

Lake County Illinois

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



Minutes Report - Draft

Wednesday, July 10, 2024

3:30 PM

Remote attendance is available via Zoom:

<https://us02web.zoom.us/j/84757779576>

Libertyville - 500 W Winchester

Housing and Community Development Commission

1. Roll Call

Chair Rose called the meeting to order at 3:35 PM.

Guests: Joanna Jaimes and Jorge Sanchez of Mano a Mano.

Guest Via Zoom: Amanda Underwood of Clearbrook, JoEllen Erdman of Zacharias Sexual Abuse Center, Laura Craemer of Allendale, Rob Anthony of Community Partners for Affordable Housing, Greg Davenport of North Suburban Legal Aid Clinic, Jennifer Yonan of Youth Conservation Corps, Dulce Ortiz of Mano a Mano, Michael Babicz of Libertyville Manor Generations of Care/Young at Heart Preschool, Tim Debruler of The DeBrulers Co., and Melissa Hall.

Staff: Eric Waggoner, Dominic Strezo, Pamela Jeffries, Eric Tellez, Liz Nelson, Yazmin Albino, Penni Raphaelson, Courtney Cymerman, Michele Slav, and Danielle White.

- Present** 12 - Kathleen O'Connor, Linda Pedersen, Janet Swartz, Billy McKinney, Bethany Williams, Anne Flanigan Bassi, Michael Meehan, Ray Rose, Gina Roberts, Michael Knight, Stephanie Victor and Mary Dominiak
- Absent** 7 - Mary Ross Cunningham, Sandy Hart, Angelo Kyle, Dan Venturi, Paras Parekh, Marah Altenberg and Marc Jones

2. Approval of Minutes

2.1 24-0862

Approval of the June 12, 2024 minutes.

Attachments: [2024-06-12 Minutes Draft.pdf](#)

A motion was made by Commissioner McKinney, seconded by Commissioner Roberts, for the approval of the minutes. The motion carried by the following voice vote:

- Aye** 9 - Vice Chair Pedersen, Commissioner McKinney, Commissioner Williams, Commissioner Meehan, Chair Rose, Commissioner Roberts, Commissioner Knight, Commissioner Victor and Commissioner Dominiak
- Absent** 7 - Commissioner Ross Cunningham, Ex-Officio Member Hart, Commissioner Kyle, Commissioner Venturi, Ex-Officio Member Parekh, Commissioner Altenberg and Commissioner Jones
- Not Present** 3 - Commissioner O'Connor, Commissioner Swartz and Commissioner Flanigan Bassi

3. Chair's Remarks

No Chair Remarks.

4. Public Comments (items not on the agenda)

No Public Comments.

5. Old Business

No Old Business.

6. New Business

6.1 24-0863

Presentation and Discussion - Lake County Consortium's five-year Consolidated Housing and Community Development Plan for Program Years 2025 to 2029.

Dominic Strezo, Community Development Administrator, introduced the needs assessment phase of the 2025-2029 Consolidated Plan. Lake County is required to obtain feedback from the community to assess the anticipated community needs for the next five years. The feedback will be incorporated into the goals and needs of the Consolidated Plan.

6.2 24-0864

PUBLIC HEARING - Community Needs - U.S. Department of Housing & Urban Development Program Years 2025-2029 Consolidated Plan.

The following are public comments were made to address the 2025-2029 community needs:

Joanna Jaimes of Mano a Mano read her comments on the critical need for the Productive Parents Program. For over 24 years, Mano a Mano has dedicated itself to providing comprehensive, linguistic, and culturally competent service to meet the needs of our ever-growing population. Our commitment to this mission is reflected in our five programs: Engaged Citizens, Productive Parents, Successful Children, Healthy Families, and Democracy in Action. Today, I want to emphasize the indispensable role of the Productive Parents Program in ensuring the economic sustainability and successful integration of immigrants into our community.

The need for the Productive Parents Program is more pressing than ever. Our community's demand for adult education services is growing at an unprecedented rate. From 2020 to 2024, the number of individuals attending our ESL classes increased by nearly 60%. Similarly, our job readiness training program saw an astonishing 128% increase in participation. These numbers highlight a significant and escalating demand for the services we provide, services that are essential for helping our community members acquire the skills they need to thrive in the workforce.

One of the most profound impacts of the Productive Parents Program is its ability to help individuals overcome barriers to employment. Many of our community members face significant challenges, including language barriers, lack of formal education, and unfamiliarity with the local job market. Our ESL classes have helped many immigrant community members improve their fluency, with a consistent improvement rate around 57% to 58%. Additionally, our technical skills training and job readiness programs are designed to equip our participants with the knowledge and confidence they need to secure meaningful employment. For example, the number of individuals passing GED subject area tests has increased by 76% from 2020 to 2024, illustrating our program's effectiveness in academic advancement.

Rob Anthony of Community Partners for Affordable Housing (CPAH) said in terms of the 2025-2029 Consolidated Plan, as you know, the last one prioritized affordable housing, reporting that about thirty percent of homeowners and almost fifty percent of renters were housing cost burdened. Unfortunately, that situation has not changed dramatically. Partners reported that 75% of renters with incomes under 50,000 dollars are living in housing that is unaffordable, it also concluded that there were 1,200 more housing units needed for Seniors, and 6,700 more units needed for families by 2027. The Illinois Housing Development Authority identifies communities across the state that has less than ten percent of their housing stock as affordable, and those are called non-exempt communities under the Illinois Affordable Housing Planning and Appeals Act. There are forty-four communities in Illinois that fall under that category, fifteen of those (34%) are here in Lake County. So clearly that lack of affordable housing continues to be one of the biggest problems in the region, which leads to housing instability, financial insecurity, negative impact of physical and mental health, diminished work and school performance, inter-generational poverty, and continued segregation and inequitable access to resources. There is not any one solution to this housing crisis. What we would strongly encourage you to do is to continue to look at a multitude of ways to tackle the problem, including continuing to expand the supply of affordable housing through new construction and adaptive reuse, through making housing more affordable and accessible through down-payment programs, rental assistance, to continue supporting affordable homeownership opportunities. We encourage you to continue promoting affordable housing throughout all of Lake County, and not concentrating affordable housing only in certain lower income communities. We encourage you to continue preserving the existing housing stock, and making it safe and accessible, support programs that reduce evictions and foreclosures. Then lastly, to continue to be an innovative leader, promoting inclusionary housing ordinances wherever possible, community land trust, successful dwelling units, and other innovative strategies that can help us address this affordable housing crisis.

Jennifer Yonan of Youth Conservation Corps (YCC) read the following: This year, YCC is celebrating our 50th year of serving youth in our community. YCC is an education and training program serving Opportunity youth ages 16 – 24 years old who are disconnected from school and from employment. We help the young adults in our program earn their high school diploma or GED, teach life skills, leadership development and workforce readiness skills.

Let me provide you with a snapshot of the youth we serve:

- 98% of our members qualify as low to moderate-low income*
- 79% Extremely low income (0-30%)*
- 14% Low income (31-50%)*
- 5% Moderate income (51-80%)*

- 2% Above 80%
- 100% are basic skills deficient
- 83% of our members are unemployed at enrollment
- 89% of the members come without a high school diploma
- 29% of our members are homeless or have housing insecurities

Participants in YCC's construction career pathway learn construction skills by building affordable housing for low-income families. The result is a win-win-win situation: students learn valuable construction skills that will serve them for life, blighted properties are put back on the tax rolls and low-families are able to purchase their first home and become homeowners invested in the community. Within our day-to-day program, youth participate in focus groups for workforce development and youth homelessness issues. Youth homelessness impacts our members significantly. We know the barriers and challenges these young adults, and their families face every day and we see it as our job to eliminate as many barriers as possible for them to succeed. We know that people with significant housing barriers are less likely to contribute to the economy. Access to affordable housing is a necessity. YCC is a nonprofit housing developer working in partnership with Lake County CDBG, CPAH and Community Action Partnership of Lake County. Our members have built or renovated six affordable housing units over the past five years in Lake County and we look forward to expanding into new partnerships with local housing authorities in the future. Our vision is that every youth adult has a pathway to success. One critical component to achieving this is continued alignment with Lake County Housing and Community Development five-year plan. HUD funds need to continue to be invested to revitalize depressed communities and increase access to quality housing and improve public transit from low- and moderate-income communities to the County's job corridors. We strongly encourage the HCDC's Consolidated Plan for 2025- 2029 to focus on ensuring access to affordable housing and providing public transit for low- and moderate-income families and individuals in Lake County, IL, particularly in the areas where there is a high concentration of poverty.

Greg Davenport of North Suburban Legal Aid Clinic said the North Suburban Legal Aid Clinic provides free legal service in the practice areas of immigration, housing, domestic violence. We serve low-end, at risk, clients in all of Lake County, and the northern suburbs of Cook County. To be eligible for services, clients must live at or below 250 percent of the federal poverty level. In 2024 that equates to a household income of 78,000 dollars for a family of four. There are no income requirements for the clients of our domestic violence practice, as a client in crisis may not have access to any assets. As it relates to this commission, to the work on affordable housing, I think Rob and Jennifer, both said it best, that the lack of affordable housing leads to many of the clients in cases that we see. We provide support for tenants, so we are working with low-income tenants in the area. We help with eviction matters, tenant and landlord disputes, helping with subsidize housing and vouchers as well too. We see that as the stats that have been referenced, a number of our

community members are housing burdened from rental cost, and that number increases even more when you focus in on the senior population and those that have disabilities. For our services, we know that the time it will take to increase the affordable housing stocks, will continue to progress but there are going to be those that are caught in the gap; And we ask you to please consider that in your plans moving forward, that there will be those in need throughout those years as you continue to move forward and try to create more affordable housing options and services to help as a stop gap. There are a number of reasons why keeping someone housed is important, it includes both for the number of health benefits and spiraling health consequences for when somebody becomes unhoused, is well documented and published. There is also a proven economic deficit for those that lose housing for temporary period, and additionally then for the community cost, there is an economic cost that comes with addition social services needed for someone who becomes unhoused. For NSLAC, the way we support clients in this matter is that we look to prevent an eviction whenever possible. The clients are coming to us without doing anything wrong, there could be things that involve not being able to keep up with rent, and they have fallen behind, to a family emergency, to an illness, or a temporary loss of employment. We also, based on our services, have a unique relationship with the immigration community. Our team can provide services in nine additional languages, in addition to English, and that gives us a strong relationship with the community along with the immigration practice. So, when you see the number of immigrants coming to Lake County, who is a vital part of our neighborhoods, we want to make sure we can provide services as they are often unfamiliar with some of the rental laws that come into it, and are more vulnerable to be taken advantage of. When we cannot prevent an eviction, we can also have services to help support keep someone housed and negotiating a favorable move out date so there is not a gap in housing, and also help seal the evictions so that it's not on the record and they are able to find other options. We can make sure landlords do not take advantage and add on additional fees, which would prevent someone from being able to put a deposit down or being able to afford other housing. We see these stop gap services as being critical to making sure that the most vulnerable members of our communities are taken care of, as we continue working together collectively to find other options for affordable housing and overall end this crisis. So again, thank you for your support.

The following are written public comments received by Lake County Community Development, as they were received, and were read aloud:

Allen Swilley of PADS Lake County - Like most counties across the country, homelessness is increasing at an alarming rate, year over year. PADS Lake County is considered the 'front door to the homeless services system' and will be on the front lines over the next five years providing services to residents experiencing housing crises. The addition of two fixed-site shelters, one for families and one for single individuals, will be a big step forward in the options available to Lake County residents without a home,

however, Lake County must continue to develop resilient assets that can respond to the entrenched nature of homelessness. Two fixed shelters represent the county's willingness to address long-term problems with long-term solutions and this must continue over the next five years. Our data shows that the need for fixed shelter extends beyond the northeast region of the county and should be considered among Lake County decision makers.

Conversely, PADS is not only a shelter provider; households in crisis can now receive rental assistance so they do not lose their homes, and clients in shelter receive customized service plans that include interventions for behavioral, medical, and employment concerns. Additionally, clients on the street receive outreach support aimed at ending their homelessness. Clients also receive housing for those eligible for PADS housing programs. The leveraging of new durable social assets, like fixed shelters, coupled with an ecosystem of resources and programs, will change the landscape of homelessness in our community and ensure the county has a robust and healthy homeless response system. PADS will continue to build close partnerships that tighten the community's social safety net and serve as a model for collaboration and collective impact in the community.

Housing crises take many forms and require just as many interventions. PADS envisions a future where our shelter operations are funded without the concern of shortfalls, where our health programs expand to meet the varied needs of those we serve, and where we have an expanded permanent supportive housing program that has homes for at least 100 individuals

Pat Davenport of A Safe Place comments: When considering the housing crisis Lake County is experiencing as a whole and how these conditions impact our domestic violence and human trafficking survivors, A Safe Place would like to emphasize the following focus for the county in the next 5 years, please see below:

- According to the 2021 Lake County 211 report, they identified that over 50% of the needs requested by callers to 211 were for housing and shelter representing 6,256 Lake County residents. The victims we serve are fleeing from their homes because their lives are in danger and once their safety needs are met housing is the number one need that our clients express in their needs assessments. Unfortunately, affordable housing in Lake County is almost nonexistent which means we have to come up with a progressive and aggressive plan for victims of domestic violence and human trafficking.*
- A Safe Place is subscribed and works under the First Housing Policy which prioritizes placing survivors in a home immediately however the reality in our County and the way the economy, housing shortage, and financial barriers they face, makes it almost impossible to house someone in a safe environment right away.*
- The number one place we need to direct dollars to is to a non-congregate shelter that will allow us to hold clients on a temporary basis. In which clients can address all the barriers*

they currently face, heal in a safe environment, and progress in their new lives. Therefore, Lake County will need to build said shelter location or provide support for such building or expand already existing non-congregate shelters in the area to be able to support the increasing demand and needs of our clients.

- Clients come to us with extreme levels of barriers as abusers have taken complete control and manipulation over the finances of the victims. Such as they have placed the victims in financial ruins in ways that impact their credit score and the ability to apply for necessities in the future. Abusers have forced victims to place car or rental leases under the victims' names which go unpaid, racked up credit card debt, which has led, in many times, victims to file for bankruptcy or create long-lasting barriers to housing for themselves and their children.

When analyzing the various forms of housing we offer in Lake County and within our own programs here at A Safe Place, we have noticed and also recommend the following funding priorities:

- The TH-RRH Model allows us to place clients in a transitional living facility while they build up their credit, become more financially literate and begin learning about budgeting and paying off their debts, and find income that can help them for long term housing and financial goals. Usually after this phase, we are able to move the clients from TH-RR to Rapid Re-Housing.
- Another form of housing that is very much needed in Lake County is transitional living facilities for up to 2 years before moving on to section 8 or other forms of housing. Many think that once a client has a roof over their head that they will be okay and will be able to manage the drastic transition. However, that is far from the truth as victims have to relearn and adapt fairly quickly to their new reality of living and surviving on their own without the abuser controlling their every move and every dollar and cent. Overcoming multiple barriers and the trauma from the endured abuse takes at minimum 2-3 years to stabilize the clients and move along further in their healing journey.
- Therefore, it is our belief that Lake County should create an additional pool of rental facilities that are not necessarily Section 8 but another option of housing that provides supportive services every step of the way, such as security deposit assistance, rental assistance, incentives for landlords, incentives for landlords to hold slots for clients, ensuring coverage of damages to the rentals if needed, provide rental insurance, application fee coverage, household goods and furnishings, utility assistance, pet security deposits and monthly fees for pets, etc. These supportive services need to be included in all forms of housing such as TH-RRH, Transitional Living, RRH, and Section 8. Lake County residents and our survivors truly need intensive wraparound services and support throughout their housing and healing journey.
- The last resort for a family who is in need of housing and in need of starting over after abuse is Section 8 housing. Section 8 housing provides a longer-term housing opportunity. However, Section 8 does not provide a safety net for clients and victims versus the 2-year transitional housing program which does provide said services. There, Section 8 is not favorable to our victims and their families in the long term. Thank you for your consideration and support.

Megan Brady, Prairie State Legal Services (PSLS) - Dear Housing and Community Development Commission, Prairie State Legal Services, Inc. (PSLS) is a non-profit organization that offers no-cost civil legal services to the elderly, disabled, low income, and otherwise vulnerable residents of Lake County. From our founding in 1977, housing-related legal services have been a pillar of our work. We work with tenants and homeowners on a variety of housing issues including evictions, subsidized housing concerns, foreclosure, housing discrimination, housing conditions issues, and accommodations to help individuals with disabilities remain housed. We appreciate the opportunity to submit comments pursuant to the public comment process applicable to the 2025- 2029 Consolidated Plan.

The common thread for the current and ongoing needs we see from our community members is a lack of accessible, decent, affordable housing in Lake County. Specifically, PSLS identifies the following needs in our community:

- Lack of affordable housing;*
- Habitability issues;*
- Need for homelessness prevention programs;*
- Lack of accessible housing for people with disabilities;*
- Barriers to renting because of discriminatory practices;*
- Financial assistance for security deposits, application fees, and moving expenses; and*
- Temporary housing for renters experiencing a gap in housing.*

Lack of Affordable Housing:

The 2023 Lake County Housing Analysis for Lake County Partners found that 23% of homeowners and 43% of renters in Lake County live in unaffordable housing, paying more than 30% of their income for housing. For renters earning less than \$50,000 per year, almost 75% are living in housing that is unaffordable. PSLS sees the consequences of unaffordable housing every day. Clients are unable to save for unanticipated crises because they are paying unaffordable rates to remain housed. Clients are often one crisis away from eviction and are faced with decisions such as paying rent or paying an electric bill or paying rent or putting food on the table. There is a direct link between an unanticipated financial crisis such as a failing vehicle or medical bill to eviction and foreclosure.

Habitability Issues:

For many renters, there are significant habitability issues in the housing they are able to afford. Some of the common issues include crumbling infrastructure, non-functioning appliances, leaky faucets or toilets creating large water bills, and aging and ineffective heating and cooling devices. Following the COVID-19 pandemic, we have seen an increase in landlords shifting the burden of repair and upkeep of housing units to the tenants, including “as is” clauses in leases. The effects of these “as is” and tenant repair

clauses is that tenants who are stretching to meet high rent payments lack a meaningful ability to make or demand repairs. When tenants are unable to make the repairs, they end up in eviction court for failing to comply with the terms of their lease.

Homeless Prevention Programs:

Often tenants and homeowners can maintain their housing if there is a small amount of financial assistance for a limited time to assist them in a time of crisis. For example, rental assistance and mortgage assistance programs during the COVID-19 pandemic allowed many of our clients the ability to stay in their homes until their finances stabilized. In addition, financial assistance programs for security deposits, rental application fees, and moving expenses are necessary to support low-income tenants who lack the means to spend or save extra money to become or remain housed.

Lack of accessible housing for people with disabilities:

The 2023 Lake County Housing Analysis for Lake County Partners addressed concerns about Lake County's senior population that are applicable to community members living with disabilities. The report noted the need for affordable, one-story living or elevator accessible buildings that are walkable and transit accessible. These units are in short supply. At PSLs, we see people with disabilities who cannot find accessible housing. Often this is due to physical impediments such as stairs, inaccessible parking, or distance to a transit line.

Housing Discrimination:

PSLS continues to see people who are unable to find housing because of discriminatory practices by landlords and real estate agents. Many of the well-known discriminatory practices include discrimination based on race, sex, national origin, disability, religion, and age, but there are many other protections under federal and Illinois law. In 2023, Illinois enacted a law prohibiting discrimination based on source of income. This prevents a landlord or real estate agent from discriminating against a tenant based on how their rent is paid. This impacts tenants who are Section 8 Housing Choice Voucher holders. In practice, we see landlords attempting to skirt the rules by raising rents just above rent standards for voucher holders or requiring monthly income that is three times the monthly rent without factoring in the tenant's subsidy. These practices keep some of the most vulnerable tenants from obtaining safe housing in desirable areas.

Temporary Housing

Often, tenants are forced to make agreements to leave a housing unit without another housing option in place. If they do not have family or friends that can take them in, they turn to community service providers such as PADS Lake County for assistance. Community service providers are unable to meet the need, as evidenced by the 2024 Homeless Data report by the Lake County Coalition for the Homeless.

At PSLs, our clients are often forced to make difficult decisions between two bad choices:

Enter an agreement to move out of a rental unit, avoiding eviction on their rental record and hopefully making it easier to find a new rental housing option, all the while knowing they have nowhere to go and will experience a period of homelessness; or wait for a court-ordered eviction, marring their eviction record, but potentially buying them time to find new housing before the Lake County Sheriff arrives to remove them from their home. Tenants need a meaningful option for this gap in housing to prevent them from sleeping outside, in their vehicle, or in other unsafe, uninhabitable conditions.

6.3 24-0853

Presentation and Discussion - Program Year 2023 Consolidated Annual Performance Evaluation Report.

Dominic Strezo presented the Program Year 2023 Consolidated Annual Performance Evaluation Report (CAPER). The CAPER must be approved by the committee prior to submission to HUD. The HUD format presumes projects funded will be completed in the same program year, which is rarely true for affordable housing and facilities projects. The CAPER is limited to annual HUD entitlement funds.

Program Year 2023 (PY23) was one of our biggest spending years and allowed Lake County to pass the annual Community Development Block Grant (CDBG) timeliness test in February 2024. CAPER data is presented by our goals. The first is to improve the homeless crisis response system. The two fixed site-shelters that may happen in PY24 are important and much needed, but they are just one component to the response system. Permanent supportive housing is one of the biggest pressing needs and the hardest type of project to get off the ground. Second is to assist people with special needs. About half a million dollars was disbursed to support local non-profit service agencies focused on low/mod clientele, and roughly two thousand persons assisted. Projects from Allendale, Clearbrook, Highwood Public Library, North Chicago sewer lining, Zion sidewalks, and Zion Park District also fulfilled this goal. The third goal is to maximize affordable housing. The PY23 accomplishments included: 98 rental units constructed, 213 rental units rehabilitated, four community land trust units, and 16 households received down payment assistance. The final goal to create pathways for upward economic mobility has been difficult to fill because there have been no applications for small business technical assistance programs or building demolitions, and vocational training and adult education as defined in our ConPlan.

6.4 24-0854

PUBLIC HEARING - Program Year 2023 Consolidated Annual Performance Evaluation Report.

No Public Comments.

6.5 24-0855

Approval of the Program Year 2023 (PY23) Consolidated Annual Performance and Evaluation Report (CAPER).

- The United States Department of Housing and Urban Development (HUD) requires that grantees report on accomplishments and progress toward Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).
- The PY23 CAPER reports on accomplishments between May 1, 2023 and April 30,

2024.

- The report includes Community Development Block Grant and Emergency Solutions Grant COVID-19 relief funding (CDBG-CV and ESG-CV) appropriated through the CARES Act.

Attachments: [2023 CAPER Performance Report.pdf](#)

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

Aye 12 - Commissioner O'Connor, Vice Chair Pedersen, Commissioner Swartz, Commissioner McKinney, Commissioner Williams, Commissioner Flanigan Bassi, Commissioner Meehan, Chair Rose, Commissioner Roberts, Commissioner Knight, Commissioner Victor and Commissioner Dominiak

Absent 7 - Commissioner Ross Cunningham, Ex-Officio Member Hart, Commissioner Kyle, Commissioner Venturi, Ex-Officio Member Parekh, Commissioner Altenberg and Commissioner Jones

7. Staff Reports

Dominic Strezo shared the invitation to the upcoming grand opening of Armory Terrace.

8. Adjournment

Meeting adjourned at 4:37 PM.