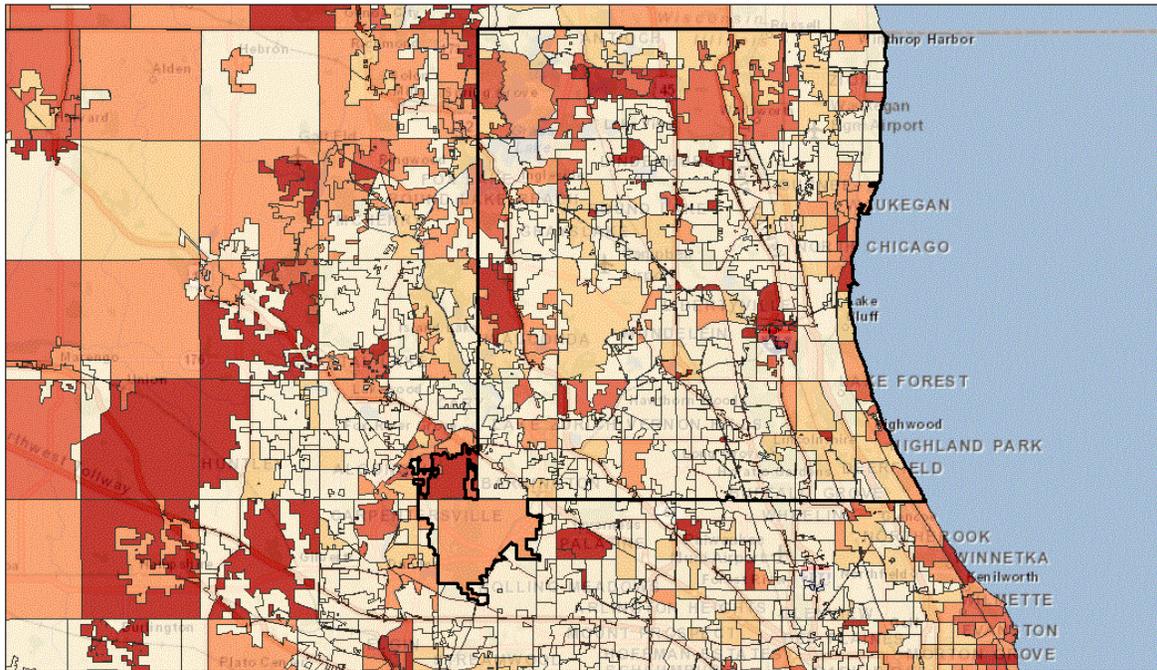
Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

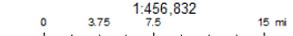
Age of Housing

The table above provides details on the age of owner occupied and renter occupied housing units within the County. As shown, the majority of the housing stock in Lake County was built between 1950 and 1999. For owner-occupied housing, percentages were nearly equal for housing built in the 1950-1979 and 1980-1999 categories with 36% and 37% respectively. In contrast, more existing rental housing was built between 1950-1979 than in any other period. Forty-two percent of rental housing was built during this period. Only 29% was built in the 1980-1999 period. The maps below depict the prevalence of older rental housing units. The first map identifies the percentage of rental units built prior to 1949 while the second map depicts rental units built prior to 1980. The darker shaded areas have higher concentrations of older rental housing units while the lighter shaded areas have a younger housing stock. The oldest housing stock tends to be in the northern portion of the County as well as along the western and eastern borders.

Rental Units Built Before 1949 -

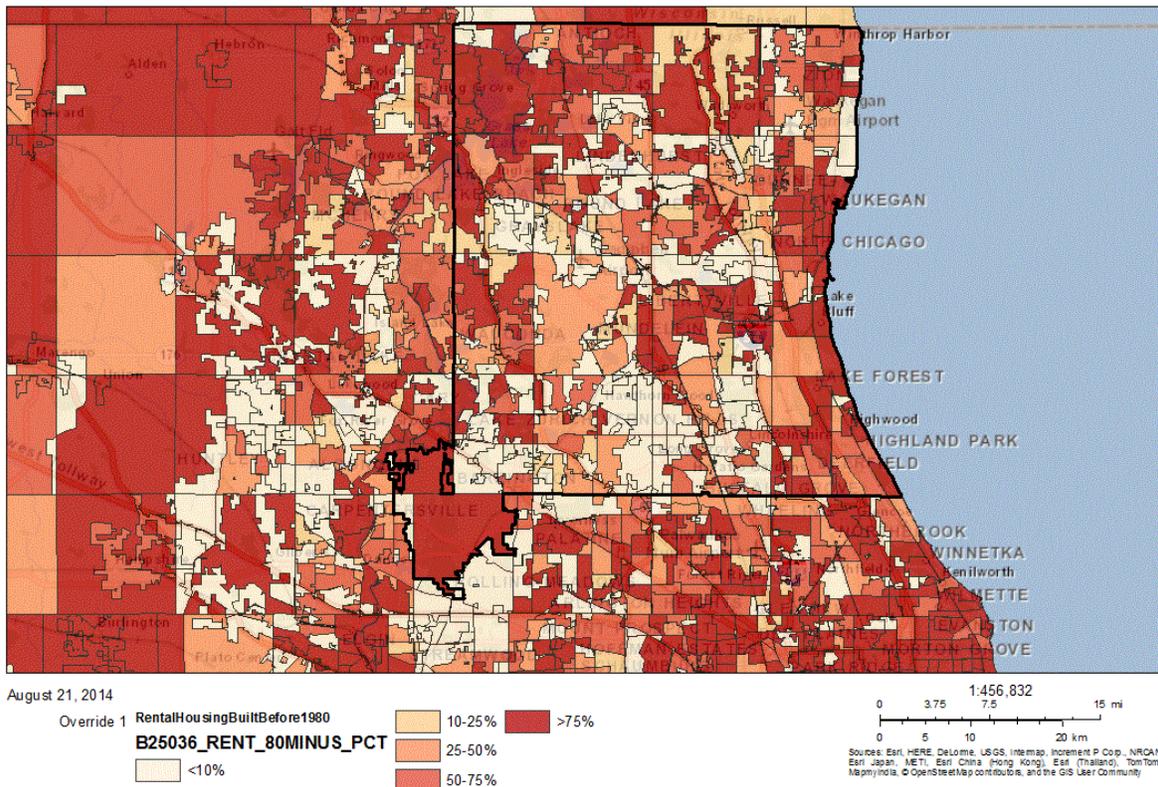


August 21, 2014



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Rental Housing Built Before 1980 -



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	89,556	48%	31,084	58%
Housing Units build before 1980 with children present	20,257	11%	4,969	9%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Lead-Based Paint Hazards

Housing units built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings etc.) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout Lake County, 48% of all owner occupied housing units and 58% of all renter occupied units were built prior to 1980.

Furthermore, children are most at risk for experiencing Lead-Based Paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 were children are present. Eleven percent

of owner occupied homes and nine percent of renter occupied homes, built prior to 1980, have children living in the home.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

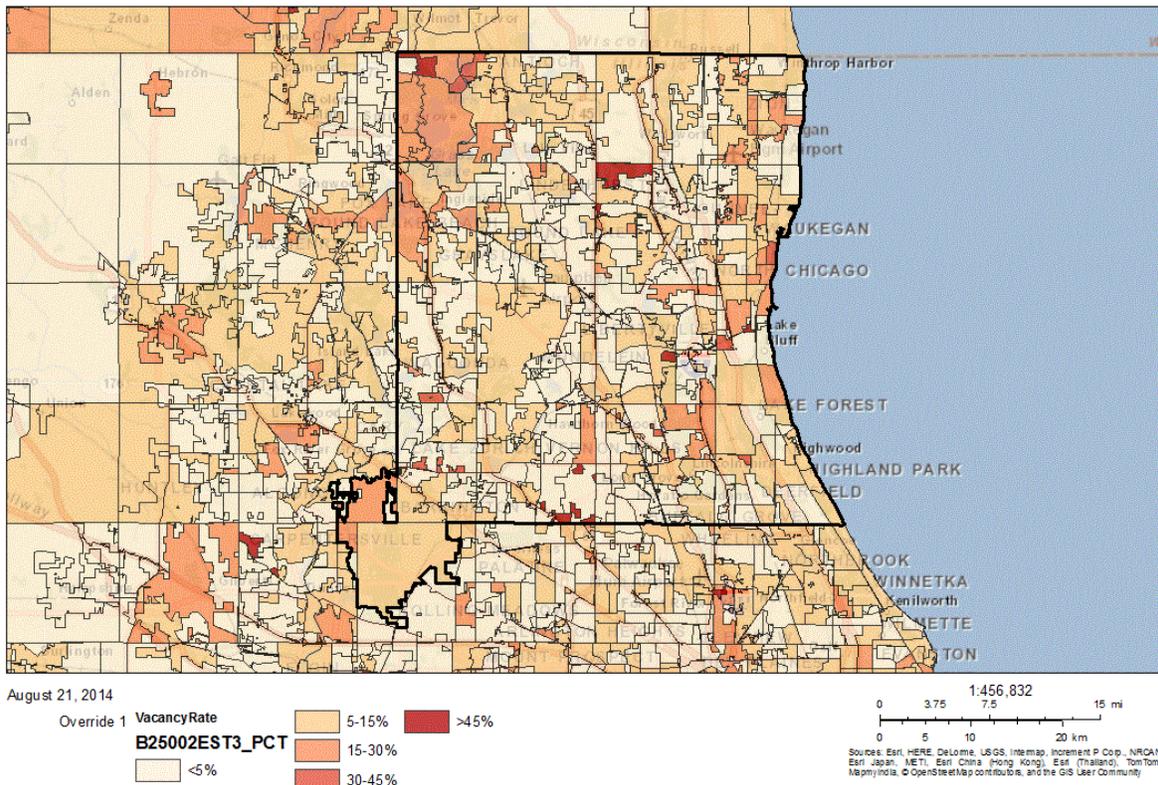
Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Vacancy Rate

The map below shows the average housing vacancy rates throughout Lake County. The darker shaded areas have higher vacancy rates while the lighter shaded areas have lower vacancy rates.

Vacancy Rate -



Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

As the table above indicates, 35% of all owner occupied housing units face at least one housing condition while 45% of all renters have at least one problematic housing condition. When compared to those households that are cost-burdened, it is likely that the overwhelming housing condition experienced by Lake County residents is cost burden or overcrowding.

Just 1% of owner occupied households and only 4% of renter occupied households, in the County, experience two or more housing conditions, which indicates that very few households experience a lack of adequate kitchen or plumbing facilities.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

In Lake County, 48% (89,055) of owner-occupied housing and 58% (31,084) of rental housing was built before 1980. In the rental market, these units are most prevalent in the northern portion of the County as well as along the eastern and western borders. When compared with concentrations of low and moderate income households, one can see that many low and moderate income areas overlap with the same areas where the housing stock was built prior to 1980.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Lake County is served by the Lake County Housing Authority, North Chicago Housing Authority and Waukegan Housing Authority. Due to the structure of HUD's E-Con Planning Suite IDIS template, this section only details the Lake County Housing Authority. Specific data for North Chicago and Waukegan has been included in the appendix.

The Lake County Housing Authority's mission "is to serve the Lake County community with housing opportunities and options." LCHA lists seven guiding principles that it adheres to in carrying out this mission:

- * Serves all segments of the population by considering the needs of clients and the community.
- * Provides safe, decent, and sanitary housing.
- * Considers the needs of its clients in program development and operation.
- * Encourages clients toward independence and self sufficiency.
- * Develops programs that are fiscally responsible.
- * Provides opportunities for staff development.
- * Collaborates with other stakeholders in matters relating to housing."

Totals Number of Units

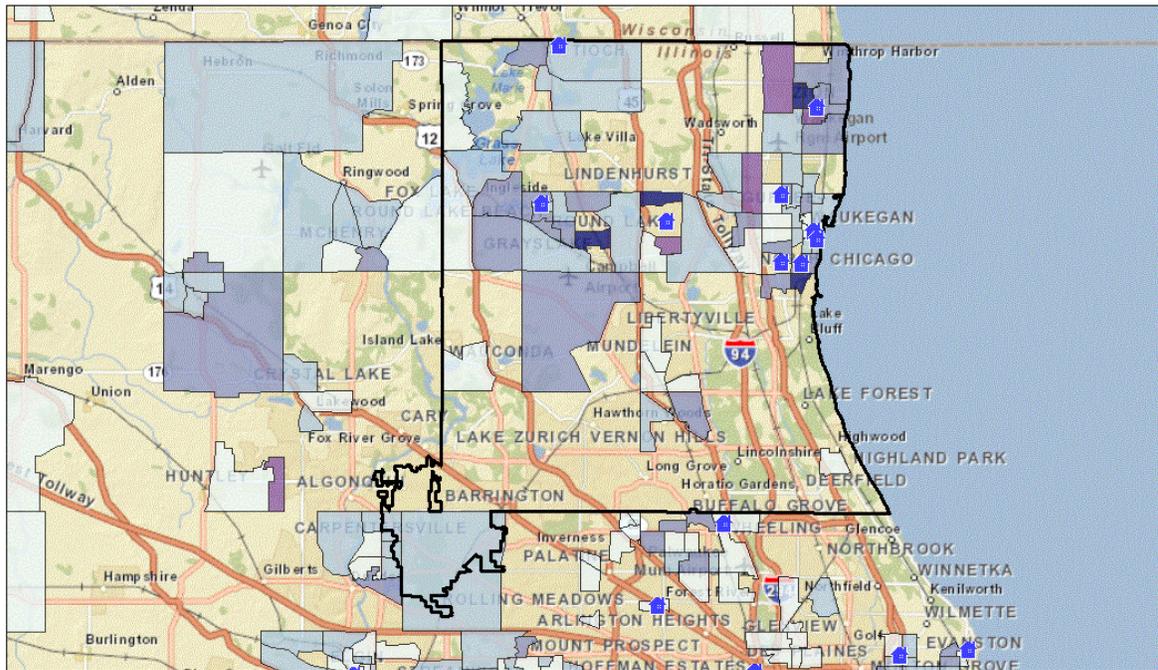
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,687	6,423	494	4,772	141	631	100
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

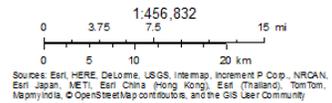
Table 36 – Total Number of Units by Program Type

Alternate Data Source Name:
LCHA Inventory
Data Source
Comments:

Public Housing: Vouchers and Developments -



August 25, 2014



Describe the supply of public housing developments:

The LCHA manages approximately 619 Public Housing units and 2,723 Housing Vouchers.

The Low Rent Public Housing Program of the Lake County Housing Authority maintains 332 units of housing developed for senior residents located in seven buildings, a 125 unit town home development and 163 single family housing units scattered throughout Lake County. Senior housing includes one studio, one and two bedroom apartments and accessible one bedroom units. A single bedroom unit contains approximately 550 square feet of living space. Families are housed in accordance with the Authority's occupancy standards in two, three, four, or five bedroom homes.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

According to the Public Housing Agency Plan, the Lake County Housing Authority owns and manages a diverse public housing stock containing 176 buildings (620 units) at 146 sites. It includes high-rise structures housing older persons, contiguous housing units for families and scattered site single-family homes. The age of these structures varies significantly giving rise to the need for many different types of repairs. Generally, however, needs at each development have been prioritized to respond to safety issues, the anticipated replacement requirements of mechanical equipment, structural elements along with measures to improve energy conservation. Further consideration has been given to improvements suggested by residents to enhance the living environment and concerns expressed by host communities for exterior and site improvements. Specific improvement needs cited in the Capital Funds Five-Year Plan include: roof systems, fire suppression system, replace sidings, storm/screen doors, rehabilitation of vacant units, build gazebo, replace closet doors, replacement of windows and screens, appliance replacement, bathroom replacement, furniture replacement, maintenance building construction, cyclical painting of units, renovate common areas of senior buildings, replace air exchanger units, replace window treatments, and replacement of gutters, fascia and downspouts.

As a part of Voluntary Compliance Agreement signed between HUD and LCHA in 2011 the Authority has converted eighteen units total for partial accessibility. One unit is currently under construction for full accessibility, which is anticipated to be completed by October 2014. Some of the converted units included six scattered site single family homes as a result of reasonable accommodation requests. LCHA has continued to make additional units accessible as it modernizes units under its Capital Grant Program.

Public Housing Condition

Public Housing Development	Average Inspection Score
<p><u>Beach Haven Tower</u> 730 Golfview Dr. Round Lake Beach, IL 60073</p> <p><u>John Kuester Manor</u> 310 Osage Wauconda, IL 60084</p> <p><u>Orchard Manor</u> 465 Orchard Antioch, IL 60002</p> <p><u>Millview Manor</u> 801 Cunningham Antioch, IL 60002</p> <p><i>Inspected in 2012</i></p>	92
<p><u>Marion Jones</u> <i>Inspected in 2013</i></p>	76
<p><u>Warren Manor</u> 34425 Almond Gurnee, IL 60031</p> <p><u>Hawley Manor</u> 22&42 Hawley Grayslake, IL 60030</p> <p><u>Shiloh Tower</u> 1525 27th St. Zion, IL 60099</p> <p><i>Inspected in 2014</i></p>	71
<p><u>Scattered Sites East</u> Beach Park, Grayslake, Gurnee, Lake Bluff, Lincolnshire, Mundelein, Palatine, Prairie View, Wadsworth, Unincorporated Waukegan, and Zion, Illinois. The units consist of single family homes, duplexes, and townhomes with various floor plans</p> <p><i>Inspected in 2014</i></p>	61
<p><u>Scattered Sites West</u> Antioch, Barrington, Gages Lake, Ingleside, Island Lake, Lake Villa, Lake Zurich, Lindenhurst, McHenry, Round Lake, Wauconda and Wildwood, Illinois. The units consist of single family homes and duplexes with various floor plans.</p> <p><i>Inspected in 2014</i></p>	60

Table 37 – Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Public housing units are in average to fair condition. Scattered sites located throughout the county consist of single family homes, townhomes and duplexes. Some homes are in need of capital improvements and are rehabbed when the units become vacant.

Marion Jones Townhomes located in North Chicago, IL was built in 1961 and consists of 125 family units. In July 2010, LCHA undertook a comprehensive planning process to assess Marion Jones. This process included an updated physical needs assessment and financial analysis to determine the future viability of the property. This process revealed that Marion Jones has significant physical challenges; the individual dwelling units are functionally obsolete; the infrastructure is deteriorated and requires complete replacement; the units and the site lack the basic amenities typical in today's real estate market.

HUD approved redevelopment of this project and demolition is scheduled to start in October 2014. The demolition of the Marion Jones Public Housing project is in the best interest of the residents and the Lake County Housing Authority. The development is obsolete due to physical condition, making it unsuitable for housing purposes and there is no reasonable program of modification. The most cost-effective approach is the demolition and redevelopment of Marion Jones in order to return it to its useful life as safe, decent and sanitary low income housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Although the Lake County Housing Authority consistently scores in the high 80s and low 90s on the Public Housing Management Assessment Program, it continues to seek ways to improve management and operations. Operationally, the Authority expects to reduce its tenant accounts receivables and improve its Lake County Consortium 2010-2014 Consolidated Plan timely collection of rents. Staff and Commissioners are working diligently on all aspects of improving the Agency operations by attending trainings, forming committees and staying connected with the Community through social media networks. Residents are actively involved in the decision making process and serve on the Resident Advisor Board. In addition, LCHA is actively pursuing available grants and was awarded Family Self Sufficiency and Resident Services Coordinator Grants. Services provided through these grants are aimed to enhance the quality of residents' lives and help with career counseling, exploring employment opportunities and self sufficiency. LCHA is also offering other supportive services to touch even more lives within our community and to prevent homelessness: Family Unification Program, Security Deposit Assistance Program, Housing Counseling, Mortgage Default Counseling and Foreclosure Intervention.

The public housing agency's strategy for improving the living environment of low and moderate income families is to demolish 125 units in North Chicago and rebuild the property in 2015. The agency plans to continuously work on capital improvements per Annual and 5 year Plan and rehab scattered site units as they become available.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The table below along with the responses that follow provide details on shelters, transitional housing, and services available to Lake County's homeless population.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	84	0	0	0	0
Households with Only Adults	69	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:
HMIS Inventory

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Lake County Health Department (LCHD) and Erie Health Systems both operate federally-qualified health centers in Lake County. LCHD provides medical, dental and mental health services at seven health centers throughout the county. The Behavioral Health Service Area provides treatment, training and support to persons experiencing problems related to severe emotional and mental illness as well as those experience drug and alcohol addiction.

Illinois is a Medicaid expansion state. While the State is currently still processing applications, 11,266 adults from Lake County have been added to Medicaid through the Affordable Care Act (as of 8/31/14). Illinois law requires at least half of all Medicaid cases be managed in managed care organizations. The longer term impact of this system is unknown. In the near term, Lake County will see an increase in social service agencies becoming Medicaid certified and accredited. Organizations will need to negotiate rates through various managed care entities and this may create service gaps for Medicaid patients.

The Job Center is managed by Lake County's Workforce Development Department and is the primary resource for job training and placement in Lake County.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) Introduction

This section discusses special needs facilities and services in Lake County.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

These special needs populations have a myriad of supportive housing needs:

- Subsidized housing to handle the heavy cost burden of housing in Lake County. Data has shown that the elderly poor or the most significantly cost burdened sub-population in Lake County.
- Physical improvements, including accessibility features, facility rehab and housing configurations tailored to the type of care required (e.g. appropriate level of privacy, access to caregiver, space for larger families, etc.)
- Supportive services tailored to each special need (e.g. mental health counseling, substance abuse treatment, food service)

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Programs ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing are sorely lacking in Lake County. Too often, the jails are serving as home to residents with mental health problems.

According to a July, 2014 Assessment of Behavioral Health Needs, Service Capacities and Projected Trends in Northern Lake County presented by Rob Paral and Associates for the Lake County Health Department and Community Health Center, "There are insufficient residential facilities available, particularly those that provide supportive services. For children there are almost none that accept Medicaid. There is also a shortage of affordable housing in northern Lake County." [1][2]

The same study reports in its second appendix[3] that:

- "The north and west of Northern Lake County (including Waukegan, North Chicago, Antioch, and the Round Lake area) have severely diminished outpatient service capability. As a result, people (with behavior health needs) from this geography are the most frequent users of hospital visits."

- “There are insufficient residential facilities across northern Lake County, and residential referrals are overwhelmingly for inpatient psychiatric care...Lake County composes 5.5% of the state’s population, but only has 1.6% of the state’s psychiatric beds. With 59 hospital beds across the county, inpatient psychiatry is insufficient for the county needs. This is especially true when it comes to meeting the needs of children and adolescent inpatient demand.”

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

- Subsidize creation of housing for people with mental illness.
- Subsidize creation of permanent supportive housing for special needs populations, especially by developers who bring supportive services to promote self-sufficient residents.
- Innovate programs to prevent and to combat addiction.
- Increase capacity of supportive housing services to be everywhere that special needs housing is needed in the County.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

- Subsidize creation of housing for people with mental illness.
- Subsidize creation of permanent supportive housing for special needs populations, especially by developers who bring supportive services to promote self-sufficient residents.
- Innovate programs to prevent and to combat addiction.
- Increase capacity of supportive housing services to be everywhere that special needs housing is needed in the County.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

In 2003, Yale University professor Delores Hayden wrote that “the regulatory system in mortgage banking has been formed around the sale or resale of a one kind of house for one kind of family.” Public policy in general should now consider social realities that have unfolded over the past several decades, such as:

- Deinstitutionalization of mentally ill and intellectually disabled
- Equal opportunity
- Protection orders available for victims of domestic violence
- Longer life expectancy
- Increased likelihood that adult children may live with parents (due to lack of living wage jobs)
- Independent living for people with disabilities (made possible in many ways by technological advances)
- Use of housing subsidies (e.g., Housing Choice Vouchers) outside of the city
- Local food
- Clean energy
- Deindustrialization
- Population growth
- Evolution of American culture from a “melting pot” to a “lumpy stew” of diversity

In the high cost housing climate of Lake County, lack of housing choice that includes affordable housing options presents the issue of fair housing. As indicated in Lake County’s Analysis of Impediments to Fair Housing, no one demographic group can afford 100 percent of the housing units sold in Lake County based on sale prices and the estimated median household income. Also, minority households may have a more difficult time procuring average or lower mortgage interest rates and terms, which pushes lower the price of housing affordable to them.

Fair housing has been long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that resulted in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem – but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) ‘affirmatively further fair housing’ through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

Below is a list of impediments to fair housing highlighted by Lake County's Analysis of Impediments to Fair Housing Choice, published in September 2014:

PUBLIC SECTOR IMPEDIMENTS

- Impediment 1. The County does not have a comprehensive, long-term strategy for fair housing education for existing residents, potential residents, businesses, and officials in Lake County. Consequently, there is a lack of awareness of fair housing laws.
- Impediment 2. The County has not developed a fair housing policy statement or fair housing ordinance that applies to incorporated and unincorporated areas.
- Impediment 3. Developments that require approval from the County or municipalities are not asked to demonstrate any actions taken to affirmatively further fair housing.
- Impediment 4. Zoning laws can limit the number of housing options for members of the protected classes.
- Impediment 5. There is not a dedicated Lake County staff person responsible for fair housing.
- Impediment 6. There is not a long-term process in place for receiving and addressing housing discrimination complaints.
- Impediment 7. There is limited information on fair housing on the Lake County website.
- Impediment 8. The County government does not maintain a comprehensive log of incidents of discrimination that occur within the county.
- Impediment 9. CDBG, HOME, and ESG funding applicants are not required to provide information on the applicants' efforts to affirmatively further fair housing.
- Impediment 10. In general, Lake County municipalities lack initiatives that affirmatively further fair housing.
- Impediment 11. It is difficult to ascertain whether households have equal access to public housing and Housing Choice Vouchers.
- Impediment 12. Public transportation is not accessible by all county residents, in particular seniors and persons with disabilities.
- Impediment 13. County information should expand its affirmative marketing materials.

PRIVATE SECTOR IMPEDIMENTS

- Impediment 14. The cost of both purchasing and renting housing in the county is relatively unaffordable for racial and ethnic minorities.
- Impediment 15. Racial and ethnic minorities are denied home purchase mortgages at a higher rate than white applicants.
- Impediment 16. Housing designated for moderate- and low-income families is concentrated in certain communities, not spread throughout the county.

PUBLIC-PRIVATE SECTOR IMPEDIMENTS

- Impediment 17. “Fair housing” and “affordable housing” may often be used interchangeably by individuals in the private and public sectors.
- Impediment 18. Protected classes may not have equal access to housing opportunities.
- Impediment 19. There is a limited understanding of federal and state protected classes, in particular persons with a disability.
- Impediment 20. Throughout the county, there is a strong housing-jobs-transit mismatch.

Of these 20 impediments, three (#14, #16 & #20) directly involve the lack of affordable housing supply in Lake County, a lack that disproportionately affects the protected classes that tend to have lower-than-average incomes, such as racial and ethnic minorities and people with disabilities.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section provides insight into the economic development landscape within Lake County.

The table just below details the extent of business sector employment throughout the County. Unemployment, commuting times, and education are then considered.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	411	568	0	0	0
Arts, Entertainment, Accommodations	22,842	25,136	10	11	1
Construction	7,999	8,428	4	4	0
Education and Health Care Services	34,177	32,569	16	15	-1
Finance, Insurance, and Real Estate	18,195	16,026	8	7	-1
Information	4,738	3,396	2	2	0
Manufacturing	33,832	32,928	15	15	0
Other Services	8,905	7,581	4	3	-1
Professional, Scientific, Management Services	30,298	26,567	14	12	-2
Public Administration	0	0	0	0	0
Retail Trade	31,561	41,987	14	19	5
Transportation and Warehousing	6,996	4,115	3	2	-1
Wholesale Trade	18,963	21,490	9	10	1
Total	218,917	220,791	--	--	--

Table 38 - Business Activity

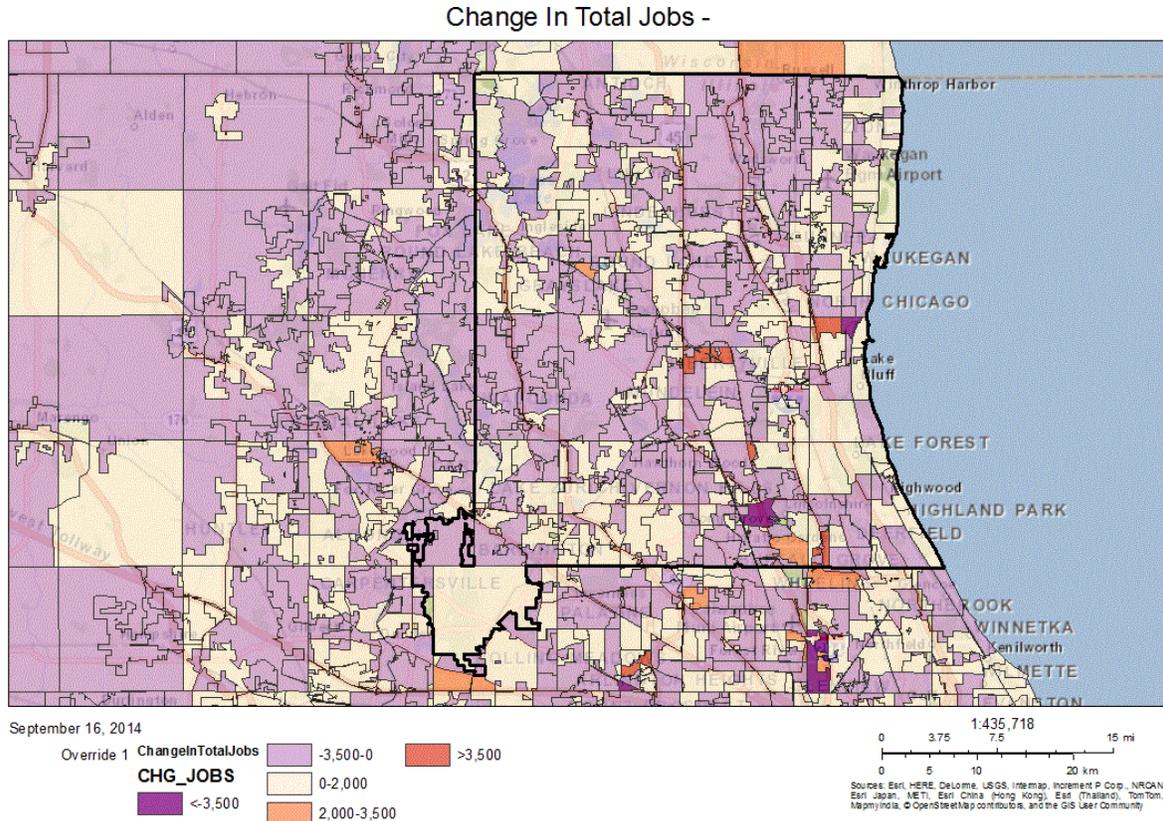
Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Retail trade provides the highest percentage of all jobs in the county with 19% of all jobs coming from the Retail Industry. This is followed closely by Education & Health Care Services and Manufacturing, both comprising 15% of the jobs throughout the county. The fourth largest jobs sector is Professional, Scientific, and Management Services which accounts for 12% of the total jobs in the community.

The map below highlights the geographic distribution of job gains and losses throughout Lake County. The darkest shaded purple areas of the map represent areas that have loss more than 3,500

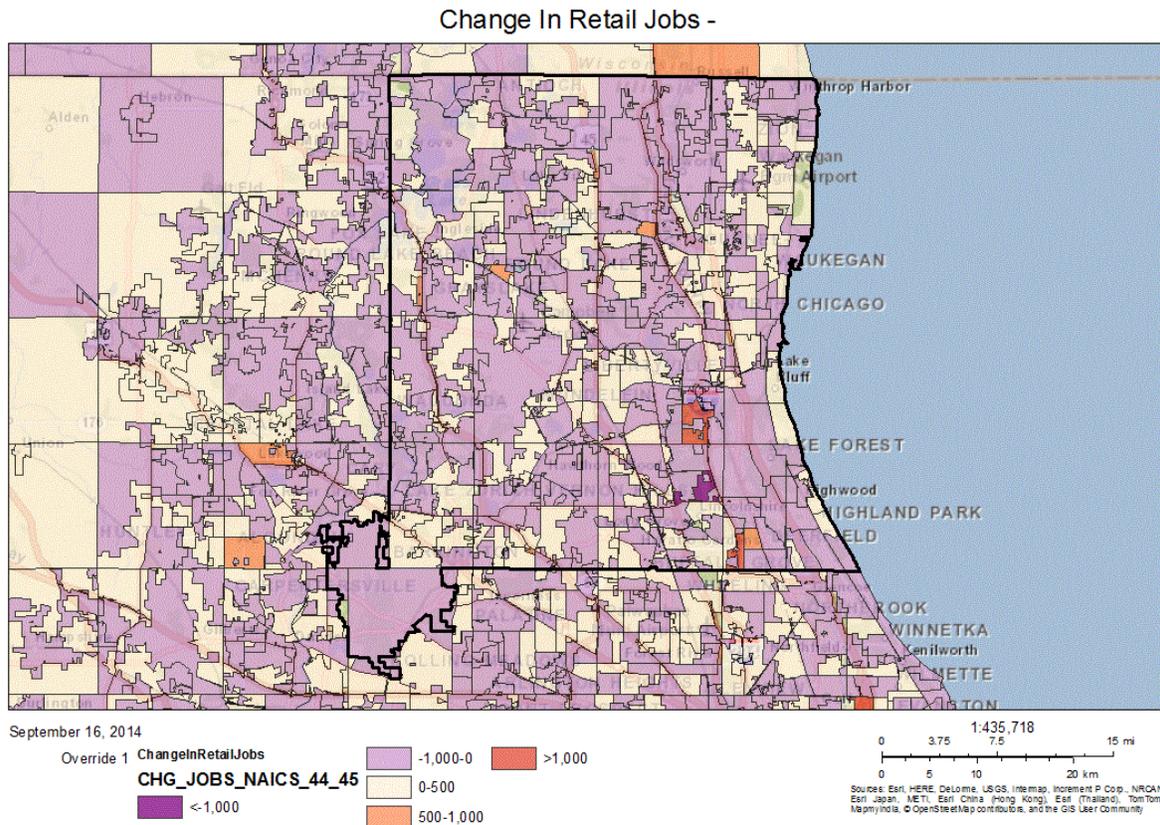
jobs since 2000. The lighter purple areas also experienced a net loss in jobs, with the number ranging between 3,500 to 0. These areas are spread throughout the majority of the county showing that the county overall has experienced job loss. The remaining beige and orange colored regions of the map are areas that saw a net gain in jobs. The beige colored regions gained between 0 and 2,000 jobs and the lighter orange colored regions gained between 2,000 and 3,500. Finally, the darker orange shaded areas of the map are areas that experienced the highest job growth – more than 3,500 new jobs. As shown in the map, only a few pockets within the county have experienced job growth.



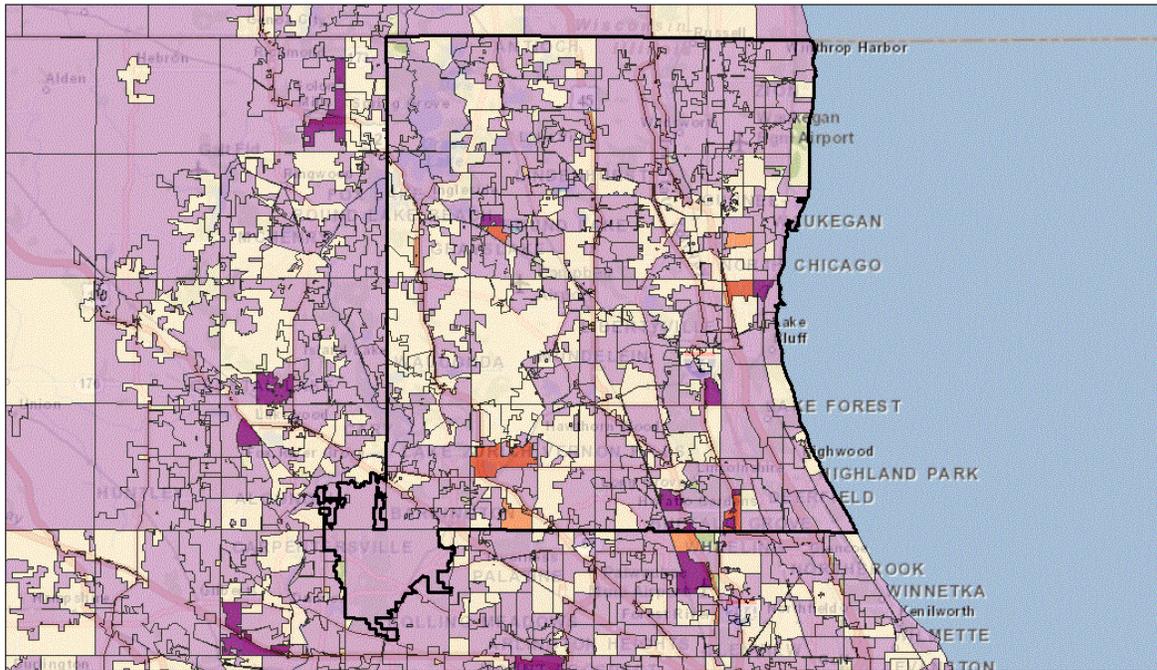
Job Change by Sector

The following series of maps takes a deeper look into job change in Lake County by at the geographic distribution of job losses and gains by business sector. The top four sectors that account for the largest percentage of the total workforce are considered, which include Retail; Education and Health Care; Manufacturing; Professional, Scientific, and Management Services.

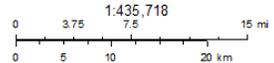
These maps follow a similar color scheme as the above Change in Total Jobs map. The darkest shaded purple areas of the map represent areas that have lost the most jobs for that sector since 2000. The lighter purple areas also experienced a loss, but to a less degree. The remaining beige and orange colored regions of the map are areas that saw a net gain in jobs for the sector. The magnitude of job gains increases up the color scale, with beige colored regions gaining less net jobs than the orange and darker orange areas.



Change in Manufacturing Jobs -

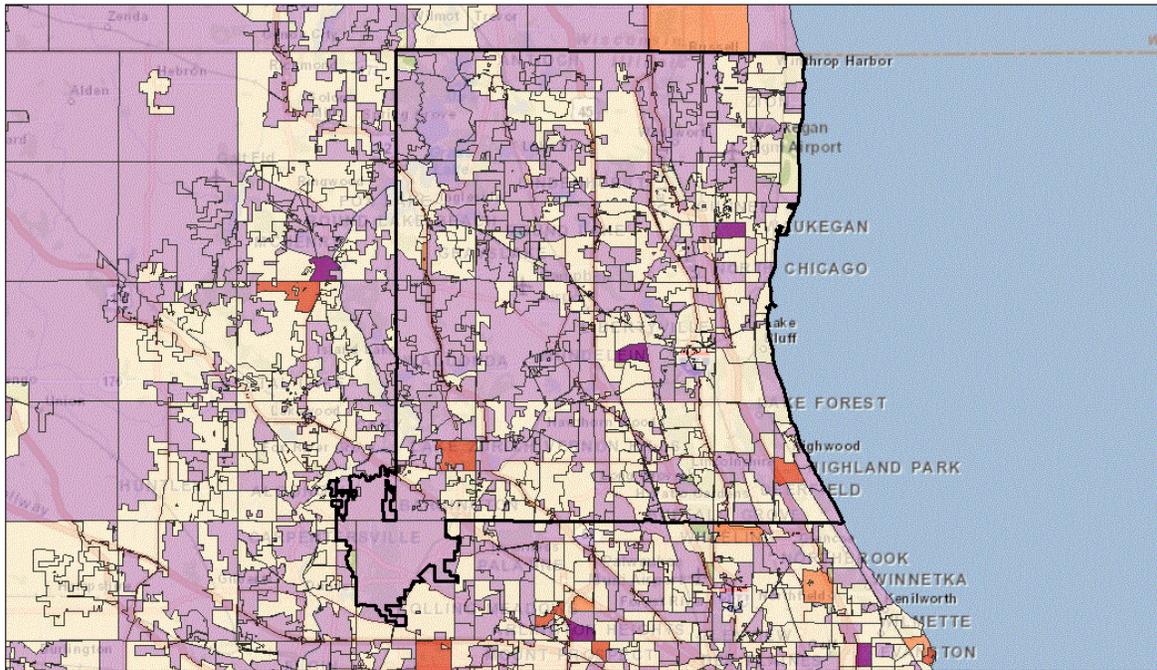


September 16, 2014

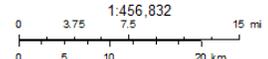
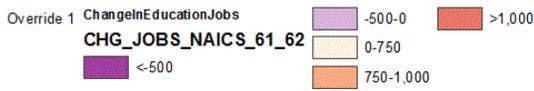


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Education and Health Care Jobs -

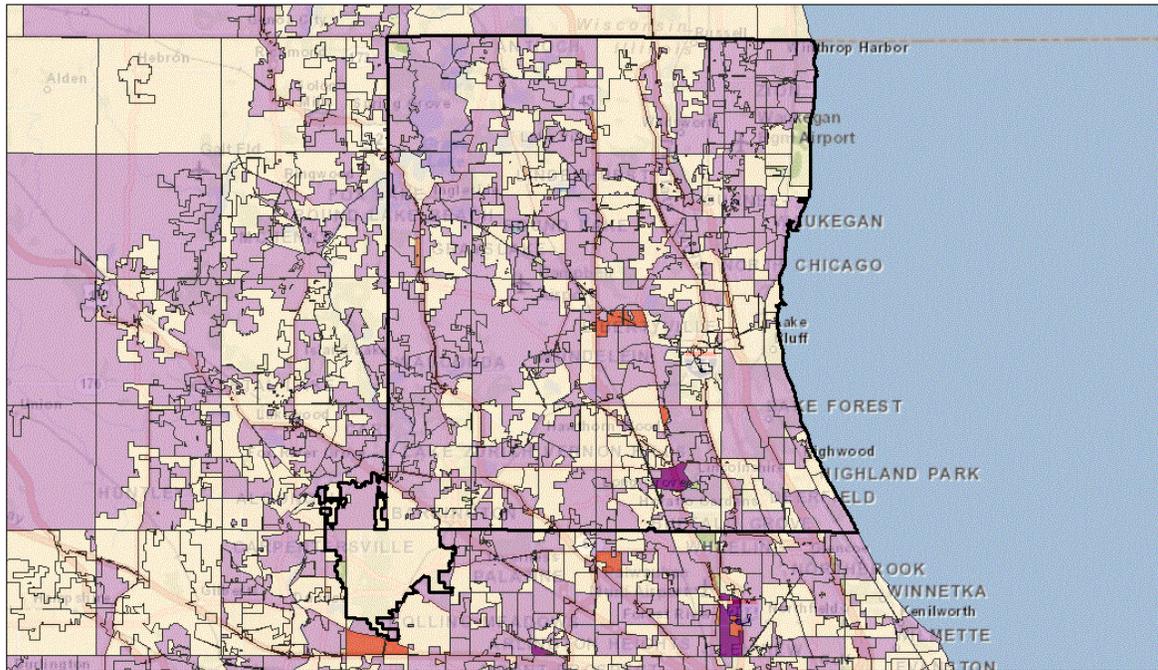


September 12, 2014

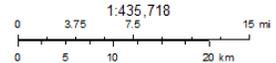


1:456,832
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Change in Professional, Scientific, and Management Services Jobs -



September 16, 2014



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri, Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Labor Force

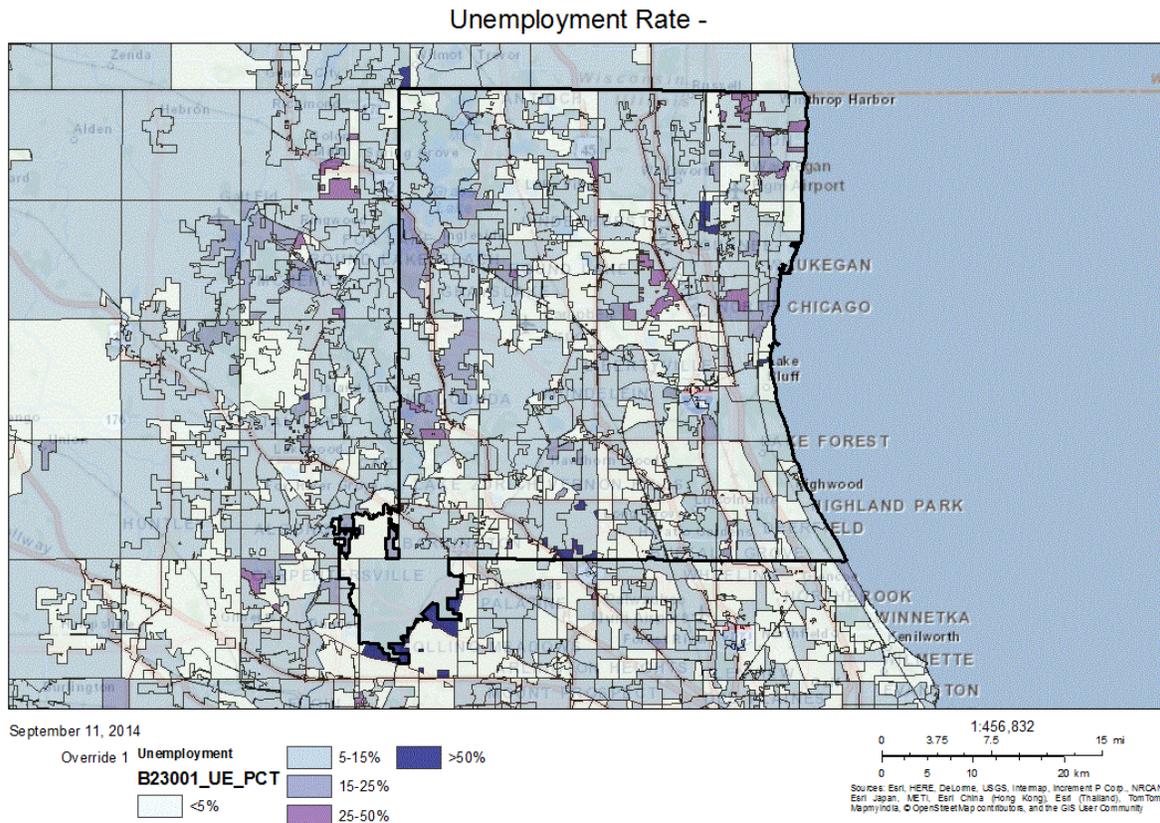
Total Population in the Civilian Labor Force	313,539
Civilian Employed Population 16 years and over	288,410
Unemployment Rate	8.01
Unemployment Rate for Ages 16-24	19.63
Unemployment Rate for Ages 25-65	5.63

Table 39 - Labor Force

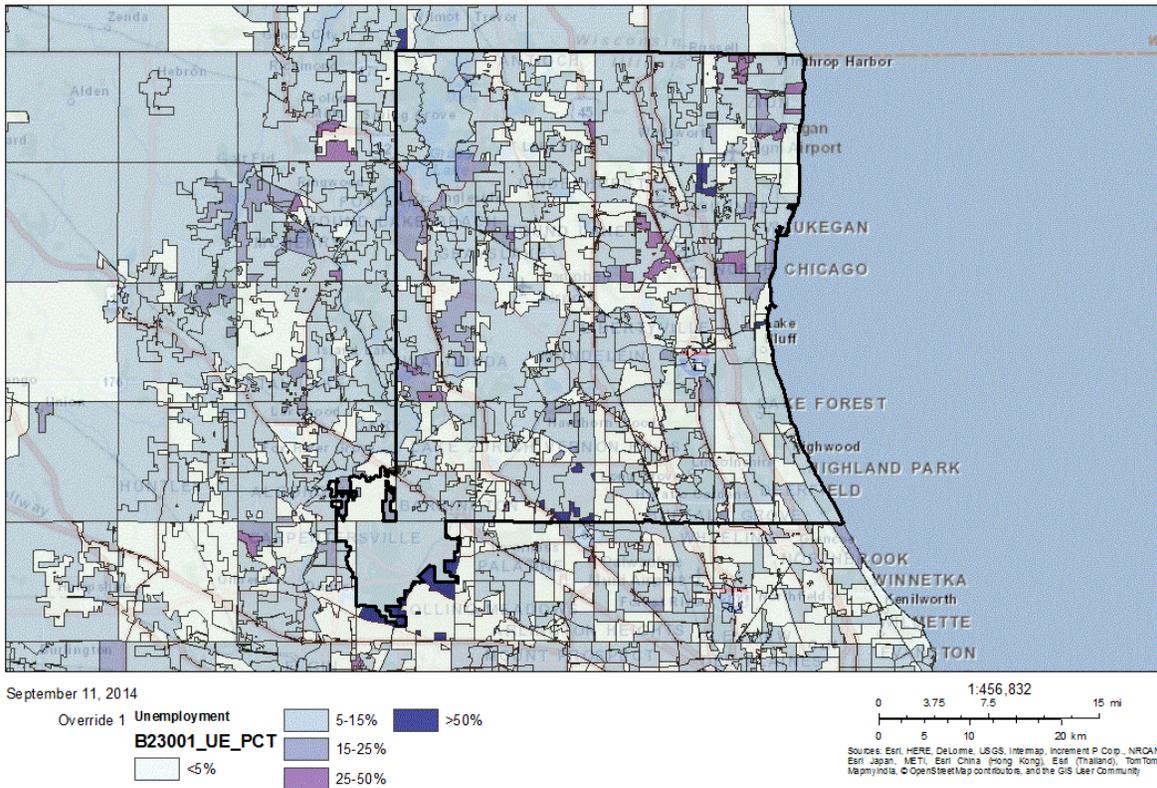
Data Source: 2007-2011 ACS

Countywide, the unemployment rate is just over 8% for all persons in the civilian workforce. Nearly 20% of persons between the ages of 16 and 24 are unemployed. Lake County's unemployment rate is slightly higher than the national rate of 6% and the state rate of about 7%.

The map below displays the distribution of unemployment throughout the community, highlighting areas of higher and lower unemployment. The areas of highest unemployment are shaded in the medium blue, purple, and dark blue colors and generally fall along the eastern and western portions of the County.



Unemployment Rate -



The following tables provide unemployment information by sector.

Occupations by Sector	Number of People
Management, business and financial	92,580
Farming, fisheries and forestry occupations	10,702
Service	19,729
Sales and office	77,176
Construction, extraction, maintenance and repair	17,674
Production, transportation and material moving	13,665

Table 40 – Occupations by Sector

Data Source: 2007-2011 ACS

Overwhelmingly, the largest employment Sector is the Management, business & financial sector employing over 92,500 persons throughout the County. Followed by the Sales & office sector with slightly over 77,000 persons employed.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	133,593	50%
30-59 Minutes	94,032	35%
60 or More Minutes	39,321	15%
<i>Total</i>	<i>266,946</i>	<i>100%</i>

Table 41 - Travel Time

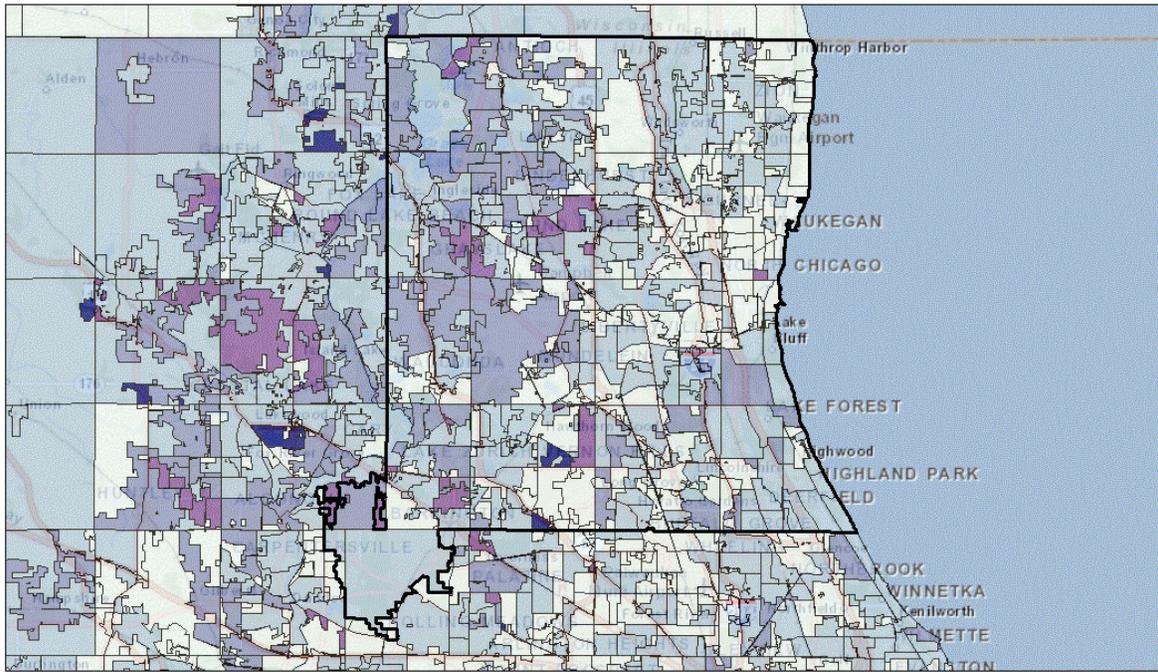
Data Source: 2007-2011 ACS

Commuter Travel Times

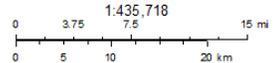
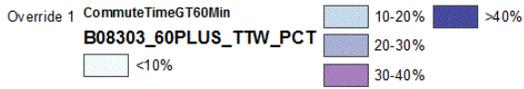
Exactly 50% of all persons commuting to work have a commute of less than 30 minutes each way, which is just slightly higher than the national average of around 25 minutes. Unfortunately, 15% of all employed persons have a commute of 60 minutes or more, to and from work each day.

The map below utilizes commuting data to show the distribution of persons in Lake County that commute more than one hour to their place of employment. The lightest shaded areas of those places where less than 10% of persons have a commute greater than one hour. The percentages increase as the shades get darker, with more than 40% of persons in the darkest blue/purple areas with a commute greater than one hour.

Commute Time More Than One Hour -

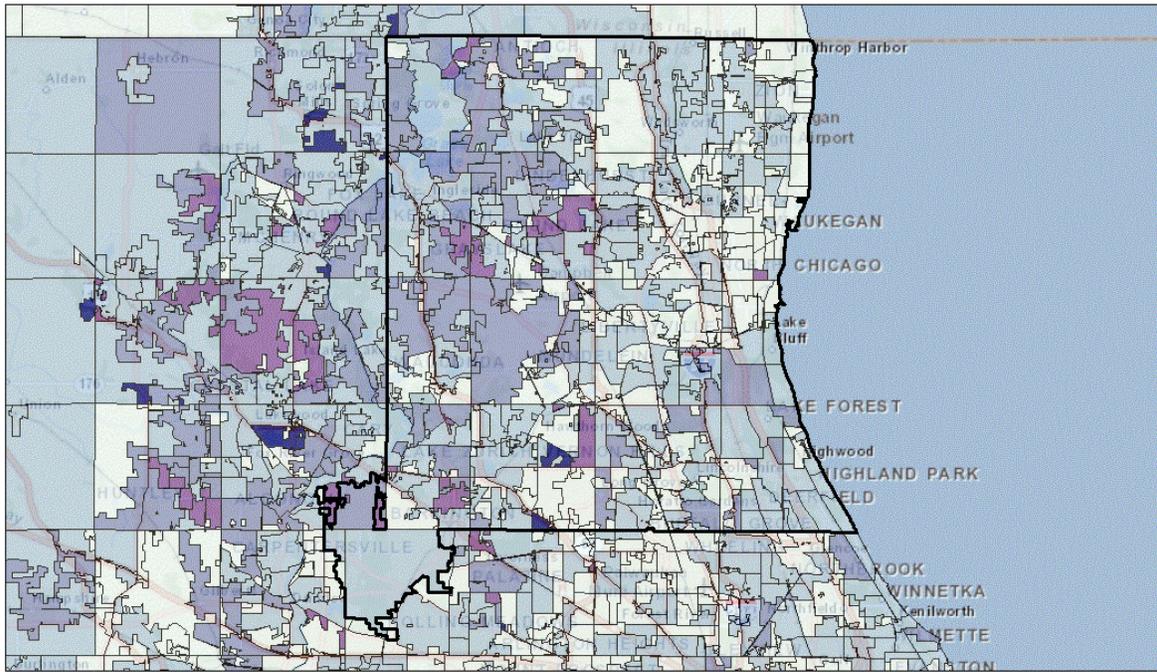


September 16, 2014



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Commute Time More Than One Hour -



September 16, 2014

Override 1 CommuteTimeGT60Min
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 <10%
 10-20%
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 30-40%
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1:435,718
 0 3.75 7.5 15 mi
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Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri, Thailand, Swisstopo, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Educational Attainment by Employment Status (Population 16 and Older)

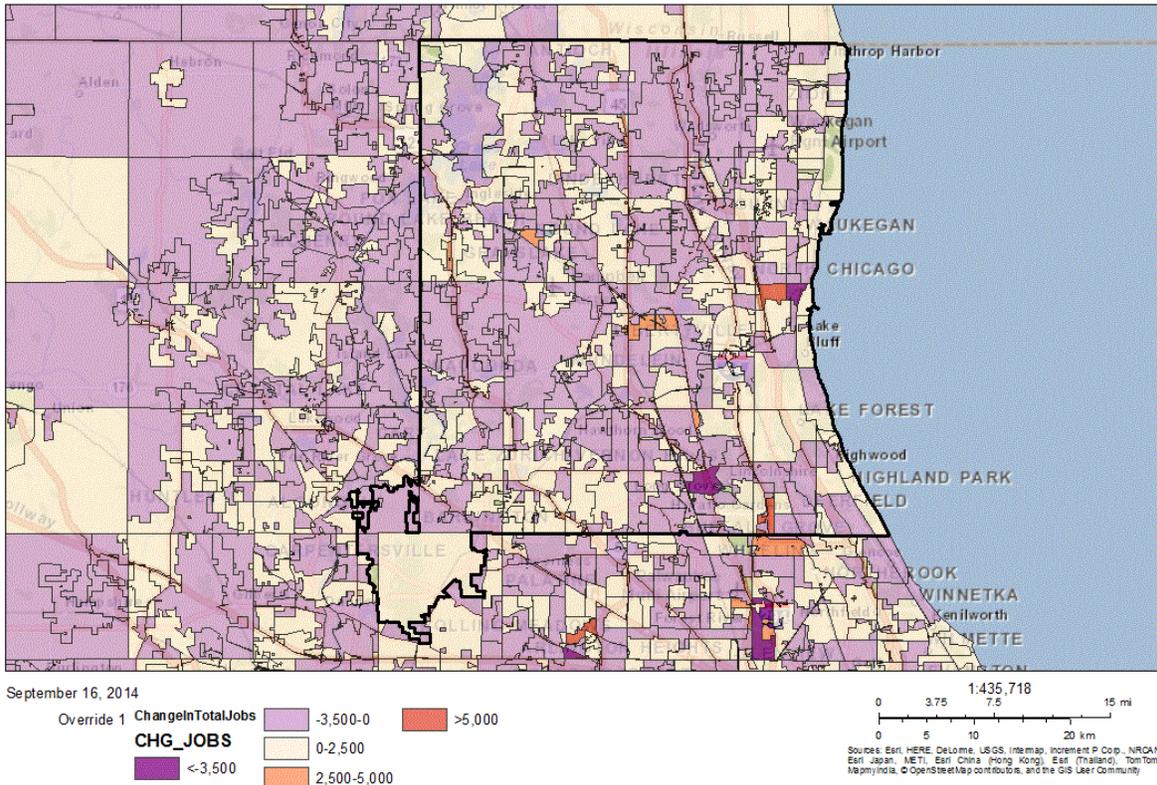
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	14,957	2,331	5,750
High school graduate (includes equivalency)	40,331	4,109	11,643
Some college or Associate's degree	63,972	5,599	12,884
Bachelor's degree or higher	124,252	5,707	22,920

Table 42 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Thirty-five percent of all persons age 16 and older with less than a high school degree are either not in the labor pool (24.9%) at all or are unemployed (10.1%). Compared to those residents of Lake County with a Bachelors Degree or higher where just 3.7% are unemployed and 14.9% are not in the labor force.

Change In Total Jobs -



Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	813	2,783	2,819	4,847	3,709
9th to 12th grade, no diploma	5,446	3,527	3,492	5,570	4,358
High school graduate, GED, or alternative	13,035	11,095	15,275	29,774	19,397
Some college, no degree	15,950	12,681	14,218	34,373	12,669
Associate's degree	1,776	4,522	5,616	11,376	2,167
Bachelor's degree	5,595	17,311	26,887	47,293	12,187
Graduate or professional degree	362	8,629	18,683	34,472	9,098

Table 43 - Educational Attainment by Age

Data Source: 2007-2011 ACS

The table above details educational attainment by age for persons 18 years of age and older within Lake County. This chart completes a natural bell curve whereas, 24.6% of the population have an Associates Degree, 15.7% have a Bachelor Degree and 15.7% have a Graduate or other professional degree. On the

other side, 22.6% have attended some college but have not earned a degree and 21.9% have earned only attained a High School diploma or an equivalent GED. Nearly one-tenth, or 9.1% of the population, 18 years of age or older, have not completed their high school diploma.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,776
High school graduate (includes equivalency)	31,927
Some college or Associate's degree	40,509
Bachelor's degree	62,031
Graduate or professional degree	84,513

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Median Earnings in Past 12 Months

As might be expected, median earnings are directly proportional to educational attainment. Those individuals with some college or an Associate’s degree can expect to earn nearly twice as much as those persons who have not completed a high school diploma. Furthermore, those with a graduate degree earn more than 2.5 times what a person with only a high school degree earns.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Retail trade provides the highest percentage of all jobs in the county with 19% of all jobs coming from the Retail Industry. This is followed closely by Education & Health Care Services and Manufacturing, both comprising an additional 15% of the jobs throughout the county. The fourth largest employment sector is Professional, Scientific, and Management Services which accounts for 12% of total jobs.

Describe the workforce and infrastructure needs of the business community:

The Strategy Committee expressed a strong desire for Lake County Partners to focus recruitment and

In 2012 Lake County Partners, the County’s leading economic development entity, contracted with RKG Associates to produce a Comprehensive Economic Development Strategy (CEDS). The report states that efforts to diversify the County’s economic base in terms of industry clusters and company size are needed. The county should seek a balance of effort to support and attract everything from large employment centers to small start-up businesses. Further, specific implementation goals of the report included a need to retain and attract jobs to Lake County, a need to enhance the local workforce development and training opportunities; and a need to improve access and availability to business financing and investment.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The CEDSs analysis and projections regarding expected changes in the workforce up to year 2018.

Occupation Growth Projections

“Between 2008 and 2018, occupational employment in Lake County is projected to increase by 9.8% (34,008 jobs), for an average annual growth rate of just under 1%. This is considered steady growth in a well established metropolitan county like Lake County. The largest share of this employment growth is projected to occur in the high skill white collar occupations, where more than 14,000 new jobs are to be created. Semi-skilled and low-skilled white collars jobs should account for roughly 15,000 new jobs during the same period.

Similar to national trends, the loss of many construction and manufacturing jobs is reducing the long-term demand for all types of blue collar occupations. These projections can fluctuate, particularly in the number of construction industry occupations which are tied to cyclical changes in the economy. As economic growth and new home production returns, new opportunities will be created in that sector.

Not surprisingly, the vast majority of growth occupations are white collar jobs, with the fastest growth rates occurring in nursing, psychology, home health aides (28.5%), other personal care/service workers (25.4%), and health diagnosing & treating practitioners (21.7%).

The fastest declining occupations are heavily weighted toward blue-collar jobs, most of them in the semi-skilled category. The most rapid job losses are projected for plant and system operators (9.9%), metal workers and plastic workers (-8.4%) and printing workers (-7.7%).”

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Below is the Lake County Partners CED's analysis regarding the education attainment and occupational skills of the work force.

“ [E]ducation and skill attainment are related to the County’s high labor force participation rates. However, they also correlate strongly with the general employability of the work force, their earning potential and ability to advance in their chosen areas of employment.

Historically, Lake County residents have attained education levels exceeding those of Chicago Metro and state residents age 25 or older. According to the 2010 Census, over 42% of the local population age 25 and older possessed a bachelor’s degree or higher (Figure 4- 2). Another 25% reported at least some

post-secondary education or had received a two-year degree. This level of education attainment is almost on par with what RKG has observed in some college towns. However, without a major college or university within Lake County, this indicates a highly educated population. With labor force quality being one of the top ranked industry location factors, the Partnership can promote the capabilities of its workforce to new and expanding companies. With higher education attainment, comes higher skill levels and the wage expectations of local workers. This may create a mismatch between traditional low wage, low skill industries and their ability to access labor in Lake County. Local policy makers must decide if the employment base is sufficient to meet the needs of lower skilled workers that often have fewer employment options.”

Occupational Skills Levels

“Approximately 73% of occupational employment in Lake County was categorized as white collar in 2008 (Figure 4-3). Traditional “white collar” and “blue collar” labels are becoming increasingly less relevant in today’s economy as many occupations blur the line being these definitions. Work environments change over time and job titles are less distinctive than they once were. However, the current proportion of white collar and blue collar occupations is typical of much of the U.S. economy.

What is more important is the skill distribution of the occupational workforce. Close to 33% of Lake County’s occupations were classified by RKG as having high skill and education requirements. This category include such occupations as: business operations specialists (15,113 jobs), primary & secondary school teachers (13,915 jobs), and computer specialists (9,002 jobs). The largest blue collar high-skilled occupation was supervisors of production workers at 2,605 jobs.

Semi-skilled occupations comprise a slightly larger share of total employment accounting for 37% of all occupations. This category has a more balanced distribution between white collar (22.5%) and blue collar at 14.5%. This skill category includes: construction trade workers (14,104 jobs), metal and plastic workers (7,974 jobs), administrative support workers (10,657 jobs) and sales representatives (7,367 jobs).”

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The CED report provides the following on workforce training initiative:

“Lake County has many training and outreach programs for the disabled and under privileged, but may not be doing so well for the recently unemployed who need re-training or need to develop a new set of job skills to match the requirements of the merging industries. As such, more physical training facilities are likely needed, with a greater distribution throughout the county.

Lake County is well served by a number of public and private workforce and education providers. Entities such as the College of Lake County, the Lake County Workforce Investment Board, the Workforce Development Department of Lake County, and the Lake County Board of Education have a number of programs and resources dedicated to providing local industry with job skill training, professional development, and customized instruction. “

The report held, however, that these assets oftentimes are not coordinating efforts and/or are offering duplicative services. The report stated that there is an opportunity for Lake County Partners to coordinate all of these organizations relative to workforce and education for economic development. The efforts will support the county’s Consolidated Plan activities that will revitalize area business districts, create jobs, and promote job sustainability and retention.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the jurisdiction does participate in a Comprehensive Economic Development Strategy.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In 2012 Lake County Partners, the County’s leading economic development entity, contracted with RKG Associates to produce a Comprehensive Economic Development Strategy (CEDS). The county has identified Strategic Plan goals that will revitalize area business districts, create jobs, and promote job sustainability and retention. These efforts will be carried out in coordination with existing resources and support networks throughout the county.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As indicated in the tables and maps of Section NA-25 above, there are concentrations of cost burdened households in and around Waukegan, North Chicago and in the Southwest corner of the County. This concentration is defined as an area where 50-75% of all households are cost burdened. There are also 2,170 housing units that lack complete kitchen or plumbing facilities. Less than 1% of all owner-occupied households experience multiple housing problems and just 4% of renter households face multiple housing problems. Cost burden is by far the leading housing problem in the County.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Lake County's Analysis of Impediments to Fair Housing reported slightly concentrated pockets of poverty distributed across Lake County townships (Avon, Benton, Cuba, Grant, Fremont, Libertyville, Moraine, Shields, Warren, Wauconda, Waukegan and Zion), several of which provide local food pantries and emergency assistance. The most deeply concentrated census tracts of poverty (30 percent or more of population below the poverty level) are located in the Lake County Consortium cities of North Chicago and Waukegan. As indicated in that report's exhibits, North Chicago is comprised evenly of White (33 percent), Black/African-American (30.5 percent), and Hispanic (28 percent) residents, while Waukegan is majority Hispanic (53.1 percent) and has lower concentrations of White (23.9 percent) and Black/African-American (16.2 percent) residents. There are concentrations of people of Asian descent in the Central and South Central areas of the County. Discussion of potential housing problems among people of Asian descent based on housing data has been discussed above.

What are the characteristics of the market in these areas/neighborhoods?

As explored in Lake County's Analysis of Impediments to Fair Housing Choice, racial or ethnic minorities tend to make up a higher percentage of households at the lower end of the income range (\$34,999 or less) and a lower percentage of households at the higher end of the income range (\$200,000 or more). Despite the fact that non-Whites are 20 percent of the total population, they make up 30.9 percent of the households at the lower end of the income range and only 9.1 percent of the households at the higher end of the income range. In the Consortium member cities of North Chicago and Waukegan, poverty rates are substantially higher than in the broader county.

Are there any community assets in these areas/neighborhoods?

Lake Michigan is a significant asset in both Waukegan and North Chicago, along with the Union Pacific North line of the Metra Commuter Rail. Both the College of Lake County and Lake County government

have significant facilities in Waukegan, while both the Abbvie Corporation and the U.S. Navy have facilities in North Chicago.

Are there other strategic opportunities in any of these areas?

Waukegan has completed clean-up of the former Superfund sites in Waukegan Harbor and is poised to realize its master plan to redevelop beautiful lakefront property, of which 90% is owned by the City of Waukegan. North Chicago, with leadership from the Chicago Metropolitan Agency for Planning (CMAP) is undertaking the comprehensive planning process that presents an opportunity to establish strategic vision for that community.

Strategic Plan

SP-05 Overview

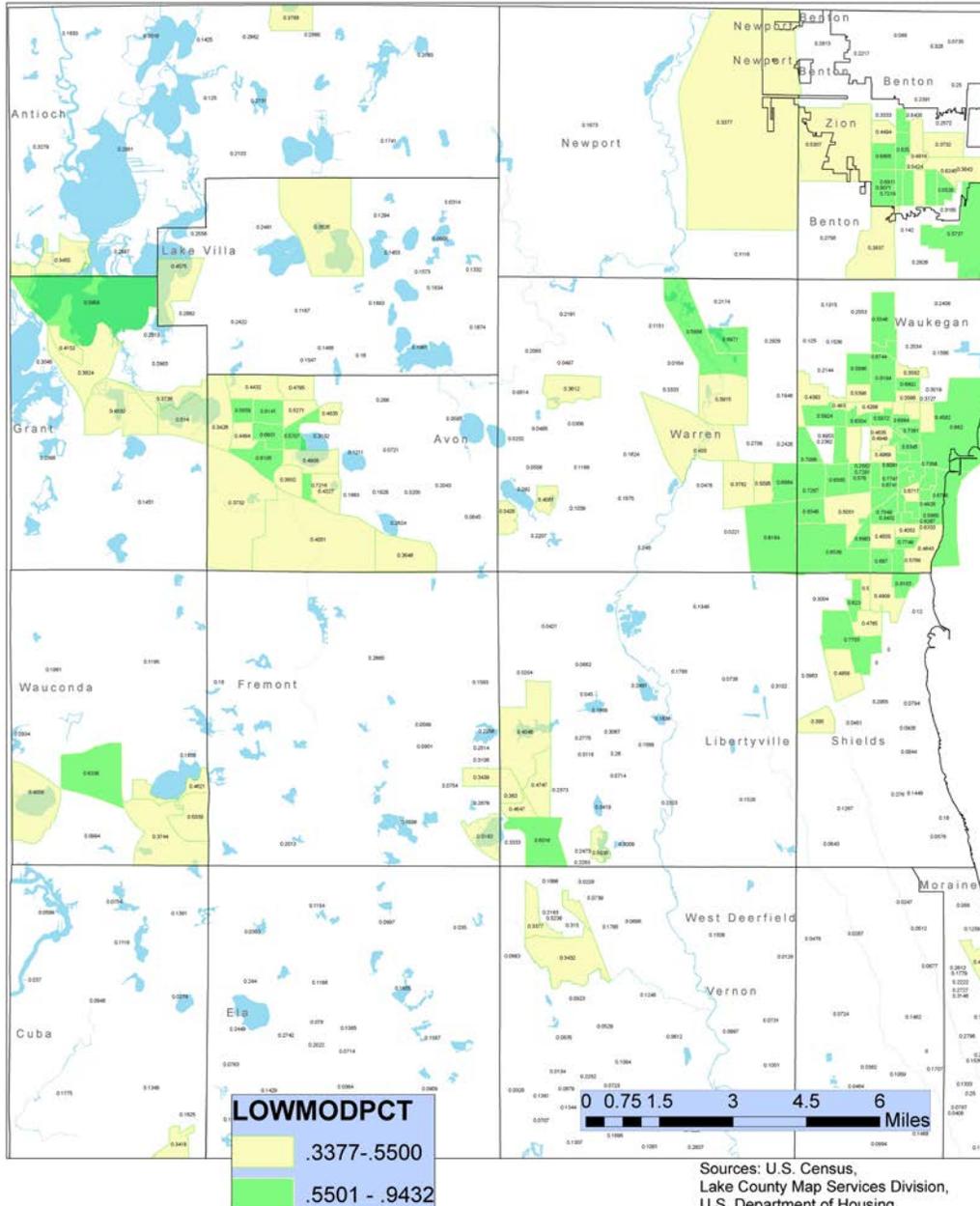
Strategic Plan Overview

The County developed its strategic plan based on analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the County has identified three priority needs and ten goals to address those needs.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

The Housing & Community Development Commission is considering applying scoring bonuses for activities in census tracts where over 55% of households are at or below 50% of area median income (AMI), as noted by the green (darker) areas in this map of HUD-eligible areas:

Lake County HUD Qualifying Low/Mod Block Groups
Effective July 1, 2014



SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 45 – Priority Needs Summary

1	Priority Need Name	Low Cost Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Elderly Persons with Physical Disabilities Victims of Domestic Violence
	Geographic Areas Affected	County-wide
	Associated Goals	Rehab Affordable & Special Needs Housing Develop New Housing: Affordable & Special Needs Homeless Assistance Services Subsidize Housing for Low/Mod Income Families Provide Adequate Low/Mod Income Area Infrastructure Assist People with Disabilities
	Description	Lake County recognizes the need to develop, maintain and support low cost, affordable housing throughout the jurisdiction.
	Basis for Relative Priority	This is the highest ranked priority need for Lake County and its partners.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Middle Non-housing Community Development

Geographic Areas Affected	County-wide
Associated Goals	Rehab Affordable & Special Needs Housing Develop New Housing: Affordable & Special Needs Revitalize Low/Mod Income Area Business Districts Create Jobs for Low/Mod Income Workers Provide services for job stability
Description	Lake County has identified a significant need for revitalization of several commercial areas throughout the jurisdiction.
Basis for Relative Priority	This is the second highest priority need for Lake County and its partners.

3	Priority Need Name	Job Creation & Retention
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	Revitalize Low/Mod Income Area Business Districts Create Jobs for Low/Mod Income Workers Job Sustainability & Retention Provide services for job stability
	Description	Lake County has identified a significant need for job creation.
	Basis for Relative Priority	This is the third highest priority need for Lake County and its partners.

Narrative (Optional)

Lake County, along with its partners, has identified three high priority needs for the community over the next five years. These priority needs include: 1) development and preservation of low-cost, affordable housing options; 2) general strengthening of older, low-income neighborhoods throughout the County and 3) job creation and retention.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

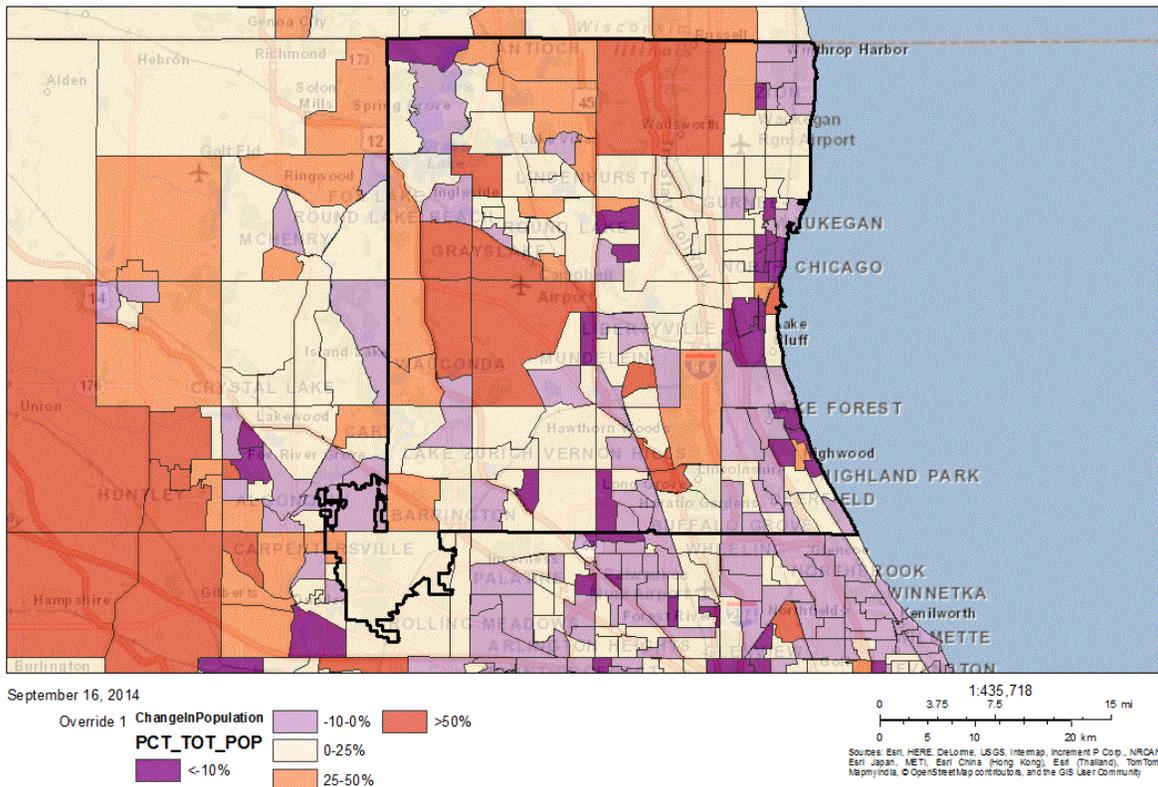
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to high cost rental rates and a high poverty rate, the County will use TBRA for rental assistance.
TBRA for Non-Homeless Special Needs	Due to high cost rental rates and a high poverty rate, the County will use TBRA for transitional housing/rental assistance.
New Unit Production	The county will provide funding for new unit production where the new production will slow ongoing community deterioration in low opportunity areas or where it creates additional housing choices.
Rehabilitation	Due to amount of older housing units in the existing affordable housing stock the county will provide funding for owner-occupied housing rehabilitation.
Acquisition, including preservation	The county will provide funding for acquisition of residential and commercial property to create special needs housing (where applicable) and to revitalize business districts in areas of concentrated low- and moderate-income households.

Table 46 – Influence of Market Conditions

Demographic Maps

This series of maps visually display the geographic distribution of demographic trends in Lake County across a few key indicators. Population change, density, income, and poverty are amongst the variables that will be reviewed.

Population Change -

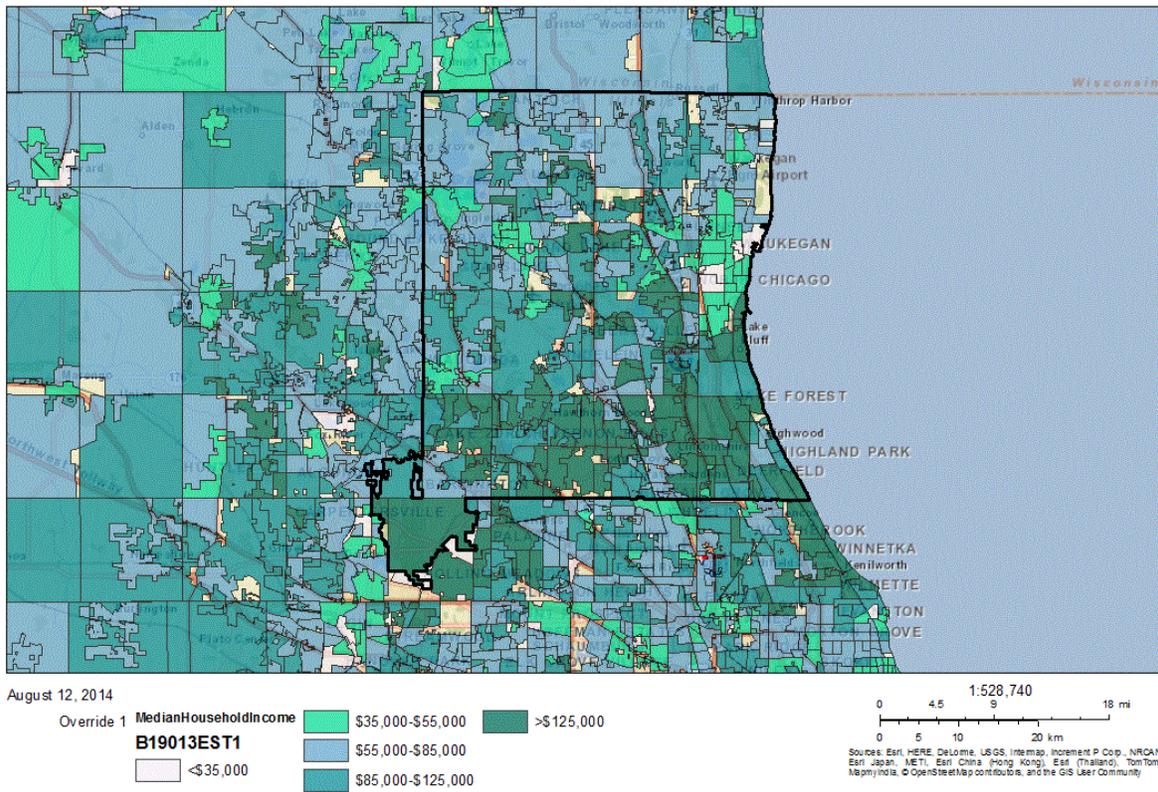


The map above displays population change throughout Lake County over the last decade. While the average growth rate for the County as a whole was 9%, some areas experienced much higher growth. The purple shaded areas of the map saw the least amount of growth, with the dark purple areas representing less than 5 percent and lighter purple areas representing 5-10 percent. The beige shaded areas experienced between 10 and 15 percent population growth, whereas the light orange areas experienced between 15 and 25 percent. The dark orange areas of the map saw the highest growth rates at greater than 25 percent.

Household Income

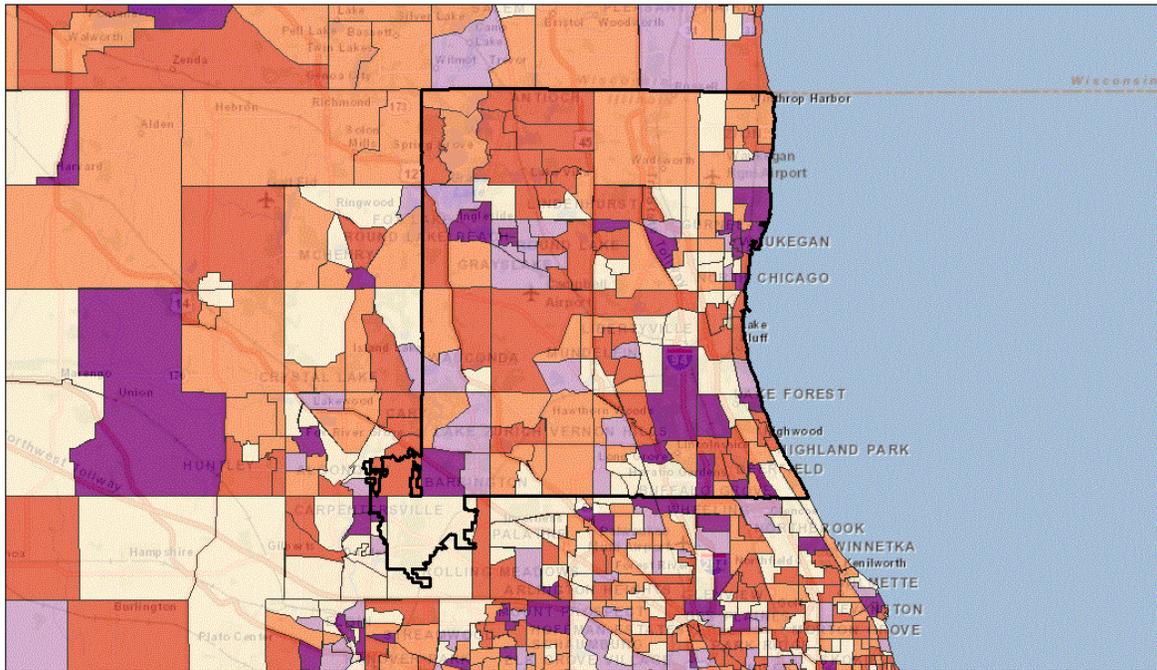
The below map displays median household incomes throughout Lake County.

Median Household Income -

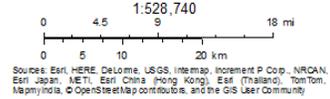


The next map shows how median incomes have changed in the community over time.

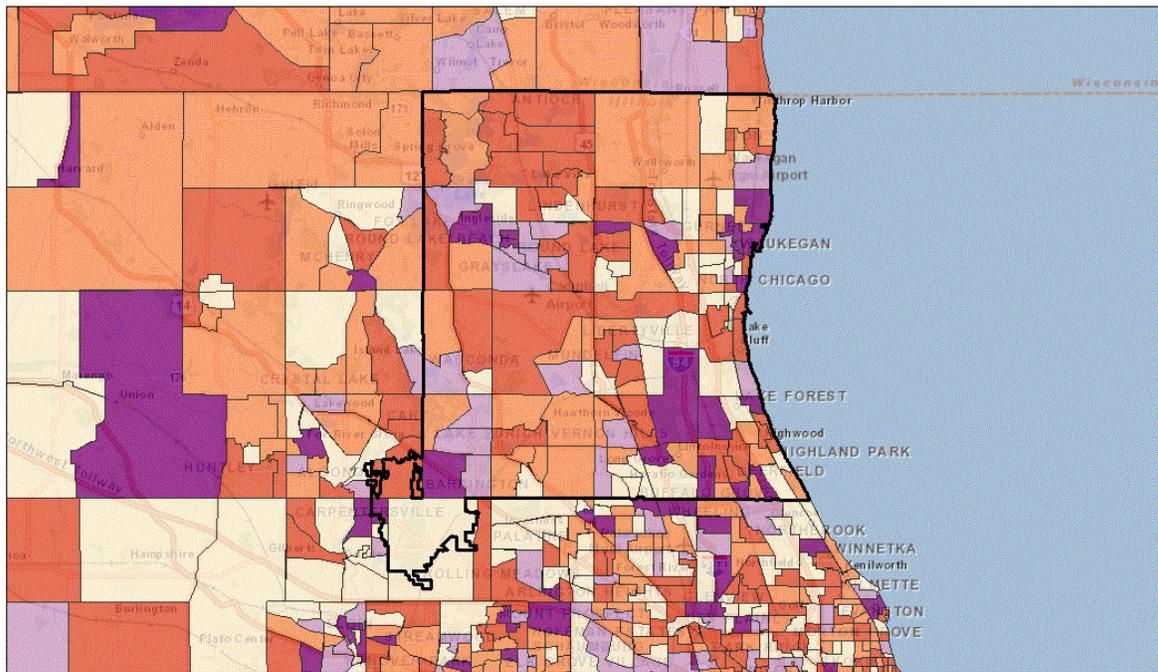
Change in Median Income -



August 13, 2014



Change in Median Income -



August 13, 2014

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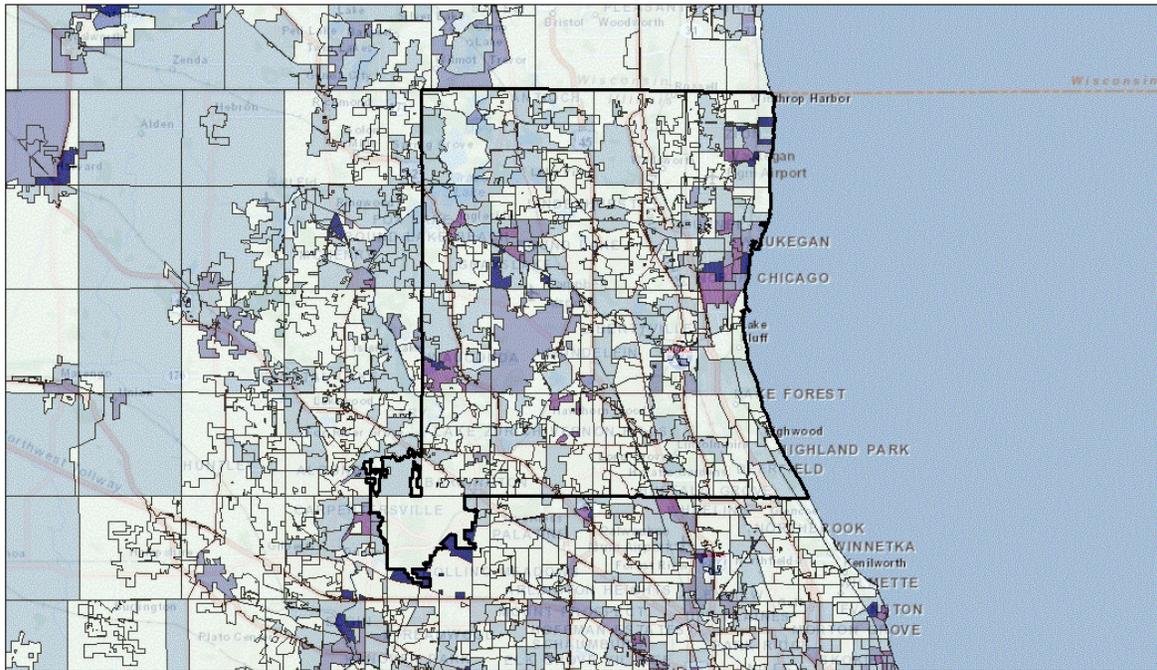
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 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri Japan, NET, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Poverty

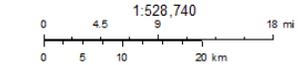
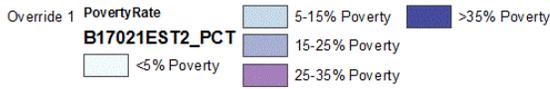
The following two maps look at poverty in Lake County. The first map displays the current concentrations of poverty throughout the County and the second shows how poverty has changed over time.

As noted above, there has been a 44% increase in the poverty rate. Between the years 2000 and 2011 the number of individuals living below the poverty line in Lake County rose from 5.7% to 8.2%. This has occurred during a time where the population has increased and median incomes have risen, hinting to a growing income gap in the community.

Poverty in Lake County -

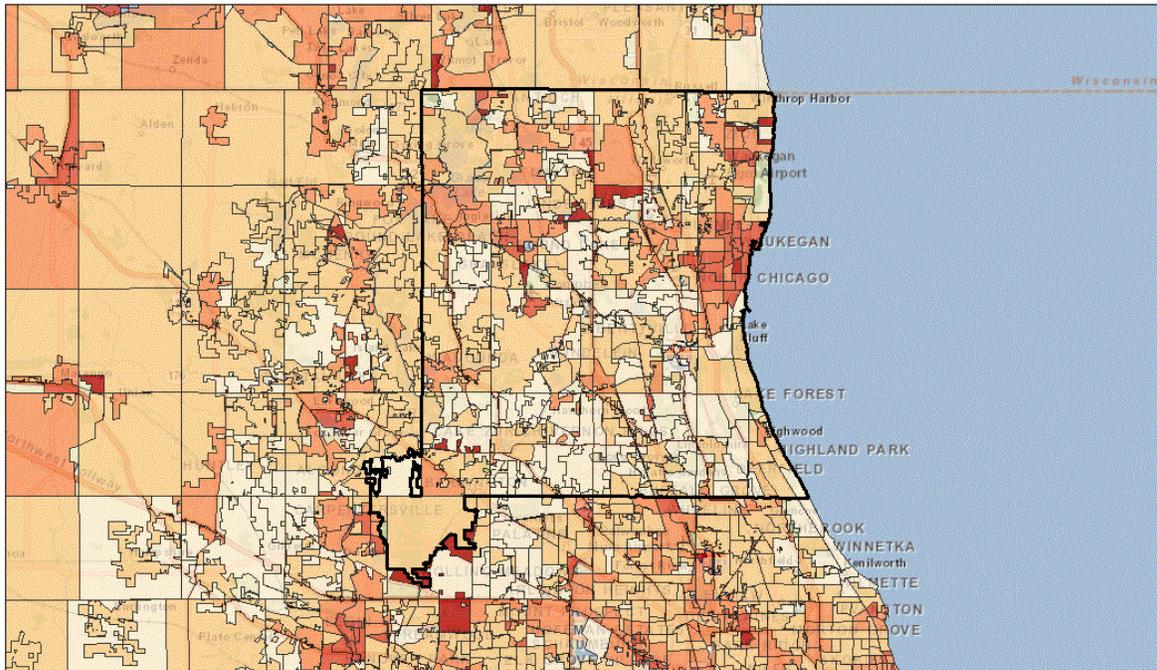


August 13, 2014

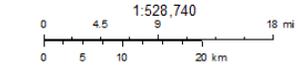
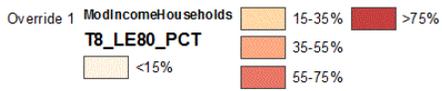


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Moderate Income Households -



August 13, 2014



Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, NET, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The current anticipated resources are based on the 2014 allocation amounts for CDBG, HOME and ESG. At this time, the county does not anticipate the use of any program income or unused funds from prior years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,467,191	0	0	2,467,191	9,868,764	Allocation assumptions based on FY2014 entitlement funds.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,111,000	0	0	1,111,000	4,444,000	Allocation assumptions based on FY2014 entitlement funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	197,000	0	0	197,000	788,000	Allocation assumptions based on FY2014 entitlement funds.

Table 47 - Anticipated Resources

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

Match requirements are met by developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds.

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

Lake County owns or is tax trustee for several parcels of land throughout its jurisdiction for which there is currently no process in place to address directly the needs identified in the plan. Community Development staff will be working with other stakeholders during the course of this five-year plan to seek and evaluate potential opportunities to leverage County-owned land in support of the plan.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lake County Board	Government	Policy-setting & governance	Jurisdiction
Lake County Health & Community Services Committee	Standing Committee of Lake County Board	Provide recommendations to County Board	Jurisdiction
Lake County Finance & Advisory Committee	Standing Committee of Lake County Board	Provide recommendations to County Board	Jurisdiction
Lake County Housing & Community Development Commission	Commission of Lake County Board	Provide recommendations to Committees of County Board	Jurisdiction
Lake County Planning, Building & Development Department	County department	Provides code enforcement, zoning administration and building permits for unincorporated Lake County	Jurisdiction
Lake County Health Department	Public health department	Service provider	Jurisdiction
Lake County Sustainability Initiative	County initiative	Energy efficiency & greening initiatives	Jurisdiction
Lake County Workforce Development	County workforce investment board	Job training & placement provider	Jurisdiction
Lake County Housing Authority	Public Housing Authority	Provides Housing Choice Vouchers and affordable rental units for families and seniors	Jurisdiction
City of Waukegan	Municipality	HOME Consortium member	Waukegan
Waukegan Housing Authority	Public Housing Authority	Provides affordable rental units for families and seniors	Waukegan

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of North Chicago	Municipality	HOME Consortium member	North Chicago
North Chicago Housing Authority	Public Housing Authority	Provides affordable rental units for families and seniors	North Chicago
Affordable Housing Corporation of Lake County	501(c)3	Provides programs for down-payment assistance, homebuyer counseling, tenant-based rental assistance (TBRA) and owner-occupied rehab Develops affordable homes for resale	Jurisdiction
Catholic Charities	501(c)3	Provides housing case management, security deposit and rental assistance	Jurisdiction
Community Partners for Affordable Housing (CPAH)	501(c)3	Using a community land trust model, CPAH develops affordable homes for rental or resale	Highland Park Lake Forest
Habitat for Humanity Lake County	501(c)3	Develops affordable homes for rental or resale	Jurisdiction
Lake County Residential Development Corporation (LCRDC)	501(c)3	Develops special needs housing & affordable homes for rental or resale Provides ongoing portfolio & property management for scattered site and multi-family rental units	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PADS of Lake County	501(c)3	PADS is the first point of contact and the ONLY emergency shelter for the homeless in Lake County	Jurisdiction
The Alliance for Human Services in Lake County	501(c)3 pending	Coalition of organizations and individuals committed to continually improving the quality of human services	Jurisdiction
Lake County Coordinated Transportation Services Committee	Membership organization	Facilitates implementation of public transportation throughout Lake County, with particular reference to paratransit for persons with disabilities or medical challenges, the elderly, low income residents and those in need of transportation for access to employment	Jurisdiction
Lake County Coalition for the Homeless / Continuum of Care	501(c)3	Consortium of individuals and community organizations that strives to ensure that the homeless have access to needed services	Jurisdiction
Lake County Housing Action Coalition	Association	Affordable housing developers and providers	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lake County Municipal League	501(c)(6)	Council of nearly 40 cities and villages in Lake County dedicated to furthering excellence in municipal government through information sharing and networking, intergovernmental cooperation	Jurisdiction
Lake County Partners	501(c)3	Economic development corporation focused on creating and retaining quality jobs, stimulating capital investment, pursuing economic diversity and improving the County's business climate	Jurisdiction
United Way of Lake County	501(c)3	Works with nonprofit agencies and community partners on education and building safe and stable families. Maintains information & referral website <i>Find Help Lake County</i> .	Jurisdiction

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Lake County is fortunate to have several county-wide membership organizations focused on areas critical to good community development: human services, affordable housing, homeless prevention & assistance, workforce and economic development. Several strong non-profit organizations have well-established programs and broad reach. The gaps, however, occur geographically – given the difficulty in providing a consistent network of affordable housing, homeless assistance, job training and public services throughout the county, parts of which don't have the density to attract many services. With philanthropic dollars focused in downtown Chicago, funding is also a large gap in Lake County, especially for lower profile non-profit organizations or small non-profits that spring up to help specific problems in specific areas of the County.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		X
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X	X	
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
Other			
	X		

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The delivery of services to homeless individuals and families in Lake County is being transformed by the process of implementing coordinated assessment. There are three main entry points to the homeless services system in Lake County: PADS, the largest emergency shelter system; A Safe Place, the largest domestic violence shelter and the Veteran’s Affairs Homeless Drop-in Center. From these entry points, Lake County is migrating to a system where people’s needs are assessed using a common assessment tool, specifically the Vulnerability Index- Service Prioritization Decision Assistance Tool (VI-SPDAT). The VI-SPDAT score will be used to prioritize housing and services for those who are most vulnerable and to

make appropriate referrals. From these entry points, people experiencing homelessness will receive assistance to access health and human services through referrals. All homeless service providers have access to a database of service resources in the Homeless Management Information System (HMIS) which can be used to make referrals.

Chronically homeless individuals and families are prioritized for all units of HUD-funded permanent supportive housing in Lake County. The case management provided in conjunction with their housing expedites the ability of the chronically homeless to access health and human services.

Families with children access the service delivery system in much the same way as individuals. There are specific shelters, transitional housing, and rapid rehousing projects that serve families. In these programs, case managers are able to assist families in accessing services. The Homeless Liaisons at the Regional Office of Education serve as important advocates for homeless children accessing the services under the McKinney-Vento Law.

The Veterans' Homeless Drop-In Center at the Lovell Federal Healthcare Center (the VA) and the hotline for homeless veterans serve as the entry points for homeless veterans in Lake County. Staff members at the VA assist veterans and their families access housing and services through the VA or, if they are not eligible, refer them to community resources.

Homeless youth are served through a network of agencies to provide counseling, family reunification and housing placement services, if needed. These agencies receive referrals primarily from law enforcement when youth run away or are locked out. There are currently no shelters or transitional housing projects for unaccompanied youth in Lake County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

In Lake County, there are several factors that encourage coordination and collaboration among health and human services agencies which is a particular strength. The newly formed, Alliance for Human Services, is an organization focused on encouraging collaboration in health and human services organizations. The United Way of Lake County manages a database of resources that is available on a public website or through their printed guide. This resource database is integrated in Lake County's Homeless Management Information System (HMIS). Navigating the service delivery system in Lake County is easier thanks to these resources and the limited number of service organizations.

Lake County does not have enough transportation or housing resources to meet the needs of the special needs population, including the homeless. These gaps are supported in the data collected in the development of the consolidated plan. Lack of transportation and housing are impediments to individuals and families striving to improve their stability through employment.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The strategy to overcome these gaps is to continue working with existing coalitions to fill the affordable housing, services, transit and other gaps identified in the County. Lake County seeks to work with other funders to fill the funding gap suffered by many non-profit community partners.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehab Affordable & Special Needs Housing	2015	2019	Affordable Housing	Lake County (County Wide)	Low Cost Housing	CDBG: \$2,224,437 HOME: \$2,229,072 ESG: \$0	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 114 Household Housing Units
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing	Lake County (County Wide)	Low Cost Housing	CDBG: \$503,263 HOME: \$1,846,331 ESG: \$0	Rental units constructed: 29 Household Housing Unit
3	Assist People Without a Home	2015	2019	Homeless	Lake County (County Wide)	Low Cost Housing	CDBG: \$119,808 HOME: \$0 ESG: \$911,100	Homelessness Prevention: 100 Persons Assisted Rapid Rehousing: 45 Persons Assisted Emergency Shelter: 97 Beds Supported

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing	Lake County (County Wide)	Low Cost Housing	CDBG: \$500,000 HOME: \$924,098 ESG: \$0	Direct Financial Assistance to Homebuyers: 100 Households Assisted Counseling to Homebuyers: 100 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 67 Households Assisted
5	Provide Adequate Low/Mod Income Area Infrastructure	2015	2019	Affordable Housing	Lake County (County Wide)	Strengthen Neighborhoods	CDBG: \$1,771,593 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1,000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	Lake County (County Wide)	Strengthen Neighborhoods	CDBG: \$1,731,842 HOME: \$0 ESG: \$0	Jobs created/retained: 50 Jobs Businesses assisted: 50 Businesses Assisted
7	Assist People with Disabilities	2015	2019	Non-Homeless Special Needs	Lake County (County Wide)	Strengthen Neighborhoods	CDBG: \$1,303,764 ¹ HOME: \$0 ESG: \$0	Low/Moderate Income Housing Benefit: 500 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
8	Provide Welcoming Communities	2015	2019	Non-Housing Community Development	Lake County (County Wide)	Strengthen Neighborhoods	CDBG: \$529,646 HOME: \$0 ESG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 249 Households Assisted
9	Create Jobs for Low/Mod Income Workers	2016	2019	Non-Housing Community Development	Lake County (County Wide)	Job Creation & Retention	CDBG: \$607,449 HOME: \$0 ESG: \$0	Jobs created/retained: 20 Jobs Businesses assisted: 20 Businesses Assisted

¹ Assist People with Disabilities Budget contains \$123,978 CDBG Public Services and \$1,179,786 CDBG that could be used to modify/rehab housing and public facilities to provide greater accessibility for people with disabilities including seniors.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Provide Services for Job Stability	2015	2019	Non-Housing Community Development	Lake County (County Wide)	Job Creation & Retention	CDBG: \$576,961 HOME: \$0 ESG: \$0	Jobs created/retained: 192 Jobs

Table 50 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	To conserve Lake County’s affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low and moderate income households and special needs populations.
2	Goal Name	New Housing Production
	Goal Description	To expand Lake County’s affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low and moderate income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
3	Goal Name	Homeless Assistance Services
	Goal Description	To end homelessness in Lake County.
4	Goal Name	Subsidize Housing for Low/Mod Income Families
	Goal Description	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low and moderate income.

5	Goal Name	Provide Adequate Infrastructure
	Goal Description	To revitalize deteriorating or deteriorated neighborhoods and to assist in paying assessments levied against properties owned and occupied by persons of low and moderate income to recover the capital cost for a public improvement.
6	Goal Name	Revitalize Area Business Districts
	Goal Description	To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base. Activities may include providing infrastructure that benefits businesses such as improved water or sewer service in a business area.
7	Goal Name	Assist Persons with Disabilities
	Goal Description	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
8	Goal Name	Provide Welcoming Communities
	Goal Description	To foster welcoming, inclusive and neighborly suburban communities.
9	Goal Name	Job Creation
	Goal Description	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.
10	Goal Name	Job Sustainability & Retention
	Goal Description	To support low and moderate income workers in need of either transportation for access to employment or access to affordable, quality child care.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Lake County expects to assist at least 166 low-income and 244 moderate-income households in the provision of rental or homeowner affordable housing from 2015 to 2019. Of the 166 low-income households expected to be provided an affordable rental unit, a significant portion of these households may be extremely low-income and/or homeless

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As a part of Voluntary Compliance Agreement signed between HUD and LCHA in 2011 the Authority has converted eighteen units total for partial accessibility. One unit is currently under construction for full accessibility, which is anticipated to be completed by October 2014. Some of the converted units included six scattered site single family homes as a result of reasonable accommodation requests. LCHA has continued to make additional units accessible as it modernizes units under its Capital Grant Program.

Activities to Increase Resident Involvement

Information pending from PHA

Is the public housing agency designated as troubled under 24 CFR part 902?

The housing authority is not designated as troubled.

Plan to remove the 'troubled' designation

The housing authority is not designated as troubled.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

As explored in MA-40, cost burden is the most significant housing problem in Lake County as in many wealthy suburban communities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County's Analysis of Impediments to Fair Housing Choice has identified a number of recommended actions to overcome the impediments listed in MA-40 specifically in the area of affordable housing, such as:

- **Develop and expand relationships with the private sector to increase the supply of housing that is affordable.** The County should develop partnerships with the private sector to expand the supply of affordable housing.
- **Identify incentives to encourage the development of housing below market-rate levels.** To mitigate the cost associated with developing housing, the County can provide incentives to developers.
- **Allocate CDBG funds to help overcome the impediment to fair housing that the cost of both purchasing and renting housing in the County is relatively unaffordable for racial and ethnic minorities.** CDBG funds can be deployed to address this impediment in several ways:
 - Use CDBG funds to buy down the cost of land in exchange for inclusion of dwellings affordable to households with modest income.
 - Use CDBG funds to fund water and sewer infrastructure necessary to create affordable housing in unincorporated areas.
 - Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there.
- **Assist in expanding the supply of housing near employment centers.** The County could prioritize the allocation of CDBG and HOME funds to projects near public transportation and employment centers.
- **Consider infrastructure project elements that support public transportation.** When making infrastructure improvements, the County may consider adding project elements such as sidewalks or multi-use paths, in accordance with the Lake County Policy on Infrastructure Guidelines for Non-Motorized Travel Investments, to encourage the use of or connection to the public transportation system.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Lake County consistently has fewer than twenty unsheltered people in the annual homelessness point in time count. Homeless outreach conducted by staff at PADS, the largest provider of emergency shelter, and through the homeless outreach center at the Veteran's Assistance Lovell Federal Health Center. Lake County is migrating toward a coordinated assessment system that uses an evidence-based assessment tool to assess the needs of people entering the homeless services system. The score on this tool will be used to prioritize placement in various housing programs. A full assessment of the individual will be done by the housing programs. The limited unsheltered population and existing resources to address outreach inform Lake County's plan to invest ESG resources in areas other than outreach.

Addressing the emergency and transitional housing needs of homeless persons

Lake County will address the emergency shelter and transitional housing needs of homeless persons primarily under *Goal 3: Assist People Without a Home*. Under this goal, Lake County will support services and operations for emergency shelter programs, including domestic violence shelters. The transitional housing in Lake County is funded through the Continuum of Care.

Lake County has adopted a housing first philosophy in its homeless services system which strives to keep shelter stays short. The purpose of shelter is to keep people experiencing homelessness safe as their needs are assessed for appropriate placement in, preferably permanent, housing. With the migration to coordinated assessment, Lake County will be adopting a diversion assessment. This best practice recommended by the National Alliance to End Homelessness will assure that those entering shelter do not have a more appropriate housing option. Managing those who become homeless through entry to shelter is an important strategy to ending homelessness in Lake County.

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

As Lake County strives to end homelessness in Lake County, homeless services programs will be reporting on key performance measures that indicate success in reducing the length of homelessness

and successfully transitioning people to permanent housing. The following performance measures were developed in collaboration with the Continuum of Care and will be included in the evaluation of projects for funding:

- Average length of stay
- Percentage of households with exits to permanent destinations
- Percentage of adult participants who maintain or increase their income
- Percentage of households who remain in permanent housing six months after their exit from the program (for rapid rehousing and homeless prevention programs, except legal services)

These performance measures will assist Lake County in allocating funds under the goal to *Assist People without a Home* to assure that resources are being investing in programs effective at accomplishing the specific goals of transitioning people to permanent housing destinations where they will be successful. The continued implementation of the coordinated assessment system will assist shelter programs in placing people in appropriate housing. The most vulnerable, high-need people will be place in service rich housing while those with fewer housing barriers will be directed toward affordable housing options with no services. The Consolidated Plan goals which increase the availability of affordable housing, including permanent supportive housing, will also assist homeless and those at-risk of homelessness in obtaining appropriate affordable housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In Lake County the majority of homeless prevention funds are disbursed through a Homeless Prevention Consortium led by Catholic Charities. The consortium handles homeless prevention funds from numerous sources, including the State of Illinois, EFSP and ESG. Other organizations, including Salvation Army, Maristella and Community Action Partnership join the consortium, and all can be a point of entry for persons seeking prevention assistance. The consortium then regularly meets to ensure funds are distributed with consistency across agencies without duplication of service. Lake County will invest ESG and CDBG funds in homeless prevention as informed by community need and evidence-based practice.

The Lake County Continuum of Care works with health, mental health, corrections and foster care institutions to assure that people are not discharged into homelessness. Lake County supports and coordinates with these efforts. The Lake County Health Department maintains policies and procedures to ensure discharges do not result in homelessness or into programs that are HUD McKinney-Vento funded. Overall, the Health Department's discharge policies commit to ensuring that clients will not be discharged into homelessness and that discharges will only be made to appropriate housing or treatment programs unless the client leaves the program and refuses assistance. The Lake County

Sheriff's Office - Corrections Division has informally implemented a protocol for the discharge of homeless inmates. The Jail has a reentry specialist team that works with all inmates, but specifically assists homeless inmates to find housing/shelter upon discharge. Clothing, transportation, and other information is provided to inmates who indicate the need.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lake County and the Cities of North Chicago and Waukegan have implemented a “Lead-based Paint Hazard Mitigation Strategy” for the purpose of reducing lead-based paint hazards throughout the County.

That strategy is as follows:

1. Continue to implement the HUD regulations on lead-based paint hazards that became effective for the Consortium on January 10, 2002. The following steps will be taken in connection with the implementation of these regulations, which will apply to all CDBG and HOME-funded housing rehabilitation and homebuyer programs involving housing constructed prior to 1978:
 - a. Housing Rehabilitation Programs
 - Find qualified contractors.
 - Provide additional financial assistance for lead-based paint treatment in addition to that normally permitted for rehab loans.
 - Paint testing and risk assessment by certified inspectors.
 - Lead hazard reduction carried out by certified contractors.
 - Safe work practices, including occupant protection (possibly temporary relocation), worksite preparation and cleanup.
 - Clearance testing.
 - b. First-Time Homebuyers Program
 - Utilize only trained inspectors to do visual assessments, or have program Rehab Specialist do assessments.
 - Provide list of certified contractors to sellers/buyers where paint stabilization is required.
 - Paint stabilization by certified contractor before unit is occupied. Additional safeguards to reduce the risk of lead dust.
 - Safe work practices (same as those listed above).
 - Clearance testing.
2. Provide all applicants for housing rehab loans and first-time homebuyer assistance with information about the dangers of lead poisoning.
3. Work with the County Health Department to develop a system to ensure that, in cases where the existence of defective paint surfaces in homes with children under 7 years of age have been discovered, lead screening of such children is performed and environmental inspections are done where appropriate.
4. Utilize the resources of the County Health Department for the following services:
 - Lead screening for children. State law now requires children between 6 months and 6 years of age in high-risk areas to have a blood test for lead poisoning before entering a childcare facility or school.

- Environmental inspections of the homes of children with elevated blood level of 20 mcg/dl or higher.
 - Information and consultations for families of other children with elevated blood lead levels, in accordance with State law.
 - Educational programs.
5. In cases where lead-based paint hazards are discovered as a result of Health Department inspections, the County and Cities will, depending on the availability of funds, offer to use CDBG or HOME rehab funds for abatement in those cases where families meet the HUD income qualifications.

How are the actions listed above related to the extent of lead poisoning and hazards?

Given the large percentage of housing built in Lake County before 1980, these efforts are designed to address lead based paint issues in all homebuyer and rehabilitation assistance by the county as well as to ensure coordination with the County's Health Department.

How are the actions listed above integrated into housing policies and procedures?

These actions are a formal component of the county's rehabilitation and first time homebuyer programs.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Overall Anti-Poverty Strategies

The County's overall anti-poverty strategy includes the following:

- Use multi-agency, focused collaborations to address the causes of poverty and craft sustainable, locally managed solutions.
- Increase the number of eligible filers who participate in the Earned Income Tax Credit.
- Use any resource that may become available to increase the availability of affordable housing options, both for renters and for owners.
- Expand the availability of comprehensive services to eliminate homelessness, including case management, access to benefits and other services.
- More comprehensively address the issues of mental illness.

Suburban Poverty

One area of focus for the County's anti-poverty efforts is that of the suburban poor. Suburban residents have been pushed down the economic ladder by a long-term structural change: "Middle-wage jobs in productive sectors like manufacturing gave way to an increasing share of lower wage service-sector jobs" and still post-recession "about two-thirds of workers employed in lower wage occupations – like sales, food preparation and service, and building and grounds cleaning and maintenance – live in the suburbs." It also didn't help that "partly because of the housing-led nature of the Great Recession, suburbs bore the brunt of the downturn more than they had in past recessions." (Kneebone, Elizabeth and Cary Lou, "Suburban and Poor: The Changing Landscape of Race and Poverty in the US," *Planning*, p.20, June 2014, American Planning Association.)

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Strategies for Combating Suburban Poverty

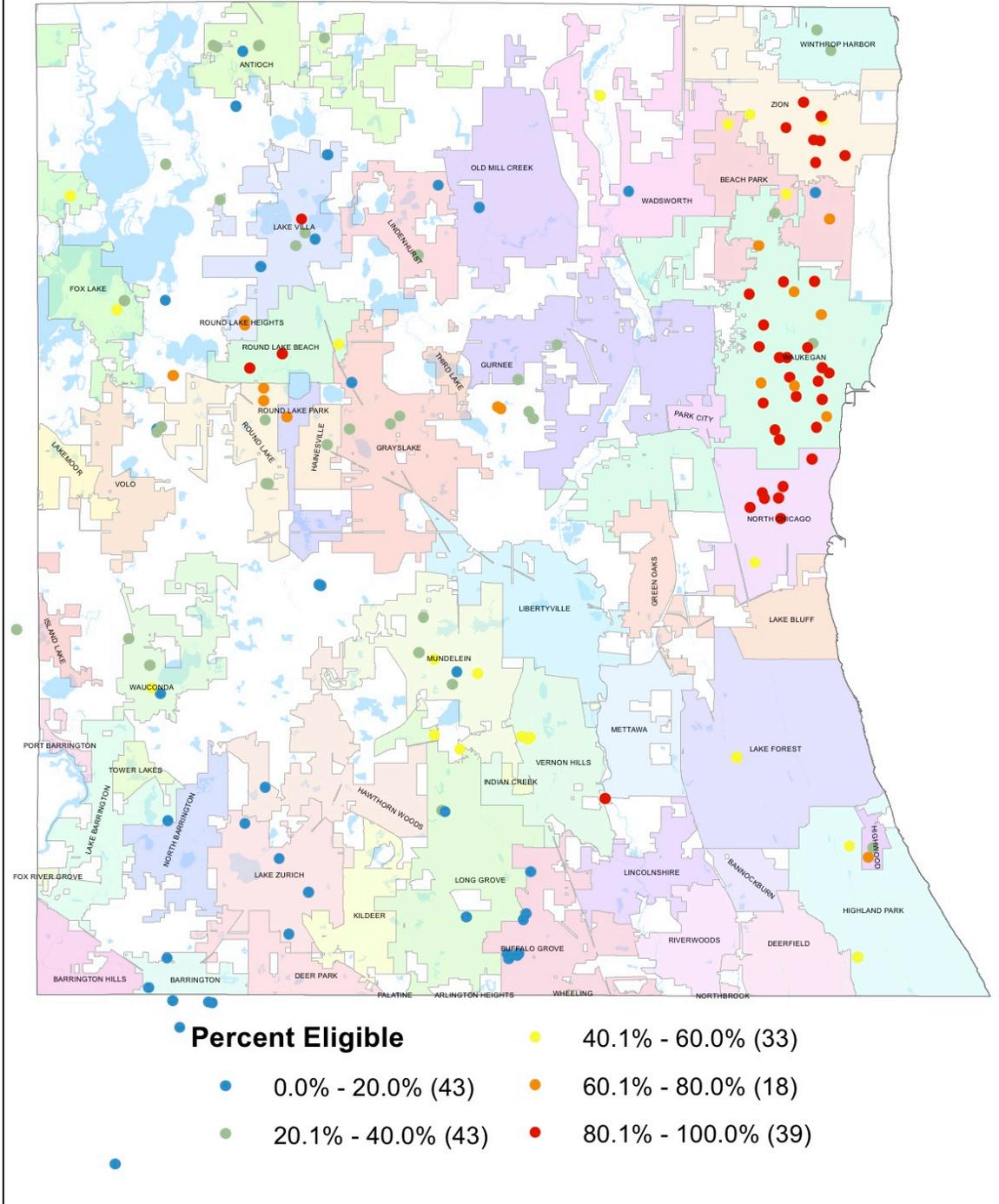
1. Strategy: Develop new (funding, program and service delivery) models equipped to handle surge in suburban poverty and resulting number of families in crisis
 - Tactic: Prioritize projects with high amounts of leverage and collaborative impact that use a shared services approach and that refrain from duplicating services.

- Tactic: Strengthen the safety net currently provided by townships’ emergency assistance and other social service programs. [Township supervisors in Lake County echoed the observation by Kneebone and Lou that “a growing number of residents (are) coming in for assistance who have never had connections with the safety net before” and that “a growing number of students are eligible for free and reduced-price lunches.” (Kneebone, Elizabeth and Cary Lou, “Suburban and Poor: The Changing Landscape of Race and Poverty in the US,” *Planning*, p.20, June 2014, American Planning Association.)]
 - Tactic: Support programs, facilities improvements and affordable housing developments that help special needs populations – seniors and persons with physical, developmental and/or mental illness disabilities. (This tactic is also supported by the findings of the mental health needs assessment, interviews with township supervisors, surveys and (likely) focus groups.)
2. Strategy: Help Lake County to avoid negative effects of concentrated poverty (crime, gangs, high policing and jail costs.)
- Tactic: Focus community development subsidy in areas of concentrated poverty – only areas for which the entire census tract displays concentrated poverty (2010 Eligible CDBG census tracts)
 - Tactic: Support local plans for commercial revitalization in areas of concentrated poverty
3. Strategy: Make critical connections between families in crisis and areas of economic opportunity
- Tactic: Identify job creation and economic development funding opportunities in areas with high concentrations of low-income residents
 - Tactic: Improve borderless transit & help those who can’t afford a car to reach employment opportunities or services
 - Tactic: Support public infrastructure investment in support of affordable housing
 - Tactic: Support development of affordable housing in areas of economic opportunity and/or transit to areas of economic opportunity by funding incentives for developers to create mixed-use and mixed-income housing in areas of high opportunity. These incentives could be provided alongside technical assistance for municipalities desiring to increase their share of affordable housing either directly or through an intergovernmental agreement with another jurisdiction.

Free and Reduced Lunch Distribution

The map displays the geographic distribution of students in Lake County who receive Free or Reduced Lunch subsidies and is another way of viewing concentrations of low-income households.

Students Eligible for Free or Reduced Price Lunch



SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Lake County's Monitoring Objectives are based on perceived risk and/or issues/concerns/findings identified by previous Lake County or HUD monitoring activities. Prior programmatic problem areas are identified and incorporated into Lake County's Monitoring Objectives. Lake County closely scrutinizes these items over the next monitoring cycle to ensure that any issues have been addressed and do not recur.

Annually, Lake County monitoring staff meets to review results of monitoring activities, revise the monitoring schedule if necessary, determine if other areas need more in-depth review, and address any programmatic problem areas. Based on this review, a training schedule is developed to educate and inform Project Sponsors on those areas of most concern.

Lake County, and its Consortium partners, Waukegan and North Chicago, have identified and prioritized its affordable housing goals, which are published in the current Consolidated Plan and Annual Action Plan for Lake County. To meet these goals, Lake County has established the following objectives for its Monitoring Plan:

- Identify and track program and project results;
- Identify technical assistance needs of Consortium, CHDO and Project Sponsor staff;
- Ensure timely expenditure of HOME/CDBG funds;
- Document compliance with Program rules;
- Prevent fraud and abuse; and
- Identify innovative tools and techniques that support Lake County's affordable housing goals.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2007-2011 American Community Survey
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. Household demographic survey sent to approximately 250,000 American households monthly.
	What was the purpose for developing this data set? Demographic research.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2007-2011
	Briefly describe the methodology for the data collection. Household demographic survey sent to approximately 250,000 American households monthly.
	Describe the total population from which the sample was taken. United States
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Household demographic survey sent to approximately 250,000 American households monthly.
2	Data Source Name LCHA Inventory
	List the name of the organization or individual who originated the data set. Lake County Housing Authority
	Provide a brief summary of the data set. Inventory data on public housing units and vouchers managed by housing authority.
	What was the purpose for developing this data set? Inventory management.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Covers LCHA only.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Ongoing; latest version: 8/2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
3	<p>Data Source Name</p> <p>HMIS Inventory</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Lake County Community Development, HMIS Inventory</p>
	<p>Provide a brief summary of the data set.</p> <p>Homeless Management Inventory System data - provides data on homeless persons and homeless facilities in a given locality.</p>
	<p>What was the purpose for developing this data set?</p> <p>Providing insight into homelessness</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Lake County</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Ongoing; data in plan current as of 8/2014</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

Appendix A – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LAKE COUNTY HAVEN
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
2	Agency/Group/Organization	BPI Chicago
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
3	Agency/Group/Organization	Eve B Lee and Associates
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
4	Agency/Group/Organization	HEARTLAND ALLIANCE
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
5	Agency/Group/Organization	HOUSING OPPORTUNITY DEVELOPMENT CORP.
	Agency/Group/Organization Type	Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
6	Agency/Group/Organization	Lake County United
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
7	Agency/Group/Organization	Moraine Township
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
8	Agency/Group/Organization	New Foundation Center
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
9	Agency/Group/Organization	Round Lake Public Library
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
10	Agency/Group/Organization	Axia Development
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
11	Agency/Group/Organization	Village of Buffalo Grove
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
12	Agency/Group/Organization	BEST Coalition, RF Exchange Club
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
13	Agency/Group/Organization	Economic and Community Development
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
14	Agency/Group/Organization	Round Lake Beach Police Dept
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
15	Agency/Group/Organization	Lake County Community Health Center
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
16	Agency/Group/Organization	Lake County Food Program
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
17	Agency/Group/Organization	Round Lake High School
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
18	Agency/Group/Organization	Abbvie Corporation
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
19	Agency/Group/Organization	Foss Park District
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
20	Agency/Group/Organization	Hal Davis Collision Solution
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
21	Agency/Group/Organization	LAKE COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
22	Agency/Group/Organization	LAKE COUNTY RESIDENTIAL DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
23	Agency/Group/Organization	U.S. Navy
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
24	Agency/Group/Organization	North Chicago Housing Authority
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
25	Agency/Group/Organization	North Chicago Public Library
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
26	Agency/Group/Organization	School District 187
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
27	Agency/Group/Organization	VASH
	Agency/Group/Organization Type	Other government - Federal

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
28	Agency/Group/Organization	Veterans Administration
	Agency/Group/Organization Type	Services-Health Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
29	Agency/Group/Organization	Black Chamber of Commerce of Lake County
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
30	Agency/Group/Organization	CITY OF WAUKEGAN
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
31	Agency/Group/Organization	Family First Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
32	Agency/Group/Organization	Love Inc of Lake County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
33	Agency/Group/Organization	MOST BLESSED TRINITY FOOD PANTRY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
34	Agency/Group/Organization	State of Illinois
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
35	Agency/Group/Organization	Waukegan Harbor Citizen Advisory Group
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
36	Agency/Group/Organization	WAUKEGAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
37	Agency/Group/Organization	Waukegan Public Library
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
38	Agency/Group/Organization	Waukegan Public Schools
	Agency/Group/Organization Type	Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
39	Agency/Group/Organization	ANTIOCH TOWNSHIP
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
40	Agency/Group/Organization	Mayor of Hainesville
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
41	Agency/Group/Organization	Island Lake Public Works Dept
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
42	Agency/Group/Organization	Round Lake Public Works
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.
43	Agency/Group/Organization	Libertyville Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Lake County/North Chicago and Waukegan invited more than 100 stakeholders and practitioners to participate in the consultation process for the 2015-2019 Consolidated Plan. On September 16, 2014 and September 17, 2014, the county conducted 4 focus groups, for stakeholders and practitioners in Lake County, North Chicago and Waukegan to provide an opportunity for advice and input on the development of the 2015-2019 Consolidated Plan.</p>
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