



## Executive Summary

### AP-05 Executive Summary - 91.200(c), 91.220(b)

#### 1. Introduction

2017 is the third year of Lake County Illinois' five-year consolidated plan, the purpose of which is to encourage and support jurisdictions across the 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. This action plan details Lake County's and North Chicago's third year activities and progress towards five year consolidated plan goals.

## **2. Summarize the objectives and outcomes identified in the Plan**

In this Plan, Lake County and North Chicago remain focused on poverty alleviation, community revitalization and housing affordability. Also, the Behavioral Health Needs Assessment discussed in the five-year consolidated plan has resulted in a Community Action Plan to address the gaps in mental health services, and this 2017 Action Plan contains several activities that support the implementation and realization of Behavioral Health Community Action Plan initiatives.

## **3. Evaluation of past performance**

Past comparison of 2010-2014 grant accomplishments to stated goals and priorities indicates several needs that were identified but not met in the years prior to 2015:

1. Housing Rehabilitation;
2. Permanent Supportive Housing;
3. New Housing Construction; and
4. Behavioral Health needs.

Additionally, an assessment of activities in the 2015 & 2016 Action Plans indicate that planned accomplishments are generally in line with expectations, with public infrastructure activities far outpacing goal outcomes. Given this lack of alignment between goals, the Lake County Housing & Community Development Commission (HCDC) has shifted allocation priorities from public infrastructure (Projects #5 and #6) to housing (Projects #1 through #4) for the duration of the 2015-19 Consolidated Plan. Starting with this 2017 Annual Action Plan, funding allocations have been adjusted to be on track to meet all of the ten identified goals under the current five-year plan.

## **4. Summary of Citizen Participation Process and consultation process**

For the 2015-19 Consolidated Plan that is the foundation of this 2017 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 English and Spanish, focus groups, one-on-one interviews with key stakeholders, and 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.

Lake County's 2017 Annual Action Plan (AAP) has numerous opportunities for citizen participation, starting with the community Needs Hearing in May 2016, then the Public Hearing and comment period on the preliminary AAP in June 2016, and two public hearings on the more detailed AAP in early 2017 before initial submission to HUD.

## **5. Summary of public comments**

At the 2017 community needs Public Hearing, the following input was received:

Mr. John Quintanilla, of Prairie State Legal Services, said that his agency provided fair housing assistance to persons with disabilities. He then spoke of several recent cases where he had assisted disabled individuals to keep or attain housing that could meet their needs. He voiced the opinion that many individuals could be helped with an increase in affordable units for persons with disabilities.

Ms. Jackie Lynn, Executive Director of ElderCARE, thanked the HCDC for the continued funding for her agency and then spoke of the increasing need for supportive services for the elderly, as the number of senior citizens continues to increase rapidly. She informed the HCDC of the services provided by the agency's volunteers.

Ms. Sonolito Bronson, of the City of Zion, thanked the HCDC for the recent grant awards. She agreed with Ms. Lynn that there were an increasing number of senior citizens in Lake County and stated that economic development was important, as attractive business areas would entice them to shop locally. She strongly encouraged that funding for business revitalization continues in the coming funding rounds.

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

No comments were received.

#### **7. Summary**

Lake County Community Development, in conjunction with our community partners, has made the most of the limited resources available. The HCDC is proud of its efforts which have resulted in real and meaningful changes for the citizens of the County and we look forward to moving forward with HUD to improve the lives of the County's citizens.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehab Existing Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	City of Waukegan Lake County Mundelein Employment & Transit Centers North Chicago	Low Cost Housing	CDBG: \$254,347 HOME: \$745,653	Rental units rehabilitated: 5 Housing Units  Homeowner housing rehabilitated: 27 Housing Units
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Zion North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG:\$600,000 HOME:TBD	Rental units constructed: 12 Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist People Without a Home	2015	2019	Homeless	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	ESG: \$200,000	Rapid Rehousing: 9 Households Assisted Homelessness Prevention: 20 Persons Assisted  Homeless Person Overnight Shelter: 2,000 Persons Assisted
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing Homeless	City of Waukegan Employment & Transit Centers North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG:\$110,000 HOME: \$265,000	Direct Financial Assistance to Homebuyers: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Adequate Low/Mod Income Area Infrastructure	2015	2019	Non-Housing Community Development	Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods	CDBG: \$315,000	Public Infrastructure improvement projects: 3 projects up to \$85,000 each, plus North Chicago entitlement-funded public infrastructure projects.

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	City of Waukegan Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods Job Creation and Retention	CDBG: \$10,000	North Chicago entitlement-funded streetscape improvement project
7	Assist People with Disabilities	2015	2019	Affordable Housing Non-Homeless Special Needs	Lake County Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: \$253,711	15 Homeowner Housing Rehabilitated  1 Public Facility Created  Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: \$160,000	Public service activities for Low/Moderate Income Housing Benefit: 65 Households Assisted
9	Job Creation	2016	2019	Non-Housing Community Development	City of Waukegan Mundelein Round Lakes Waukegan Township Zion Fox Lake	Job Creation and Retention	CDBG: \$275,632	Facade treatment/business building rehabilitation: 8 Businesses Assisted  Jobs created/retained:6 Jobs
10	Provide Services for Job Stability	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Lake County	Strengthen Neighborhoods Job Creation and Retention	CDBG: \$110,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Grant & Program Administration	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: \$522,172 HOME: \$112,472 ESG: \$16,289	2016 administrative funding levels assumed

**Table 1 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Rehab Existing Housing: Affordable & Special Needs
	<b>Goal Description</b>	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
2	<b>Goal Name</b>	Develop New Housing: Affordable & Special Needs
	<b>Goal Description</b>	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	<b>Goal Name</b>	Assist People Without a Home
	<b>Goal Description</b>	To end homelessness in Lake County.

4	<b>Goal Name</b>	Subsidize Housing for Low/Mod Income Families
	<b>Goal Description</b>	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
5	<b>Goal Name</b>	Provide Adequate Low/Mod Income Area Infrastructure
	<b>Goal Description</b>	To revitalize deteriorating or deteriorated neighborhoods.
6	<b>Goal Name</b>	Revitalize Low/Mod Income Area Business Districts
	<b>Goal Description</b>	To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.
7	<b>Goal Name</b>	Assist People with Disabilities
	<b>Goal Description</b>	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	<b>Goal Name</b>	Provide Welcoming Communities
	<b>Goal Description</b>	To foster welcoming, inclusive and neighborly suburban communities.
9	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.
10	<b>Goal Name</b>	Provide Services for Job Stability
	<b>Goal Description</b>	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
11	<b>Goal Name</b>	Grant & Program Administration
	<b>Description</b>	Administration and Planning for 3 grants

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The following projects are included in this year's Action Plan:

#	Project Name
1	Rehabilitate Existing Housing: Affordable & Special Needs
2	Develop New Housing: Affordable & Special Needs
3	Assist People Without a Home
4	Subsidize Housing for Low/Mod Income Families
5	Provide Adequate Low/Mod Income Area Infrastructure
6	Revitalize Low/Mod Income Area Business Districts
7	Assist People with Disabilities
8	Provide Welcoming Communities
9	Create Jobs for Low/Mod Income Workers
10	Provide Services for Job Stability
11	Grant & Program Administration

**Table 3 – Project Information**

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Creating affordable housing in the suburbs is difficult, with “not in my backyard” (NIMBY) sentiment posing a significant obstacle to addressing the overwhelming need for more affordable housing. To address this need, the allocation priority for this 2017 AAP is the creation and preservation of affordable housing.

## AP-38 Project Summary

### Project Summary Information

Table 2 – Project Summary

<b>1</b>	<b>Project Name</b>	Rehabilitate Existing Housing: Affordable & Special Needs
	<b>Target Area</b>	TBD
	<b>Goals Supported</b>	Rehab Existing Housing: Affordable & Special Needs Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: \$254,347 HOME: \$745,653
	<b>Description</b>	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	The Affordable Housing Corporation has been chosen to continue providing the Owner-Occupied Rehabilitation Program for Lake County for Program Year 2017; the amount of funding provided will be determined after Lake County receives the grant amounts from HUD.  Other activities will be proposed and selected during the detailed planning process.

<b>2</b>	<b>Project Name</b>	Develop New Housing: Affordable & Special Needs
	<b>Target Area</b>	Employment and transit
	<b>Goals Supported</b>	Develop New Housing: Affordable & Special Needs Assist People Without a Home Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: \$600,000 HOME: TBD
	<b>Description</b>	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.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	CDBG PY2017 funding in the amount of \$600,000 is intended for use in site preparation for new affordable housing in areas of concentrated employment and transit. The expected CDBG funding amount over two years (PY2017 & PY2018) is \$1.2 million.  Other activities may be proposed and selected during the detailed planning process.
<b>Project Name</b>	Assist People Without a Home	

<b>3</b>	<b>Target Area</b>	Waukegan Township Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Assist People Without a Home Assist People with Disabilities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	ESG: \$200,000
	<b>Description</b>	To end homelessness in Lake County.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	Lake County intends to add Street Outreach as an eligible ESG-funded program type. Activities will be proposed and selected during the detailed planning process.
<b>4</b>	<b>Project Name</b>	Subsidize Housing for Low/Mod Income Families
	<b>Target Area</b>	City of Waukegan Lake County Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Welcoming Communities

	<b>Needs Addressed</b>	Low Cost Housing
	<b>Funding</b>	CDBG: \$110,000 HOME: \$265,000
	<b>Description</b>	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	The Affordable Housing Corporation has been selected to continue providing the Down Payment Assistance Program for Lake County for Program Year 2017; the amount of funding provided will be determined after Lake County receives the grant amounts from HUD.  Catholic Charities has been selected to continue providing CDBG Public Services-funded homelessness prevention and rapid rehousing programs for Lake County for Program Year 2017.  Other activities will be proposed and selected during the detailed planning process.
<b>5</b>	<b>Project Name</b>	Provide Adequate Low/Mod Income Area Infrastructure
	<b>Target Area</b>	Round Lakes Zion Fox Lake North Chicago

	<b>Goals Supported</b>	Rehab Existing Housing: Affordable & Special Needs Revitalize Low/Mod Income Area Business Districts Assist People with Disabilities Provide Welcoming Communities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: \$315,000
	<b>Description</b>	To revitalize deteriorating or deteriorated neighborhoods.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	Three LMA census tracts plus North Chicago
	<b>Planned Activities</b>	Three potential public infrastructure projects up to \$85,000 each, plus North Chicago entitlement-funded public infrastructure project(s)
<b>6</b>	<b>Project Name</b>	Revitalize Low/Mod Income Area Business Districts
	<b>Target Area</b>	Zion Beach Park North Chicago
	<b>Goals Supported</b>	Provide Adequate Low/Mod Income Area Infrastructure Revitalize Low/Mod Income Area Business Districts Provide Welcoming Communities Job Creation
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention

	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Revitalize Low/Mod Income Area Business Districts.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	North Chicago
	<b>Planned Activities</b>	North Chicago Streetscape
<b>7</b>	<b>Project Name</b>	Assist People with Disabilities
	<b>Target Area</b>	Lake County Waukegan Township Zion Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Assist People Without a Home Assist People with Disabilities Provide Welcoming Communities
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: \$253,711
	<b>Description</b>	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
	<b>Target Date</b>	4/30/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	Activities will be proposed and selected during the detailed planning process.
<b>8</b>	<b>Project Name</b>	Provide Welcoming Communities
	<b>Target Area</b>	Lake County Round Lakes Employment & Transit Centers
	<b>Goals Supported</b>	Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	To foster welcoming, inclusive and neighborly suburban communities.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD

	<b>Planned Activities</b>	<p>Prairie State Legal Services has been selected as the provider for the Fair Housing Program of Lake County from 2016 to 2018.</p> <p>Three years of CDBG Public Services funding in this Project are proposed also for CASA and Mano a Mano to provide programs known to provide Welcoming Communities.</p>
9	<b>Project Name</b>	Create Jobs for Low/Mod Income Workers
	<b>Target Area</b>	<p>Lake County</p> <p>Mundelein</p> <p>Fox Lake</p>
	<b>Goals Supported</b>	<p>Revitalize Low/Mod Income Area Business Districts</p> <p>Job Creation</p>
	<b>Needs Addressed</b>	Job Creation and Retention
	<b>Funding</b>	CDBG: \$275,632
	<b>Description</b>	To create or retain jobs for low- and moderate-income persons by providing assistance to business (e.g. small business incubators, small businesses and/or microenterprises) and façade rehabilitation.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
<b>Planned Activities</b>	<p>Façade rehabilitation</p> <p>Other activities will be proposed and selected during the detailed planning process.</p>	
	<b>Project Name</b>	Provide Services for Job Stability

<b>10</b>	<b>Target Area</b>	Round Lakes Waukegan Township Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Subsidize Housing for Low/Mod Income Families Job Creation Provide Services for Job Stability
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: \$110,000
	<b>Description</b>	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
	<b>Target Date</b>	4/30/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
	<b>Planned Activities</b>	Activities will be proposed and selected during the detailed planning process.
<b>11</b>	<b>Project Name</b>	Grant & Program Administration
	<b>Target Area</b>	Lake County North Chicago

<b>Goals Supported</b>	Rehab Existing Housing: Affordable & Special Needs Develop New Housing: Affordable & Special Needs Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Adequate Low/Mod Income Area Infrastructure Revitalize Low/Mod Income Area Business Districts Assist People with Disabilities Provide Welcoming Communities Job Creation Provide Services for Job Stability Grant & Program Administration
<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
<b>Funding</b>	CDBG: \$522,172 HOME: \$112,472 ESG: \$16,289
<b>Description</b>	This includes North Chicago CDBG Admin.
<b>Target Date</b>	4/30/2018
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All the families benefitting in this Action Plan will indirectly benefit from this grant administration
<b>Location Description</b>	COUNTYWIDE
<b>Planned Activities</b>	Grant & Program administration & planning

## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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 transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing.** 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, especially outside areas where there are already heavy concentrations of affordable housing" 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 *Action Plan*.

## Geographic Distribution

### Table 5 - Geographic Distribution

TBD

### **Rationale for the priorities for allocating investments geographically**

The geographic allocation will be driven by a combination of the County's geographic priorities discussed above and the 2017 project proposals from the local communities. Also, the joint agreement between the City of North Chicago and Lake County reserves the amount of the City of North Chicago's entitlement for North Chicago although its CDBG allocation is administered by Lake County.

### **Discussion**

City of Waukegan's Action Plan will be released at a later date.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

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 County has established multiple goals directed at increasing access to affordable housing.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	TBD
Non-Homeless	TBD
Special-Needs	TBD
Total	TBD

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	TBD
The Production of New Units	12
Rehab of Existing Units	TBD
Acquisition of Existing Units	TBD
Total	TBD

**Table 7 - One Year Goals for Affordable Housing by Support Type**

For purposes of this section, both rapid rehousing and homelessness prevention programs are considered to help the homeless, although some households assisted with homelessness prevention funds may not meet the HUD definition of homeless. Non-homeless households will be supported by owner-occupied rehab, downpayment assistance and acquisition/rehab/resale. It is assumed that some acquisition and rehab projects will assist the homeless and special needs populations, as this has been true in the recent past. New construction is likely to assist special needs households.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The County intends to support homeless and other special needs activities by both strengthening the homeless services system and creating affordable housing, especially permanent supportive housing.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Our experience with both the 2016 Point in Time count and the implementation in 2015 of Coordinated Entry has taught us that Lake County needs a Street Outreach team. PADS Lake County currently does some outreach, and Lake County is hoping to expand outreach to a more concerted effort to reach out to unsheltered homeless persons and 1) assess their individual needs and 2) provide unsheltered homeless direct access to housing in the future through Coordinated Entry.

### **Addressing the emergency shelter 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 placed 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 the homeless and those at-risk of homelessness in obtaining appropriate affordable housing.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or 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 joined 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.

## **AP-75 Barriers to affordable housing - 91.420, 91.220(j)**

### **Introduction**

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% 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 push lower the options of housing affordable to them.

Fair housing has 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.

Lake County's Analysis of Impediments to Fair Housing Choice, published in September 2014, outlined 20 impediments, three of which 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. These impediments are:

- **Impediment 14.** The cost of both purchasing and renting housing in the county is relatively unaffordable for racial and ethnic minorities.
- **Impediment 16.** Housing designated for moderate- and low-income families is concentrated in certain communities, not spread throughout the county.
- **Impediment 20.** Throughout the county, there is a strong housing-jobs-transit mismatch.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

In Exhibit IX-1 of the Lake County Analysis of Impediments to Fair Housing Choice, the planned Phase 1 activities include updating the County fair housing website, developing benchmarks for fair housing

outreach and training and hosting regional housing discussions.

### **Discussion**

The Analysis of Impediments to Fair Housing Choice has been a crucial guiding document to addressing the housing needs of Lake County's citizenry.

It can be found here: <http://www.lakecountyil.gov/1922/Fair-Housing>

The document is frequently referenced in policy level documentation due to the thorough manner in which it addresses the needs of Lake County's residents.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

Lake County has entered the third year of its five year plan. In addition to the multi-year efforts outlined in that plan, there have been new and exciting additions to the County's efforts including multi-discipline collaboratives and the addition of additional funding sources.

### **Actions planned to address obstacles to meeting underserved needs**

Activities contained in this Action Plan are planned in alignment with the 2015-19 Consolidated Plan and many of them address underserved needs. In addition to these plans, the County has provided technical assistance to agencies looking to expand their operations both in the numbers of individuals served and the types of services being offered. In the upcoming years, it is expected that these conversations will result in expanded services to Lake County residents now underserved by Lake County's current network of support. Complimenting efforts by a collaborative focusing on the treatment courts in the County are also underway. As the project progresses, more and more participating agencies are learning to work better together for the benefit of their shared beneficiaries. Lastly, the advent of video gambling in the County has resulted in a new revenue source intended for the benefit of social service agencies, particularly those addressing problem gambling. Over the next several months, it is expected that the County will implement a plan for the distribution of these funds that will benefit Lake County's social service agencies and allow for a greater provision of services.

### **Actions planned to foster and maintain affordable housing**

The Consolidated Plan highlights and emphasizes the importance of affordable housing. As such a number of projects have been initiated that will result in a greater stock of available affordable housing as time goes on. Greater amounts of resources have also been dedicated to rapid re-housing and the County has hired an employee, working with the health Department, as part of the aforementioned treatment court grant, to assist those in need with obtaining housing.