

# 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 county-wide *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 Solutions 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. The City of North Chicago – while retaining its entitlement status – has opted for its CDBG funding from the U.S. Department of Housing and Urban Development (HUD) - Community Planning and Development Office to be administered by Lake County in accordance with the Lake County Consolidated Plan. The 2015-2017 joint agreement between Lake County and the City of North Chicago provides that North Chicago entitlement-funded activities under the 2015 – 2019 Housing and Community Development Consolidated Plan be pre-approved by the City of North Chicago prior to submission by Lake County to the U.S. Department of Housing and Urban Development.

These three units of local government have also formed a HOME Consortium for the purposes of carrying out housing activities funded under the HOME Investment Partnerships Program. Lake County

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. (Housing rehabilitation progress was slower than anticipated since the 2010-2014 Consolidated Plan was drafted. This is due to a combination of factors, including market factors (low home values constrained new rehab loans), the need to ramp up acquisition and rehab outside of the CAPER for the Neighborhood Stabilization Program with its short-term expenditure deadlines and the 2013 release of the new HOME rule which delayed rehab grant issuance.)

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 *Consolidated 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 *Consolidated 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

[illegible]

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 greater than 10% population loss and lighter purple areas representing less than 10% population loss. The beige shaded areas experienced less than 25% population growth, whereas the light orange areas experienced between 15 and 25% population growth. The dark orange areas of the map saw the highest growth rates at greater than 25 %. These areas are concentrated in the northern and western regions of the County.

### Urban County Comparison

The following table provides a detailed comparison between urban counties in Illinois, and places Lake County's 44% increase in poverty rate since 2000 in context. Of the five urban counties Lake County falls in the middle in terms of poverty rate growth, with two counties lower and two counties higher. All urban counties experienced a growth in their poverty rates, with DuPage experiencing the highest growth at 72% and Cook experiencing the lowest growth at 17%.

Illinois Urban Counties Poverty Rate Comparison									
County	2000 Census			2010 ACS			2011 ACS		
	All Income levels	Below poverty level	Percent below poverty level	All Income levels	Below poverty level	Percent below poverty level	All Income levels	Below poverty level	Percent below poverty level
Lake	624,272	35,714	5.7	678,680	47,543	7.0	684,391	61,256	8.2
Cook	5,285,159	713,040	13.5	5,096,774	778,340	15.3	5,107,012	804,501	15.8
DuPage	889,343	32,163	3.6	897,226	50,996	5.7	900,807	56,040	6.2
Kane	397,285	26,587	6.7	496,506	45,352	9.1	502,576	50,592	10.1
Madison	253,062	24,774	9.8	260,301	33,633	12.9	261,047	34,689	13.3
Sources: 2000 Census; 2006-2010 ACS; 2007-2011 ACS									
Percent Change 2000 - 2011									
Lake									43.9%
Cook									17.0%
DuPage									72.2%
Kane									50.8%
Madison									35.7%

Feb 11 Page #

26

LAKE COUNTY

Consolidated Plan



## 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) shares 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 the 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 group that experiences 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. As the 2007-2011 CHAS data does not contain detail on which of the four housing problems is faced by each racial group, further housing data-based explanation of this observation is unavailable. It has been documented, however, by a Pew Research Center 2013 report, "The Rise of Asian Americans," that Asian-Americans are "more likely than the general public to live in multi-generational family households. Some 28% live with at least two adult generations under the same roof, twice the share of whites and slightly more than the share of African Americans and Hispanics who live in such households." This demographic trend may be expressed in the housing data as "more than one person per room," considered by HUD to be one of the four housing problems. Further research would be needed to determine the extent to which Lake County's Asian-American families living in this situation believe it to be a problem.

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.

## 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 18 – 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 meets HUD's criteria for disproportionately greater need in terms of severe housing problems. They are overrepresented by 10 % 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.

As discussed above in NA-15, the 2007-2011 CHAS data does not contain detail on which of the four housing problems is faced by each racial group, further housing data-based explanation of this observation is unavailable. It has been documented, however, by a Pew Research Center 2013 report, "The Rise of Asian Americans," that Asian-Americans are "more likely than the general public to live in multi-generational family households. Some 28% live with at least two adult generations under the same roof, twice the share of whites and slightly more than the share of African Americans and Hispanics who live in such households." This demographic trend may be expressed in the housing data as "more than one person per room," considered by HUD to be one of the four housing problems. Further research would be needed to determine the extent to which Lake County's Asian-American families living in this situation believe it to be a problem.

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.]

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

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

1. **Revitalize areas of greatest need.** In addition to the entitlement communities of North Chicago and Waukegan, several areas of Lake County are home to a concentrated number of low/moderate income households whose neighborhoods would benefit from community development, including commercial revitalization, housing and infrastructure rehabilitation plus more adequate amenities. Indicated in HUD data as census tracts where over 55% of households are at or below 50% of area median income (AMI) and located in Beach Park, Fox Lake, Mundelein, Park City, the Round Lake area, Warren Township, Wauconda Township and Zion, these target areas are identified in green in the map below. In further articulating each area's specific needs/barriers, place-based strategies and opportunities, Lake County will work with local governments. A recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 140) is to "Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there."
2. **Assist in expanding the supply of housing near employment centers.** Another recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 146) is "The County could prioritize the allocation of CDBG and HOME funds to (housing) projects near public transportation and employment centers." To this end, the County is articulating areas "near transit and employment centers" as a geographic priority for affordable and special needs housing. Areas proximate to employment, retail and medical facilities –or easily accessible by public transportation – often lack affordable housing, so those areas are a priority for affordable housing in this *Consolidated Plan*.

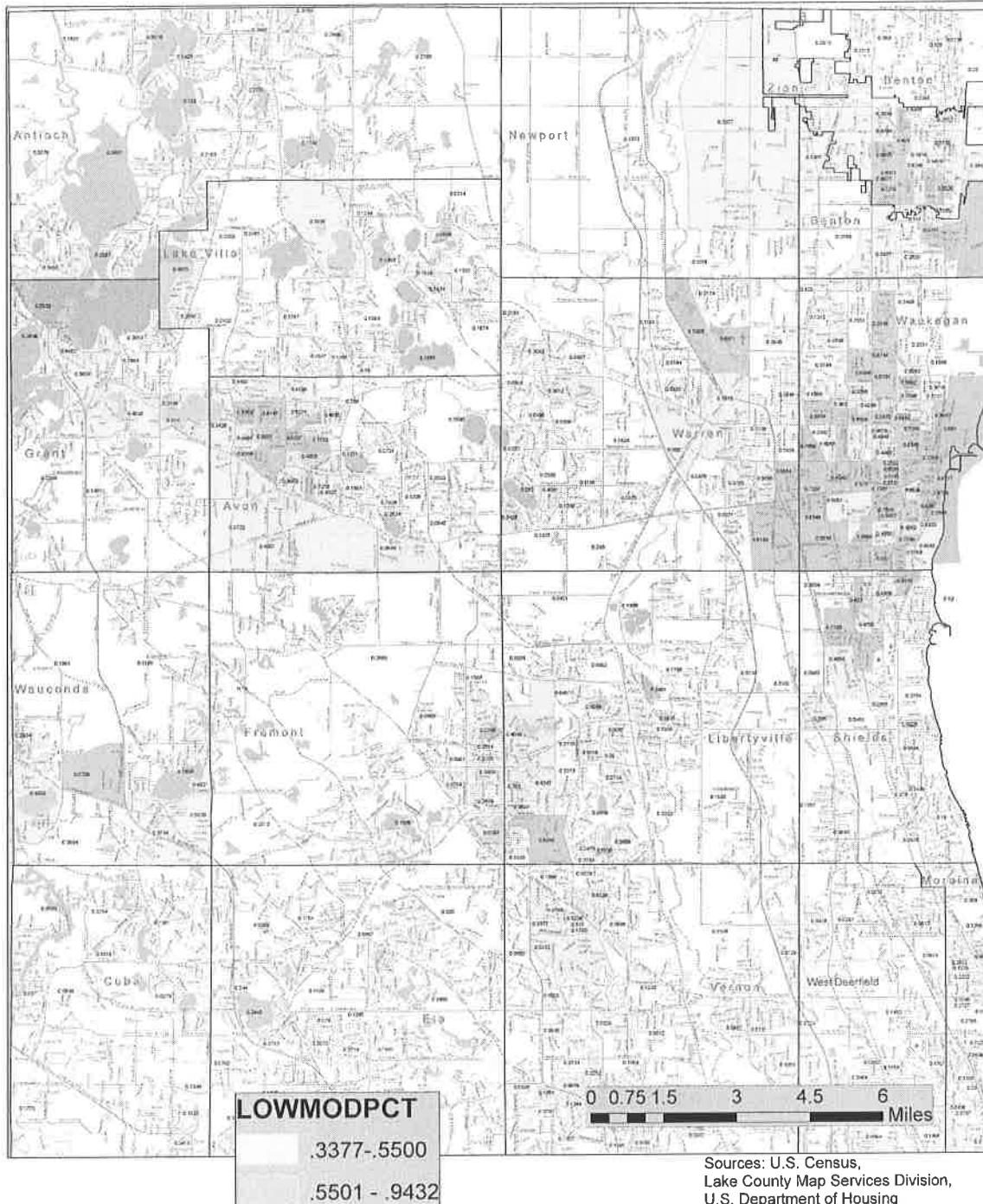
### Geographic Priority Areas

1. **Revitalize areas of greatest need:** The Housing & Community Development Commission (HCDC) 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.





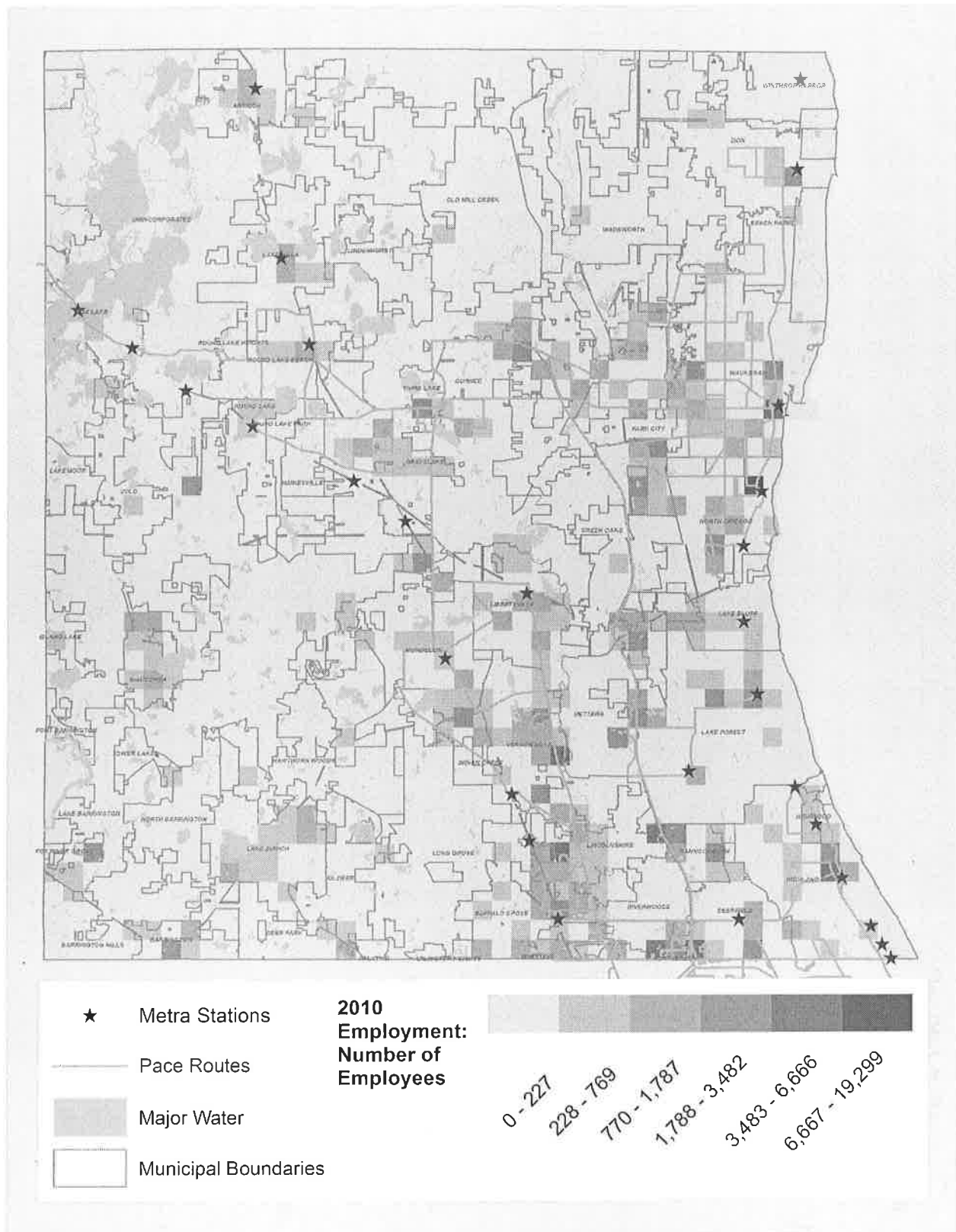
# Lake County HUD Qualifying Low/Mod Block Groups Effective July 1, 2014



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



**2. Assist in expanding the supply of housing near employment centers.** The HCDC is also considering applying scoring bonuses for housing near Employment and Transit Centers such as:



## Geographic Area

The proposed target areas mentioned above are presented in initial draft format below

**Table 44 - Geographic Priority Areas**

<u>1</u>	<b><u>Area Name:</u></b>	<u>Beach Park</u>
	<b><u>Area Type:</u></b>	<u>Local Target area</u>
	<b><u>Other Target Area Description:</u></b>	
	<b><u>HUD Approval Date:</u></b>	
	<b><u>% of Low/ Mod:</u></b>	
	<b><u>Revital Type:</u></b>	<u>Comprehensive</u>
	<b><u>Other Revital Description:</u></b>	
	<b><u>Identify the neighborhood boundaries for this target area.</u></b>	<u>Census block group #860600-1</u>
	<b><u>Include specific housing and commercial characteristics of this target area.</u></b>	<u>Over 55% households below median income.</u> <u>Residential area near State Park.</u> <u>Housing: 50-75% rental units and 20-30% owner units affordable to low-income households.</u> <u>Commercial: Scattered retail along Sheridan Road.</u>
	<b><u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u></b>	<u>Data, consultation &amp; citizen participation.</u>
	<b><u>Identify the needs in this target area.</u></b>	<u>Preserve existing affordable housing and commercial revitalization.</u>
	<b><u>What are the opportunities for improvement in this target area?</u></b>	<u>TBD</u>
<u>2</u>	<b><u>Area Name:</u></b>	<u>Employment &amp; Transit Centers</u>
	<b><u>Area Type:</u></b>	<u>Local Target area</u>
	<b><u>Other Target Area Description:</u></b>	<u>See Employment &amp; Transit Centers Map Below</u>
	<b><u>HUD Approval Date:</u></b>	
	<b><u>% of Low/ Mod:</u></b>	
	<b><u>Revital Type:</u></b>	<u>Comprehensive</u>

	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>N/A</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Often, but not always areas near employment &amp; transit centers have a large percentage of upscale housing. Commercial activities are proximate to employment, retail and medical facilities.</u>
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>This is a recommended action from the recent Lake County Analysis of Impediments to Fair Housing. Data, consultation and Citizen participation also helped identify this as a targeted geography.</u>
	<u>Identify the needs in this target area.</u>	<u>Need to resolve housing-jobs-transit mismatch in Lake County.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>Expand supply of affordable and mixed-income housing near employment &amp; transit centers.</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>High cost of housing near employment &amp; transit centers.</u>
<u>3</u>	<u>Area Name:</u>	<u>Fox Lake</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block group #860903-3</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Over 55% of households below median income.</u> <u>Residential cottages and retail for Chain of Lakes recreation.</u> <u>Housing: greater than 75% rental units &amp; affordable to low-income households 20-30% owner units.</u> <u>Commercial: Light industrial, auto dealerships and fast food chains.</u>



	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation &amp; citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing &amp; commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<b>5</b>	<u>Area Name:</u>	<u>Mundelein</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census Block Group #864002-2</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Over 55% Households below median income.</u> <u>Residential on outskirts of light industrial/commercial.</u> <u>Housing: 50-75% rental units &amp; 10-20% owner units affordable to low-income households.</u> <u>Commercial: Light industrial such as auto repair and gravel plant.</u>
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation &amp; citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing &amp; commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>

<u>6</u>	<u>Area Name:</u>	<u>North Chicago</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>City of North Chicago</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation &amp; citizen participation</u>
	<u>Identify the needs in this target area.</u>	<u>Housing rehabilitation, homeless assistance, job creation, grocery store</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>Adjacent major employers (Abbvie, Great Lakes Naval Base) and Lake Michigan</u>
<u>Are there barriers to improvement in this target area?</u>	<u>Infrastructure and financial needs</u>	
<u>7</u>	<u>Area Name:</u>	<u>Park City</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census Block Groups: 862604-2; 861504-1; 862800-1; 862605-3; 861503-3</u>  <u>North Chicago's neighbor to the west, Park City is a mix of residential and commercial.</u>

	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Over 55% of households are below the median income.</u>  <u>Housing: Up to 50% rental units and less than 10% owner units are affordable to low-income households.</u>  <u>Commercial: Light industrial and big box retail.</u>
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation &amp; citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing and commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<b>8</b>	<u>Area Name:</u>	<u>Round Lakes</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block groups #861403-1, 861404-2, 861304-1, 861303-2, 861201-4, 861303-1</u>  <u>.</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Over 55% Households are Below Median Income.</u>  <u>Housing: greater than 75% of rental units and 30-40% of owner units are affordable to low-income households.</u>  <u>Commercial: Scattered retail along Sheridan Road.</u>
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation &amp; citizen participation.</u>



	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing &amp; commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<u>9</u>	<u>Area Name:</u>	<u>Warren Township</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block groups 861506-1; 861506-3</u> <u>County forest preserve (mostly) with residential along Delany Road.</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	<u>Over 55% of households are below median income.</u> <u>Housing: Up to 55% of rental units and 30-40% of owner units are affordable to low-income households.</u> <u>Commercial: Retail supporting housing; very limited commercial.</u>
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation and citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<u>10</u>	<u>Area Name:</u>	<u>Wauconda Township</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	

	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block group #864204-1</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation and citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing and commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<u>11</u>	<u>Area Name:</u>	<u>Waukegan Township</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block group #861902-3</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation and citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing and commercial revitalization.</u>

	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>
<b>12</b>	<u>Area Name:</u>	<u>Zion</u>
	<u>Area Type:</u>	<u>Local Target area</u>
	<u>Other Target Area Description:</u>	
	<u>HUD Approval Date:</u>	
	<u>% of Low/ Mod:</u>	
	<u>Revital Type:</u>	<u>Comprehensive</u>
	<u>Other Revital Description:</u>	
	<u>Identify the neighborhood boundaries for this target area.</u>	<u>Census block groups #860400-2; 860500-5; 860500-4; 860301-1; 860302-3; 860302-2; 860500-2; 860500-1</u> <u>Residential in three directions from central square</u>
	<u>Include specific housing and commercial characteristics of this target area.</u>	
	<u>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</u>	<u>Data, consultation and citizen participation.</u>
	<u>Identify the needs in this target area.</u>	<u>Preserve existing affordable housing and commercial revitalization.</u>
	<u>What are the opportunities for improvement in this target area?</u>	<u>TBD</u>
	<u>Are there barriers to improvement in this target area?</u>	<u>TBD</u>



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

### Priority Needs

Table 45 – Priority Needs Summary

<u>1</u>	<b><u>Priority Need Name</u></b>	<u>Low Cost Housing</u>
	<b><u>Priority Level</u></b>	<u>High</u>
	<b><u>Population</u></b>	<u>Extremely Low</u> <u>Low</u> <u>Moderate</u> <u>Large Families</u> <u>Families with Children</u> <u>Elderly</u> <u>Chronic Homelessness</u> <u>Individuals</u> <u>Families with Children</u> <u>veterans</u> <u>Elderly</u> <u>Persons with Physical Disabilities</u> <u>Victims of Domestic Violence</u>
	<b><u>Geographic Areas Affected</u></b>	<u>Mundelein</u> <u>North Chicago</u> <u>Round Lakes</u> <u>Wauconda Township</u> <u>Waukegan Township</u> <u>Zion</u> <u>Beach Park</u> <u>Employment &amp; Transit Centers</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Park City</u> <u>Warren Township</u>
	<b><u>Associated Goals</u></b>	<u>Rehabilitate Existing Affordable &amp; Special Needs Housing</u> <u>Develop New Housing: Affordable &amp; Special Needs</u> <u>Assist People Without a Home</u> <u>Subsidize Housing for Low/Mod Income Families</u>
	<b><u>Description</u></b>	<u>Lake County recognizes the need to develop, maintain and support low cost, affordable housing throughout the jurisdiction.</u>

	<b><u>Basis for Relative Priority</u></b>	<u>This is the highest ranked priority need for Lake County and its partners.</u>
<b>2</b>	<b><u>Priority Need Name</u></b>	<u>Strengthen Neighborhoods</u>
	<b><u>Priority Level</u></b>	<u>High</u>
	<b><u>Population</u></b>	<u>Extremely Low</u> <u>Low</u> <u>Moderate</u> <u>Middle</u> <u>Non-housing Community Development</u>
	<b><u>Geographic Areas Affected</u></b>	<u>Mundelein</u> <u>North Chicago</u> <u>Round Lakes</u> <u>Wauconda Township</u> <u>Waukegan Township</u> <u>Zion</u> <u>Beach Park</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Park City</u> <u>Warren Township</u>
	<b><u>Associated Goals</u></b>	<u>Provide Adequate Low/Mod Income Area Infrastructure</u> <u>Revitalize Low/Mod Income Area Business Districts</u> <u>Assist People with Disabilities</u> <u>Provide Welcoming Communities</u>
	<b><u>Description</u></b>	<u>Lake County has identified a significant need for revitalization of several commercial areas throughout the jurisdiction.</u>
	<b><u>Basis for Relative Priority</u></b>	<u>This is the second highest priority need for Lake County and its partners.</u>
<b>3</b>	<b><u>Priority Need Name</u></b>	<u>Job Creation and Retention</u>
	<b><u>Priority Level</u></b>	<u>High</u>
	<b><u>Population</u></b>	<u>Extremely Low</u> <u>Low</u> <u>Moderate</u> <u>Middle</u> <u>Non-housing Community Development</u>



<b><u>Geographic Areas Affected</u></b>	<u>Mundelein</u> <u>North Chicago</u> <u>Round Lakes</u> <u>Wauconda Township</u> <u>Waukegan Township</u> <u>Zion</u> <u>Beach Park</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Park City</u> <u>Warren Township</u>
<b><u>Associated Goals</u></b>	<u>Provide Welcoming Communities</u> <u>Job Creation</u> <u>Provide Services for Job Stability</u>
<b><u>Description</u></b>	<u>Lake County has identified a significant need for job creation.</u>
<b><u>Basis for Relative Priority</u></b>	<u>This is the third highest priority need for Lake County and its partners.</u>

### **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-45 Goals - 91.415, 91.215(a)(4)

## Goals Summary Information – COMBINED Lake County and North Chicago CDBG Entitlement

<u>Sort Order</u>	<u>Goal Name</u>	<u>Start Year</u>	<u>End Year</u>	<u>Category</u>	<u>Geographic Area</u>	<u>Needs Addressed</u>	<u>Funding</u>	<u>Goal Outcome Indicator</u>
<u>1</u>	<u>Rehabilitate Existing Housing Affordable &amp; Special Needs Housing</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>Lake County (County-wide)</u>  <u>Near Employment &amp; Transit Centers</u>	<u>Low Cost Housing</u>	<u>CDBG: \$2,524,437</u> <u>HOME: \$2,229,072</u> <u>ESG: \$0</u>	<u>Rental units rehabilitated: 25 Housing Units</u>  <u>Homeowner Housing Rehabilitated (and acquired in some cases): 134 Housing Units</u>
<u>2</u>	<u>Develop New Housing: Affordable &amp; Special Needs</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>Lake County (County-wide)</u>  <u>Near Employment &amp; Transit Centers</u>	<u>Low Cost Housing</u>	<u>CDBG: \$503,263</u> <u>HOME: \$1,846,331</u> <u>ESG: \$0</u>	<u>Rental units constructed: 26 Housing Units</u>  <u>Homeowner Housing constructed: 5 Housing Units</u>
<u>3</u>	<u>Assist People Without a Home</u>	<u>2015</u>	<u>2019</u>	<u>Homeless</u>	<u>Lake County (County-wide)</u>	<u>Low Cost Housing</u>	<u>CDBG: \$119,808</u> <u>HOME: \$0</u> <u>ESG: \$911,100</u>	<u>Homelessness Prevention: 100 Persons Assisted</u>  <u>Rapid Rehousing: 45 Persons Assisted</u>  <u>Emergency Shelter: 97 Beds Supported</u>

Feb 11 Page #

Jan 21 Page #147

157

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

<u>Sort Order</u>	<u>Goal Name</u>	<u>Start Year</u>	<u>End Year</u>	<u>Category</u>	<u>Geographic Area</u>	<u>Needs Addressed</u>	<u>Funding</u>	<u>Goal Outcome Indicator</u>
<u>4</u>	<u>Subsidize Housing for Low/Mod Income Families</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>Lake County (County-wide-)</u>  <u>Near Employment &amp; Transit Centers</u>	<u>Low Cost Housing</u>	<u>CDBG: \$615,000</u> <u>HOME: \$924,098</u> <u>ESG: \$0</u>	<u>Direct Financial Assistance to Homebuyers:</u> <u>100 Households Assisted</u>  <u>Counseling to Homebuyers:</u> <u>100 Households Assisted</u>  <u>Tenant-based rental assistance / Rapid Rehousing:</u> <u>67 Households Assisted</u>

Feb 11 Page #

Jan 21 Page #148

158

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

<u>Sort Order</u>	<u>Goal Name</u>	<u>Start Year</u>	<u>End Year</u>	<u>Category</u>	<u>Geographic Area</u>	<u>Needs Addressed</u>	<u>Funding</u>	<u>Goal Outcome Indicator</u>
5	<u>Provide Adequate Low/Mod Income Area Infrastructure</u>	2015	2019	<u>Affordable Housing</u>	<u>Lake County</u> <u>(County-wide)</u> <u>Beach Park</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Mundelein</u> <u>Park City</u> <u>Round Lakes</u> <u>Warren</u> <u>Township</u> <u>Wauconda</u> <u>Township</u> <u>Waukegan</u> <u>Township</u> <u>Zion</u> <u>North Chicago:</u>	<u>Strengthen</u> <u>Neighborhoods</u>	<u>CDBG:</u> <u>\$2,087,413</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Public Facility or</u> <u>Infrastructure Activities for</u> <u>Low/Moderate Income</u> <u>Housing Benefit:</u> <u>1100 Households Assisted</u>

Feb 11 Page #

Jan 21 Page #148

159

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

<u>Sort Order</u>	<u>Goal Name</u>	<u>Start Year</u>	<u>End Year</u>	<u>Category</u>	<u>Geographic Area</u>	<u>Needs Addressed</u>	<u>Funding</u>	<u>Goal Outcome Indicator</u>
<u>6</u>	<u>Revitalize Low/Mod Income Area Business Districts</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>Lake County (County-wide)</u> <u>Beach Park</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Mundelein</u> <u>Park City</u> <u>Round Lakes</u> <u>Warren</u> <u>Township</u> <u>Wauconda</u> <u>Township</u> <u>Waukegan</u> <u>Township</u> <u>Zion</u> <u>North Chicago:</u>	<u>Strengthen Neighborhoods</u>	<u>CDBG: \$1,806,842</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Jobs created/retained: 50 Jobs</u>  <u>Businesses assisted: 55 Businesses Assisted</u>
<u>7</u>	<u>Assist People with Disabilities</u>	<u>2015</u>	<u>2019</u>	<u>Non-Homeless Special Needs</u>	<u>Lake County (County-wide)</u>  <u>Near Employment &amp; Transit Centers</u>	<u>Strengthen Neighborhoods</u>	<u>CDBG: \$1,303,764</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted</u>  <u>Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted</u>

Feb 11 Page #

Jan 21 Page #149

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

160



<u>Sort Order</u>	<u>Goal Name</u>	<u>Start Year</u>	<u>End Year</u>	<u>Category</u>	<u>Geographic Area</u>	<u>Needs Addressed</u>	<u>Funding</u>	<u>Goal Outcome Indicator</u>
<u>8</u>	<u>Provide Welcoming Communities</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>Lake County (County-wide)</u>	<u>Strengthen Neighborhoods</u> <u>Job Creation and Retention</u>	<u>CDBG: \$579,646</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Public service activities for Low/Moderate Income Housing Benefit: 284 Households Assisted</u>
<u>9</u>	<u>Job Creation</u>	<u>2016</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>Lake County (County-wide)</u> <u>Beach Park</u> <u>Fox Lake</u> <u>Gurnee</u> <u>Mundelein</u> <u>Park City</u> <u>Round Lakes</u> <u>Warren</u> <u>Township</u> <u>Wauconda</u> <u>Township</u> <u>Waukegan</u> <u>Township</u> <u>Zion</u> <u>North Chicago:</u>	<u>Job Creation and Retention</u>	<u>CDBG: \$657,449</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Jobs created/retained: 30 Jobs</u> <u>Businesses assisted: 30 Businesses Assisted</u>
<u>10</u>	<u>Provide Services for Job Stability</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>Lake County (County-wide)</u>	<u>Job Creation and Retention</u>	<u>CDBG: \$576,961</u> <u>HOME: \$0</u> <u>ESG: \$0</u>	<u>Public service activities for low/moderate income jobs: 192 Jobs</u>

Feb 11 Page #

Jan 21 Page #149-150

161

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

**Goals Summary Information – Lake County (Does not contain North Chicago CDBG Entitlement)**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitate Existing Housing Affordable & Special Needs Housing	2015	2019	Affordable Housing	Lake County (County-wide)  Near Employment & Transit Centers	Low Cost Housing	CDBG: \$2,224,437 HOME: \$2,229,072 ESG: \$0	Rental units rehabilitated: 25 Housing Units  Homeowner Housing Rehabilitated (and acquired in some cases): 114 Housing Units
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing	Lake County (County-wide)  Near Employment & Transit Centers	Low Cost Housing	CDBG: \$503,263 HOME: \$1,846,331 ESG: \$0	Rental units constructed: 26 Housing Units  Homeowner Housing constructed: 5 Housing Units
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

Follows Jan 21 Page #150

Feb 11 Page #

162

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

# Goals Summary Information – North Chicago CDBG Entitlement Only

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<u>1</u>	<u>Rehabilitate Existing Housing Affordable &amp; Special Needs Housing</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>North Chicago</u>	<u>Low Cost Housing</u>	<u>CDBG: \$300,000</u>	<u>Homeowner Housing Rehabilitated</u> <u>20 Housing Units</u>
<u>2</u>	<u>Develop New Housing: Affordable &amp; Special Needs</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>		<u>Low Cost Housing</u>	<u>0</u>	
<u>3</u>	<u>Assist People Without a Home</u>	<u>2015</u>	<u>2019</u>	<u>Homeless</u>		<u>Low Cost Housing</u>	<u>0</u>	
<u>4</u>	<u>Subsidize Housing for Low/Mod Income Families</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>North Chicago</u>	<u>Low Cost Housing</u>	<u>CDBG: \$115,000</u>	<u>TBD</u>
<u>5</u>	<u>Provide Adequate Low/Mod Income Area Infrastructure</u>	<u>2015</u>	<u>2019</u>	<u>Affordable Housing</u>	<u>North Chicago</u>	<u>Strengthen Neighborhoods</u>	<u>CDBG: \$315,820</u>	<u>Public Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted</u>
<u>6</u>	<u>Revitalize Low/Mod Income Area Business Districts</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>North Chicago</u>	<u>Strengthen Neighborhoods</u>	<u>CDBG: \$75,000</u>	<u>Businesses assisted: 5 Businesses Assisted</u>
<u>7</u>	<u>Assist People with Disabilities</u>	<u>2015</u>	<u>2019</u>	<u>Non-Homeless Special Needs</u>		<u>Strengthen Neighborhoods</u>		

Feb 11 Page #  
Follows Jan 21 Page #150

167

LAKE COUNTY

Consolidated Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<u>8</u>	<u>Provide Welcoming Communities</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>North Chicago</u>	<u>Strengthen Neighborhoods</u> <u>Job Creation and Retention</u>	<u>CDBG:</u> <u>\$50,000</u>	<u>35 Households Assisted</u>
<u>9</u>	<u>Job Creation</u>	<u>2016</u>	<u>2019</u>	<u>Non-Housing Community Development</u>	<u>North Chicago</u>	<u>Job Creation and Retention</u>	<u>CDBG:</u> <u>\$50,000</u>	<u>Businesses assisted:</u> <u>10 Businesses Assisted</u>
<u>10</u>	<u>Provide Services for Job Stability</u>	<u>2015</u>	<u>2019</u>	<u>Non-Housing Community Development</u>		<u>Job Creation and Retention</u>		

Table 515 – Goals Summary

## Goal Descriptions

<u>1</u>	<u>Goal Name</u>	<u>Rehab Affordable &amp; Special Needs Housing</u>
	<u>Goal Description</u>	<u>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.</u>
<u>2</u>	<u>Goal Name</u>	<u>Develop New Housing: Affordable &amp; Special Needs</u>
	<u>Goal Description</u>	<u>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.</u>

Feb 11 Page #

Follows Jan 21  
Page #150

168

LAKE COUNTY

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)



## **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 2001, the Authority has converted eighteen units total for partial accessibility. One unit with full accessibility was completed in September 2014. Two additional units with full accessibility are under construction with expected completion in February 2015. 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 Involvements**

The Lake County Housing Authority (LCHA) Staff and Commissioners work diligently in all aspects of improving the agency operations by attending trainings, forming committees and staying connected with the community through social media networks. LCHA has a resident Board member and a Resident Advisory Board (RAB). Through the RAB, the agency actively involves its residents in its planning process. Management holds annual meetings with residents to keep residents abreast of Agency Plans and encourages residents to voice suggestions and concerns. The Executive Director thanks each RAB member with a personal thank you letter.

LCHA actively pursues available grants. The agency has been awarded the Department of Housing and Urban Development's (HUD) Family Self-Sufficiency and Resident Service Coordinator Grants. Services provided through these grants are aimed to enhance the quality of resident lives by assisting with career counseling, exploring employment opportunities and self-sufficiency. The agency publishes a quarterly newsletter that includes information related to economic self-sufficiency. The agency's efforts have also resulted in numerous events and workshops such as an Annual Black Tie FSS Scholarship Gala, Job Fair, Health and Wellness Fair, Senior Holiday Feast, Senior Picnic, Gently Used Clothing Drive (to benefit Youth Build participants), and Father's Day 3k Walk and Run Event.

The Lake County Housing Authority's Housing Counseling Program serves the housing needs of all income levels of residents in Lake County, Illinois. Included supportive services are, First Time Homebuyer Counseling, Mortgage Default Counseling/Foreclosure Intervention, Predatory Lending, Home Equity Conversion Mortgages, Cash Management, Credit Counseling, Budget Workshops, and the Illinois Hardest Hit Program. The LCHA has regarded itself as providing a continuum of housing options for its constituency.

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

No