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# Memorandum

TO: Lake County Board

FROM: Brenda O'Connell  
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The Program Year 2022 (PY22) Lake County Affordable Housing Funding Round was initiated on October 27, 2021 with the Notice of Funding Availability (NOFA). Applications were due December 17, 2021 and Community Development (CD) received 26 funding requests totaling over \$25,000,000. The PY22 Affordable Housing Funding Round includes multiple funding sources including \$434,828 of Lake County Affordable Housing Program (LCAHP) funds. LCAHP funds are appropriated annually by the Lake County Board (LCB) and administered by the Lake County CD staff. LCAHP funds are the most flexible funding source and can support households making up to 100% Area Median Income (AMI).

| Funding Source | Funding Program | Amount       |
|----------------|-----------------|--------------|
| Lake County    | AHP             | \$404,828    |
| HUD            | CDBG            | *\$1,221,198 |
| HUD            | HOME            | *\$1,852,196 |
| Treasury       | SLFRF           | \$4,940,000  |
|                | Total           | \$8,448,222  |

\*estimate based on FY2021 amount

On March 16, 2022 the Housing and Community Development Commission (HCDC) reviewed applications, scoring and funding recommendation levels for all available funding sources. Available funding levels for Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds are based on FY2021 amounts due to the lack of a FY2022 federal budget. The HCDC funding recommendations for LCAHP funds are summarized below and include awards to five housing applicants.

## **Catholic Charities – Rapid Rehousing Program**

### **\$150,000 LCAHP**

Catholic Charities is a services agency that supports low-income and homeless families throughout Lake County. The Rapid Re-Housing Program provides rent and security deposit support as well as case management to homeless individuals and families. Catholic Charities helps clients with a variety of services such as improving or obtaining employment and applying for benefits or other support so that clients are well situated to maintain their housing after the assistance concludes. Research has shown this to be a very effective intervention for individuals who have fallen into homelessness but demonstrate a capacity to maintain housing after short and medium term assistance is provided.

## **Community Partners for Affordable Housing (CPAH) – Down Payment Assistance Program Subsidy**

### **\$50,000 LCAHP**

The Down Payment Assistance Program provides assistance for first time homebuyers to use towards down payment or closing costs. Program beneficiaries also receive homebuyer education, pre-purchase counseling, and post-purchase counseling. This is an existing program supported annually with HOME

funding by Lake County and its Consortium Partners. This funding award would support overall program administration.

**Habitat for Humanity – Critical Repair Program**

**\$75,000 LCAHP**

Habitat for Humanity Lake County (HFHLC) request funds for its Critical Home Repair Program (CHRP). Using resources and information from Habitat for Humanity international, CHRP functions as an owner-occupied rehab program, assisting qualified homeowner with critical and timely repairs to keep the housing unit decent, safe, sanitary and affordable. The total funding request is for \$75,000.00 and the total program cost is \$250,000.00.

**Lake County Housing Authority (LCHA) – Landlord Outreach Education Program**

**\$75,000 LCAHP**

The Landlord Outreach Education Program (LOEP) acts as an advocacy program for Housing Choice Voucher tenants to property owners and landlords, a program that does not exist in any form in Lake County. This type of advocacy program does what vulnerable population rarely can do for themselves: make the case that landlords should choose them over market rate or non-voucher tenants. In a climate where landlords do not have to rent to voucher holders, a program that incentivizes landlords to do so could quite literally be the difference between homelessness and finding safe, secure and financially feasible housing. LOEP will provide landlords with coordinated services to property owners; education, support, and referral services along with comprehensive landlord training.

**Clearbrook – Community Integrated Living Arrangement (CILA)**

**\$54,828 LCAHP**

The proposed project consists of the acquisition of a single-family home in Lake County. Following acquisition, the home would be rehabilitated to serve as a Community Integrated Living Arrangement (CILA) facility. The CILA would accommodate up to six individuals with who have intellectual and developmental disabilities, all extremely low income and are Medicaid-eligible. Clearbrook would provide services to the residents of the CILA through the agency’s Home-Based Services Program.

| <b>Applicant</b>                                 | <b>Project</b>                          | <b>Request Amt.</b> | <b>Total Cost</b> | <b>Recommendation</b> |
|--|---|---------------------|-------------------|-----------------------|
| Catholic Charities                               | Rapid Re-housing                        | \$150,000           | \$150,000         | \$150,000             |
| Community Partners for Affordable Housing (CPAH) | Down Payment Assistance Program Subsidy | \$50,000            | \$330,000         | \$50,000              |
| Clearbrook                                       | CILA Acquisition                        | \$200,000           | \$431,460         | \$54,828              |
| Habitat for Humanity                             | Critical Home Repair Program            | \$75,000            | \$250,000         | \$75,000              |
| Lake County Housing Authority                    | Landlord Outreach Education Program     | \$150,000           | \$245,000         | \$75,000              |
| Lake County Community Development                | Program Administration                  | \$30,000            | \$30,000          | \$30,000              |
|  | TOTAL                                   |                     |                   | \$434,828             |

PY22 Affordable Housing ARC LCAHP funding recommendations