

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

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 program years 2020 -2024.

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 2018-2020 joint agreement between Lake County and the City of North Chicago provides that North Chicago entitlement-funded activities under the 2020 – 2024 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 serves as the coordinating unit and Lead Agency for the administration of the Lake County Consortium. Lake County Community Development administers the HOME Program.

Lake County Community Development also administers the Emergency Solutions Grant (ESG) Program and serves as the collaborative applicant for Lake County's Continuum of Care. The Cities of North Chicago and Waukegan collaborate with Lake County on countywide homeless planning and grant administration activities.

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

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In 2019, Lake County completed an update of its comprehensive Analysis of Impediment of Fair Housing Choice initially authored in 2014 ---prior to the 2015-19 Consolidated Plan. The 2019 Update confirmed that it is once again of key importance that Lake County aligns investment of HUD funding over the new five-year (2020-24) cycle in ways that overcome impediments to fair housing choice. In each five-year plan, HUD provides the opportunity to address priority needs as defined by the community. In 2015-19, Lake County adopted HUD's three performance objectives – create suitable living environments, affordable housing and economic opportunity – as priority needs. The recommendation of this **2019 AI Update** is to refine these **priority needs** for the 2020-24 Consolidated Plan include priorities outlined here such as:

- INCLUSIVE GROWTH
- BORDERLESS TRANSIT (to increase access to jobs by low/Mod Residents & People w/Disabilities)[1]

Additionally, the 2015-19 Consolidated Plan successfully targeted investment in affordable housing, economic development for low/moderate income workers and assistance for people with disabilities. According to the 2019 Update to the Analysis of Impediments to Fair Housing Choice, these goals should be pursued with even greater focus:

- Assist Persons with Special Needs (e.g. **persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/ or drug addictions, victims of domestic violence and public housing residents**---as defined by HUD)
- Maximize Affordable Housing
- Prioritize Pathways for Economic Mobility

In addition, Lake County has partnered with its Continuum of Care in its goal to Improve the Homeless Crisis Response System according to CSH's recommendations based on its 2019 Gaps Analysis. To the

above priority needs based on the Analysis of Impediments to Fair Housing Choice, Lake County adds HOUSING ACCESSIBILITY and the need to END HOMELESSNESS.

3. Evaluation of past performance

As Lake County and its partners completed the fourth year of the 2015-19 Consolidated Plan (ConPlan), progress was steady on all ten goals. Several of the projects funded in PY2018 were not completed prior to the end of the program year, however these projects are projected to be completed within program year 2019 and the County is confident that appropriate progress is being made toward the published 2015-19 ConPlan goals and objectives.

Despite County successes, the ongoing need for affordable housing continues to outpace affordable housing creation. Housing accomplishments in PY2018 included the rehabilitation of 17 owner-occupied and rental units. The provision of first-time homebuyer assistance was provided to 37 households throughout Lake County.

With its non-profit partners, in PY2018, Lake County transitioned 25 households from homelessness to permanent housing via rapid rehousing and served 1,008 people via Homeless Person Overnight Shelters. These accomplishments were funded with a combination of CDBG Public Services, ESG and Lake County Affordable Housing Program (AHP) funds.

CDBG funds supported multiple public improvements efforts that were completed in PY2018. Completed public improvement projects in PY2018 include; sidewalk reconstruction in the City of North Chicago and the City of Zion, drainage improvements in Park City and the Village of Beach Park. These infrastructure projects were typical of the 2015-19 accomplishments as the County completed its transfer of funding from infrastructure to housing-related projects.

4. Summary of citizen participation process and consultation process

The PR-10 and PR-15 sections of this Plan detail the citizen participation and consultation processes.

5. Summary of public comments










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

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

All comments received to date were accepted.

7. Summary

The enclosed graphic illustrates proposed Goals and funding strategies that address the four Priority Needs identified in this Plan.

Proposed 2020-24 Lake County Priority Needs, Goals & HUD Funding Strategies	End Homelessness	Inclusive Growth	Housing Accessibility	Borderless Transit
1 Improve homeless crisis response system a Proven Homeless Assistance Models (e.g. Prevention, RRH) b Improved Points of Entry (Gap Analysis Recommendations) c Housing Interventions (Gap Analysis Recommendations) d New Services (Gap Analysis Recommendations)				
2 Assist Persons with Special Needs e Facility Enhancements f New Equipment				
3 Maximize Affordable Housing g Fair Housing Legal Assistance h Vacant & Abandoned Properties Redeveloped for Housing i Local Government Affordable Housing Initiatives j Public Housing Improvements k Affordable Housing Development l Proven Affordable Housing Models				
4 Prioritize Pathways for Upward Economic Mobility m DOT-Recommended Transit Pilots n Equity & Inclusion Programs o Small Business Development p Adaptive Reuse of Commercial Sites				

NOTE: Icons (house/piggybank/sled/etc.) symbolize the ConPlan's intention to fund activities that in some cases concurrently address both a goal and a priority need. Not represented here are activities funded under one goal that also address a different goal. For example "DOT-Recommended Transit Pilots" funded under Goal #4 (Economic Mobility) may also assist Persons with Special Needs (Goal #2).

2020-24 Goals with Funding Strategies to Address Priority Needs

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Lake County government was aided by Corporation for Supportive Housing (CSH) in preparing the homeless needs assessment portions of the Consolidated Plan. CSH's work was performed in cooperation with the Lake County Coalition for the Homeless---the Lake County Continuum of Care (CoC). Lake County submitted an application for Local Technical Assistance to the Chicago Metropolitan Agency for Planning (CMAP) asking for assistance developing its consolidated plan, considering the plan's alignment with CMAP's ON TO 2050, and help with community outreach. CMAP agreed to both educate the Housing & Community Development Commission on the content of the regional ON TO 2050 Plan and review for key stakeholders on the Consolidated Plan's alignment with ON TO 2050.

Consolidated Plan Public Contact Information

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

1. Introduction

The Lake County Housing & Community Development Commission (HCDC) meets monthly to discuss community needs and priorities for funding from the U.S. Department of Housing & Urban Development (HUD). Public hearings are held at nearly every meeting for public and agency feedback on HCDC discussions, funding recommendations and action plans.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Lake County Community Development is committed to enhancing coordination with all agencies that serve Lake County's residents in need, including those in need of public or assisted housing or other supportive services. The County coordinates with community partners by collaborating on projects, participating in coalitions and other groups, and acting as a funder.

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

In addition to the extensive collaboration between Lake County Community Development and the Lake County Coalition for the Homeless (see below), Lake County Community Development participates in various groups to ensure that the county plays a role in the efforts of community partners to improve services for Lake County's residents. Lake County Community Development staff participate in meetings of the regular governmental and non-governmental health and service agency groups, such as the Lake County Alliance for Human Services, Lake County Coordinated Transportation Services Committee, Live Well Lake County and the Mental Health Coalition among other committees. Staff also participate in events such as the full-day visioning workshop for a Lake County Crisis Care Model. Lastly, as a funder of many service agencies, Lake County maintains relationships and communication with agencies throughout the year including in-person monitoring of every funded service program annually.

Coordination with Housing Authorities

The Public Housing Agencies (PHAs) are required to submit Certificates of Consistency with the Consolidated Plan to Lake County for review prior to submitting PHA Annual Plans or 5-year plans. Likewise, Lake County consults with each PHA during the consultation and writing of the 5-Year Consolidated Plan. In addition to these regular communications, special projects often require collaboration between the PHAs and the County. Public Housing Agencies are eligible to apply for CDBG and HOME funding during the annual application round conducted by Lake County Community Development. In an effort to bring additional affordable housing units to the area, Lake County has also partnered with the Lake County Coalition for the Homeless to assist both Lake County Housing Authority

and Waukegan Housing Authority apply for additional Housing Choice Vouchers from the U.S. Department of Housing and Urban Development.

Coordination with Other Assisted Housing Providers

As a funder who may provide HOME, CDBG, or ESG to assisted housing providers, Lake County maintains regular communications with many of Lake County's service agencies that provide assisted housing. Additionally, County staff participate in meetings of government and service agency groups that deal with housing issues, such as the Metropolitan Mayor's Caucus, the Illinois Governor's Conference on Affordable Housing, and the Corporation for Supportive Housing Summit.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Community Development staffs the Continuum of care so substantial overlap of efforts and coordination do take place. Particular meetings at which content of this Plan were discussed are included in Table 2 below.

Lake County Community Development has an extremely collaborative relationship with the Lake County Coalition for the Homeless (the Coalition), the Continuum of Care (CoC) that serves Lake County. Lake County employs the Coalition's CoC Coordinator and HMIS Administrator, who work closely with Lake County Community Development staff and are consulted on all matters related to homelessness. Lake County Community Development also serves as the Coalition's Collaborative Applicant, which is the body that submits funding applications on behalf of the CoC. This relationship supports the work of local agencies and ensures that the planning and funding efforts of the Coalition and the County are strategic and collaborative.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Continuum of Care and Lake County Community Development most recently jointly updated ESG Policies and Procedures locally in the first quarter of 2019. The agreed-upon change was to lengthen the timing for permitted rental assistance in ESG-funded Rapid Rehousing programs. The change was from six months rent to thirteen months rent plus related costs of tenancy.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lake County Coordinated Transportation Services Committee
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with Division of Transportation staff about its draft Paratransit Market Study for the Lake County Region. Areas of improved coordination include partnering together to request support from the Rapid Transit Authority (RTA) to link transportation pulse points and availability to housing.
2	Agency/Group/Organization	City of Zion
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with City of Zion staff to discuss the economic development and non-housing community development needs of the City. It is anticipated that the City will continue to engage Lake County Community develop to assist in the implementation the economic development strategies outlined in their 2016 Comprehensive Plan; pursue lakefront development, participate in Great Lakes Circle Tour. revitalize downtown and promote development of the Route 173 Corridor.
3	Agency/Group/Organization	WAUKEGAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with Waukegan Housing Authority staff to discuss the potential to collaborate on projects where the goals of the WHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is an increase in rental assistance resources available to low-income Lake County residents with disabilities, improved access to services, and improved coordination between the Waukegan Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development.
4	Agency/Group/Organization	North Chicago Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with North Chicago Housing Authority staff to discuss the potential to collaborate on projects where the goals of the NCHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is improved coordination between the North Chicago Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development, which will improve the outcomes of existing programs.
5	Agency/Group/Organization	Lake County Workforce Development
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	An in-person consultation was held between the Workforce Development Director, key staff of the organization and Lake County Community Development. Ideas for future collaborations were discussed that will be considered in the future including creating transportation subsidies for homeless individuals seeking employment resources and continued transit assistance to those households until they are self-sufficient in this regard. Additionally, a grant seeking partnership between the Homeless Coalition and Workforce Development was discussed wherein homelessness and workforce issues could be addressed in partnership.
6	Agency/Group/Organization	LAKE COUNTY HEALTH DEPARTMENT
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Lake County Health Department (LCHD) was consulted on the existing programs for lead poisoning in Lake County. The LCHD provided data on the number of cases investigated and the trends they interpret from the data. Potential outcomes included an improved coordinated effort to target the areas where cases are most common.
7	Agency/Group/Organization	Lessons in Care
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ED of Lessons in Care visited for a one hour in-person meeting to discuss the needs of the growing senior citizen population in Lake County. Needs such as resources for caregivers, housing and a central 'clearinghouse' for senior issues were a focus of the conversation.
8	Agency/Group/Organization	WARREN TOWNSHIP
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Economic Development Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Warren Township Supervisor, Suzanne Simpson, was consulted via small group meeting between a local affordable housing developer and Jodi Gingiss --- Community Development Administrator--- on March 5, 2019. Supervisor Simpson confirmed the need for affordable housing in the Gurnee/Warren Township area far surpasses supply. Warren Township receives calls asking for rental assistance "all the time". For families in existing rental housing stock, there is a need for financial counseling; the Township is often approached for emergency financial assistance to pay rent after families incurred a discretionary expense such as a vacation and/or holiday presents. The Township uses emergency/general assistance dollars to pay critical bills on behalf of employed residents. In terms of housing needs, Supervisor Simpson noted the Gurnee area still needs more senior housing after seven new assisted living centers have been recently built. She gave local examples of assisted living centers with long waiting lists. She also noted several cases of seniors trying to stay with family members who found that situation unsustainable. The large numbers of seniors in the area has caused Warren Township to build a bond-financed \$6 million addition to its Senior Center. Among younger families, Supervisor Simpson has observed township clients who had to quit their jobs due to lack of childcare after a caregiver was deported.</p>
9	Agency/Group/Organization	The Alliance for Human Services in Lake County
	Agency/Group/Organization Type	<p>Services - Housing</p> <p>Services-Children</p> <p>Services-Elderly Persons</p> <p>Services-Persons with Disabilities</p> <p>Regional organization</p> <p>Civic Leaders</p>
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment</p> <p>Non-Homeless Special Needs</p> <p>Anti-poverty Strategy</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	At a convening of non-profit Executive Directors by the Lake County Alliance for Human Services, Lake County Community Development held an informal focus group on the service needs to be addressed in the County's 2020-24 Consolidated Plan. There was substantial interest in coordination of services by United Way 211 and the ServicePoint Referral Network. Lack of transportation was mentioned as a barrier to both services and jobs.
10	Agency/Group/Organization	Lake County Municipal League
	Agency/Group/Organization Type	Housing Other government - County Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County Community Development consulted with the Lake County Municipal League (LCML) via telephone on 4/24/19. The topics discussed included the potential role for the Lake County Land Bank Authority (LCLBA) in the 2020-2024 Consolidated Plan. The LCML stated that affordable housing is a natural byproduct of Land Banking activities. The LCML also stated that the LCLBA can serve as a redevelopment tool for many of Lake County's vacant and/or distressed properties.
11	Agency/Group/Organization	ANTIOCH TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person meeting with Townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like to improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
12	Agency/Group/Organization	Libertyville Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person meeting with Townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like to improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
13	Agency/Group/Organization	Wauconda Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person meeting with Townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like to improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
14	Agency/Group/Organization	LAKE VILLA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person meeting with Townships. Input on future needs provided including Senior services, behavioral health and transportation. Future collaboration on shared goals could result. Townships would like to improved coordination of transportation services as well as improved coordination of social services provided by the townships and elsewhere.
15	Agency/Group/Organization	Lake County Coalition for the Homeless
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	At an in-person meeting of the Youth Homelessness Work Group of the Lake County Coalition for the Homeless, attendees were asked for opinions regarding the Consolidated Plan and encouraged to distribute and respond to a survey that would be incorporated into the plan. Attendees were also encouraged to attend future meetings where they could express input, such as the Housing and Community Development Commission meetings. This consultation is expected to result in increased input through the survey and improved coordination of services by youth service agencies and the county. At an in-person meeting of the Strategic Planning and System Performance Committee of the Lake County Coalition for the Homeless, member agency staff were asked for input on the homeless needs Gaps Analysis. The outcome of this consultation will be incorporated into the Gaps Analysis and Consolidated Plan for the purposes of improving coordination of homeless services.
16	Agency/Group/Organization	Illinois Department of Children and Family Services
	Agency/Group/Organization Type	Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with a staff member from the Illinois Department of Children and Family Services. This consultation is part of ongoing communication and collaboration improvement with the IDCFS. IDCFS staff indicated that the number of investigations and the number of youth in care has increased, as have the number of families who are homeless and kids who are aging out of care. The staff member also indicated a need for Lake County residents to be more aware of the role IDCFS has in the community.
17	Agency/Group/Organization	Lake County Division of Transportation
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Lake County Division of Transportation met on multiple occasions with Community Development to discuss the County's needs as they relate to transportation and future planning. Plans to have consulting group work hand-in-hand with County decision makers to use CDBG-PS funding to improve transit in Lake County for low/mod income households was discussed. Work in this regard would be done in concert with recent a recent transit study completed for the County.
18	Agency/Group/Organization	Senior Services Coalition of Lake County
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development attended a regular meeting of the SSCLC to gather input on the consolidated plan and their perspective on priorities for the County. Housing options were a main point of focus for the SSCLC. There are gaps in senior service housing options, in particular for those suffering from serious mental illness and others who could benefit from "supportive living" intermediate skill residences, that could be ameliorated by an infusion of County resources. Services to help seniors with paying bills and other supports to allow seniors to age in place were identified as potential spending targets.
19	Agency/Group/Organization	NORTH CHICAGO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff attended the needs assessment public hearing in April 2019. In addition, multiple one-on-one meeting were held to discuss the City's priority needs and how they could be addressed. The City expressed the needs for funding capital projects including bolstering their aging infrastructure.
20	Agency/Group/Organization	Village of Fox Lake
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Village staff attended the needs assessment public meeting in February 2019. In addition, one-on-one discussions were held to discuss the Village's priority needs and how they could be addressed. The Village expressed the desire to invest in their downtown business district and was interested in technical assistance for local small business owners.
21	Agency/Group/Organization	Village of Round Lake Beach
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Village staff attended the needs assessment public meeting in February 2019. In addition, discussions were held to discuss the Village's priority needs and how they could be addressed. The Village expressed their need for continued improvements to their aging infrastructure system and flood prevention measures for home owners.
22	Agency/Group/Organization	Community Youth Network
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with Community Youth Network to discuss their priorities and plans for growth. The CYN staff indicated that the organization is interested in expanding and partnering with other youth organizations to better serve youth who need counseling, after school enrichment, and housing. The consultation is expected to improve coordination for services for Lake County youth.
23	Agency/Group/Organization	Mano a Mano Family Resource Center
	Agency/Group/Organization Type	Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mano a Mano representatives provided their input on what they felt Community Development should prioritize in the future in a face-to-face meeting. The growing foreign born and Spanish speaking population in Lake County could benefit from County spending to improve job readiness according to Mano a Mano representatives. Computer skills training, quality child care and supports for citizenship assistance were also identified as important focusses for funding consideration by the MaM staff.
24	Agency/Group/Organization	Highland Park Community Nursery School & Day Care Center
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Highland Park ED met face-to-face with Community Development representatives to express her organization's concerns for the future and what priorities CD should consider for future planning. The organization has seen an increasing need for subsidized child care for low/mod income households. As there is increasing need the pre-school suggests that increasing resources to offset the costs not covered elsewhere would ease the bourdon on these low/mod income households and allow them to support their family via employment.
25	Agency/Group/Organization	Center for Enriched Living
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Center for Enriched Living met face-to-face with Lake County representatives to express their opinion on what the spending priorities for Community Development should be in the upcoming consolidated plan. Investments in employment services for intellectually disabled Lake County residents was identified as a key potential focus for County investment. The dollars supporting these individuals result in lifelong results for those served because they are able to gain employment skills, not taught elsewhere, that result in jobs that provide satisfaction to both the employee and employer when executed well. Without investment, fewer employable people will find work.
26	Agency/Group/Organization	Great Lakes Adaptive Sports Association
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from GLASA met with Lake County representatives to discuss, face-to-face, the priorities they believe the County should include in their upcoming consolidated plan. GLASA staff proposed further investment in disability services such as those provided by GLASA. If service dollars were not possible, then capital investments in equipment would be helpful to the organization.
27	Agency/Group/Organization	Erie Family Health Center Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Erie's Waukegan facility met face-to-face with Lake County representatives to discuss their organization's future and the needs they see in the Community. Their numbers are growing and they suggested that continued investment in their behavioral health services will support the growth they're seeing. They have become an efficient provider of counseling and psychiatric services for low/mod income households which is not the case County-wide. Investment in their programs could result in better health outcomes for Lake County's low/mod income residents.
28	Agency/Group/Organization	CITY OF WAUKEGAN
	Agency/Group/Organization Type	Housing PHA Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development participated in a conference call with the Mayor of the City of Waukegan, the Director of CDBG Programs and the Executive Director of the Waukegan Housing Authority. The Mayor asked for Lake County HOME and CDBG dollars to be co-invested with Waukegan HOME and CDBG investment over the coming years in the redevelopment of Barwell Manor ---currently a Waukegan public housing authority site. The buildings and the areas need investment, revitalization and better housing choices.
29	Agency/Group/Organization	PRAIRIE STATE LEGAL SERVICE
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Prairie State Legal Services (PSLS) was interviewed by CSH for the stakeholder interview portion of the homeless needs gap analysis. PSLS shared with CSH that it assists with any civil legal problem- DV/family law, housing law but does not handle criminal or traffic lawThe most common case at PSLS is housing-related, especially eviction defense.
30	Agency/Group/Organization	LAKE COUNTY SHERIFF'S ADULT
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Deputy James Yanecek of the Lake County Sheriff's Office was interviewed by the CSH team for the homeless needs gap analysis. Deputy Yanecek reported that Lake County is working on a crisis center and is assessing sites for the crisis center. Deputies are seeing more people who are homeless in mostly north part of the county. Homelessness is present but more hidden in the southern half of Lake County. In Deputy Yanecek's experience, most people experiencing homelessness in Lake County are from the County.
31	Agency/Group/Organization	Fremont Township
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Supervisor O'Kelly and Case Manager Nancy Lech were interviewed by CSH for the homeless needs gap analysis. They reported a lack of availability of housing and services for people in their township who are homeless. Emergency support services are lacking, including lack of case management services. Referrals to the homeless service system are a challenge.
32	Agency/Group/Organization	WAUKEGAN TOWNSHIP
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment Other government - Local Civic Leaders

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Case Manager Johnnie Jenkins of Waukegan Township was interviewed by CSH as a key stakeholder for the homeless needs gap analysis. Waukegan Township manages both Eddie Washington and Staben House shelters. Ms. Jenkins reported that Day Centers for people who are homeless are lacking. Once PADS closes for the day, there is nothing offered until that night when PADS opens again. As a result, people who are homeless congregate at McDonalds or libraries.
33	Agency/Group/Organization	LAKE COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff met with Lake County Housing Authority staff to discuss the potential to collaborate on projects where the goals of the LCHA and the goals of the 5-Year Consolidated Plan overlap. The anticipated outcome of this consultation is an increase in rental assistance resources available to low-income Lake County residents with disabilities, improved access to services, and improved coordination between the Lake County Housing Authority, the Lake County Coalition for the Homeless, and Lake County Community Development.

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

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County Coalition for the Homeless	In support of both the Continuum of Care and this Strategic Plan, Lake County Community Development hired Corporation for Supportive Housing (CSH) to analyze gaps in Lake County's homeless services and crisis response system. The goals and recommendations of the CSH Gap Analysis overlap substantially with the goals of this Strategic Plan.
Paratransit Market Study	Division of Transportation	The study looks at the strengths and weaknesses of the transportation system in Lake County. Transportation issues have a direct impact on employment, housing, social services, recreation and most other activities of daily living for Lake County residents. Our goals for improving Lake County must include transportation considerations as it is the means of access for most activities.
Healthcare Access in Northern Lake County	Healthcare Foundation of Northern Lake County	This study looks at healthcare and access issues that impact residents living in Northern Lake County which is the same region most of the investment in social services is required. The people discussed in this study are the same as those Community Developments plan will seek to affect.
On to 2050	Chicago Metropolitan Agency for Planning	The regional comprehensive plan "On to 2050" identified 3 principles that guided every recommendation made in the plan. The principles included; inclusive growth, resilience and prioritized investment. Inclusive growth is a direct overlap between "On to 2050" and this plan. Both CMAP and Lake County have prioritized efforts providing opportunity for all residents.

Table 3 – Other local / regional / federal planning efforts

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

Units of local government were invited to participate in this plan. McHenry County was consulted on its experience with recent changes to its own homeless crisis response system and facilities.

Narrative

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

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

Public notices for all public hearings related to the Consolidated Plan were published in both English and Spanish language newspapers. In addition, advisory emails were sent to non-profit and municipal organizations advertising public meetings, soliciting input and inviting in-person consultations related to the Consolidated Plan.

The citizen participation process was critical to identify existing strengths and needs, increasing community knowledge and awareness, reinforce and establish partnerships, align available resources and allow for community buy-in and support for the plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>A newspaper ad was published on March 18, 2018 advertising the public hearings for the preparation of the 2020-24 Consolidated Plan.</p> <p>The publication was made in both English and Spanish language newspapers.</p>	None	None	

2	Public Hearing	Non-targeted/broad community	The first Public Hearing on the 2020-24 Consolidated Plan was held on April 17, 2019 in Libertyville, Illinois. In addition to 14 Lake County Housing & Community Development commissioners and staff, the Hearing was attended by David Fries of Catholic Charities; Ben Richards of the Waukegan Park District; Kori Larson of Glenkirk; Amanda Levinson of Arden Shore; Clint Van Winkle of Independence Center; Rob Anthony of Community Partners for Affordable Housing;	Diana Helt, of Great Lakes Adaptive Sports Association (GLASA), explained that her agency provides physical activity, health and wellness programming for people with physical disabilities. She was pleased to note, during the Analysis of Impediments (AI) presentation, that important issues affecting those with disabilities would continue to be included within the diversity discussion. Ms. Helt said that it was imperative that those with disabilities be considered when it came to provision of housing and programmatic access. She noted that GLASA has benefited from Community Development Block Grant awards, which has allowed great strides within the areas youth becoming involved in physical	Comments were accepted.	
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			<p>Tim DeBruler of The DeBruler Company; Diana Helt of Great Lakes Adaptable Sports Association; Anna Viveros of Prairie State Legal Services; Richard Koenig of Housing Opportunity Development Corporation; and Nimrod Warda of the City of North Chicago.</p>	<p>activity, leading to accomplishments with their academic and career objectives. She thanked Lake County for its consideration. Anna Viveros, of Prairie State Legal Services (PSLS), informed the Housing and Community Development Commission of the agency's mission to assist the elderly, the disabled and low-income citizens with legal issues concerning housing need and fair housing. PSLS investigates complaints of housing discrimination, illegal housing practices and habitability problems. The agency is working closely with Community Development staff to gather and analyze data for the 2019 AI. She then spoke about the testing that PSLS carries out to determine if discrimination</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				is being practiced by housing providers.		
3	Public Meeting	Non-targeted/broad community	A public meeting was held on May 15, 2019 which included a presentation of the Chicago Metropolitan Agency for Planning (CMAP) regional Comprehensive Plan "On to 2050". As part of the presentation a survey was conducted that included topics related to the 3 principle ideas of the plan; Inclusive Growth, Resilience and Prioritized Investment. A total of twenty-three (23) persons participated in the survey.	In response to two housing-related questions, the audience responded resoundingly that housing cost burden is Lake County's biggest challenge. The second biggest challenge reported is the lack of access to public transportation and resulting housing-job-transit mismatch in Lake County.	All comments were accepted.	

4	Public Hearing	Non-targeted/broad community	The second Public Hearing on the 2020-24 Consolidated Plan was held on May 15, 2019 in Waukegan, Illinois. In addition to 16 Lake County Housing & Community Development commissioners and staff, the Hearing was attended by Dora Maya and Dil Dybas of Arden Shore; Katie Holley of A Safe Place; Jane Grover of Chicago Metropolitan Agency for Planning; Duke Ortiz of Mano a Mano; Ben Richards of the Waukegan Park District; Robbie Gorman of Mercy Housing Lakefront and Ken Barber of	Mr. Ken Barber of the Adelante Center for Entrepreneurship, spoke about how his mission was to help communities with economic challenges through entrepreneurship, community development and living wage job creation. Mr. Barber stated that he hopes that economic development will continue to be a priority for the upcoming Consolidated Plan.	Comments were accepted.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Adelante Center for Entrepreneurship.			
5	Internet Outreach	Residents of Public and Assisted Housing staff of nonprofit and government agencies, residents and advocates	There were 40 responses to the Survey of Homeless Needs from non-profit organizations, service providers, government agencies, concerned citizens, advocates, for-profit businesses, foundations, and charitable organizations.	Comments were confidential. Survey results were analyzed by a third party, the Corporation for Supportive Housing, and incorporated into the recommendations of the Gaps Analysis report provided to Lake County Community Development.	No comments were not accepted.	
6	Personally approached	Clients of coordinated entry	There were six responses to the Housing Placement Satisfaction Survey.	Clients indicated that programs should have more focus on the individual, more focus on housing, more outreach workers, better communication with case managers, and more time with case managers.	No comments were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Housing Providers	There were 11 responses to the Coordinated Entry Survey.	Survey results were analyzed by a third party, the Corporation for Supportive Housing, and incorporated into the recommendations of the Gaps Analysis report provided to Lake County Community Development.	No comments were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community affordable housing developers	A public meeting of the Lake County Affordable Housing Advisory & Recommendation Committee (ARC) was held on May 31, 2019 with ARC members, staff and several housing providers in attendance.	The ARC discussed the need for the 2020-24 Consolidated Plan to continue the previous plan's focus on affordable housing by combining the previous three housing goals (Rehabilitate/Create/Support Families in Affordable Housing) into one major goal to maximize affordable housing in as many ways possible. The ARC discussed the difficulty of creating new permanent supportive housing in the last five-years, so received training from CSH on the Pay for Success model of expanding permanent supportive housing.	All comments were accepted.	

12	Public Hearing	Non-targeted/broad community	<p>The third Public Hearing on the 2020-24 Consolidated Plan was held on June 12, 2019 in Libertyville, Illinois. In addition to 20 Lake County Housing & Community Development commissioners and staff, the Hearing was attended by Beverly Mull of Scholars Soaring Cultural Center; Scott Goldstein of Teska Associates; Mandi Florip of Lake County Municipal League; Robbie Gorman of Mercy Housing Lakefront; Dulce Ortiz of Mano a Mano; Amanda Levinson and Dora Maya of Arden Shore; Kathleen</p>	<p>Ms. Beverly Mull of Scholars Soaring Cultural Center spoke about the need for youth literacy and educational programming; specifically in the City of Zion. She spoke directly about a project she is undertaking that consist of the construction of a new facility that would be dedicated to serving youth. Ms. Harriet Levy of the Center for Enriched Living (CEL) spoke about the ongoing need for funding dedicated for persons with disabilities. CEL has received CDBG funding in the past and Ms. Levy spoke about how those funds have had a positive impact on the persons attending CEL. Ms. Dulce Ortiz of Mano a Mano spoke about the increased needs for immigrant services in Lake County. Specifically there is a direct need for</p>	All comments were accepted.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			O'Conner of Libertyville Township; Harriet Levy of Center for Enriched Living; Katie Holley of A Safe Place; Rob Anthony of Community Partners for Affordable Housing; Ben Richards of the Waukegan Park District and Stephanie Brown of Lake County Department of Transportation.	immigrants with limited English proficiency and formal education. Mano a Mano is one of the few providers in Lake County to serve this growing population and she spoke about how the immigrant population is at greater risk to live in poverty. She expressed her hope that the population that her organization serves is accounted for in the Consolidated Plan.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Summary of Housing Needs

HUD defines households as “cost-burdened” if they spend more than 30% of their household income on housing costs, which can create strain on household finances and reduce a household’s ability to pay for other basic needs. This is particularly true if a household is low-to-moderate income. Households that spend more than 50% of their household income on housing are “severely cost-burdened.” Housing assistance such as subsidized housing is a resource that helps low-to-moderate income families reduce the costs of housing and reduce the likelihood of becoming cost-burdened.

According to the 2011-2015 American Community Survey, in Lake County, 30.6% of owner-occupants with a mortgage and 19.1% of owner-occupants without a mortgage are cost-burdened. A significantly higher percentage of renters are cost-burdened; 49.5% of renter-occupied households pay more than 30% of their household income in rent. While the American Community Survey does not provide information about households that spend more than 50% of their household income on housing, many of the tables in this Needs Assessment provide information on severe cost burden as well as cost burden.

Of the six housing problems identified in the *Housing Needs Summary Tables* below, the greatest number of both renters (13,013) and owners (19,186) indicated that they were *severely* cost burdened, spending greater than 50% of their income on housing costs. Housing cost burden greater than 30% of income (and none of the above problems) was the second most reported housing problem, affecting 12,280 of renters and 17,628 of owners.

The prevalence of severe cost burden and cost burden signify a need for more affordable housing, especially for subgroups that are more likely to experience cost burden, such as renters.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	644,356	706,413	10%
Households	216,297	243,894	13%
Median Income	\$66,973.00	\$77,469.00	16%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2000 Census (Manually Input)
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	24,566	24,945	36,534	23,302	134,428
Small Family Households	8,740	8,643	14,514	10,210	77,768

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	2,412	3,656	4,950	2,719	14,302
Household contains at least one person 62-74 years of age	4,042	5,046	7,443	4,651	26,903
Household contains at least one person age 75 or older	3,918	4,473	5,385	2,580	7,803
Households with one or more children 6 years old or younger	5,255	5,695	6,558	4,312	16,092

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	429	210	183	60	882	29	44	163	63	299
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	170	188	150	95	603	50	58	99	130	337
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	812	994	585	119	2,510	262	603	479	429	1,773
Housing cost burden greater than 50% of income (and none of the above problems)	8,537	3,407	965	104	13,013	6,748	5,676	5,106	1,656	19,186

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,469	5,391	4,298	1,122	12,280	950	3,621	7,859	5,198	17,628
Zero/negative Income (and none of the above problems)	1,312	0	0	0	1,312	776	0	0	0	776

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	9,957	4,773	1,875	383	16,988	7,084	6,386	5,822	2,277	21,569
Having none of four housing problems	3,880	7,419	10,919	6,160	28,378	1,512	6,422	17,868	14,521	40,323
Household has negative income, but none of the other housing problems	1,312	0	0	0	1,312	776	0	0	0	776

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,672	4,040	2,272	10,984	2,386	2,972	5,612	10,970
Large Related	1,318	1,555	501	3,374	811	1,220	1,730	3,761
Elderly	2,237	1,703	1,156	5,096	3,260	4,477	4,108	11,845
Other	2,885	2,435	1,463	6,783	1,581	1,044	1,793	4,418
Total need by income	11,112	9,733	5,392	26,237	8,038	9,713	13,243	30,994

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,958	1,288	334	5,580	2,090	1,888	2,296	6,274
Large Related	993	547	30	1,570	696	654	368	1,718
Elderly	1,758	915	471	3,144	2,733	2,527	1,767	7,027
Other	2,575	857	193	3,625	1,485	768	666	2,919
Total need by income	9,284	3,607	1,028	13,919	7,004	5,837	5,097	17,938

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	876	1,056	469	102	2,503	282	450	372	325	1,429

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	75	135	248	79	537	35	185	197	229	646
Other, non-family households	50	0	10	25	85	0	20	0	0	20
Total need by income	1,001	1,191	727	206	3,125	317	655	569	554	2,095

Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Low-to-moderate income families who are cost-burdened are in need of housing assistance. According to the 2011-2015 ACS 5-Year Estimates, 22.1% of householders are 1-person households, representing 18.3% of owner-occupied housing units and 33.1% of renter-occupied housing units. In Lake County, 30.6% of owner-occupants with a mortgage and 19.1% of owner-occupants without a mortgage are cost-burdened. A significantly higher percentage of renters are cost-burdened; 49.5% of renter-occupied households pay more than 30% of their household income in rent.

While the ACS data does not indicate what percentage of 1-person households are cost-burdened, it can be assumed that there are a significant number of single-person households that could benefit from housing assistance. As 1-person households comprise 18.3% of Lake County's 179,785 owner-occupied units and 33.1% of Lake County's 62,641 renter-occupied units, which are cost burdened at the rates described above, there are likely thousands of single-family households in need of housing assistance.

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

The U.S. Census Bureau does not provide information on the number of families who are disabled or survivors of domestic violence (dv) that are cost-burdened and therefore in need of housing assistance. To estimate the number of families who may benefit from housing assistance, Lake County has extrapolated from census data on poverty and HMIS data on DV survivors. The Census utilizes nationwide “poverty thresholds” (or “poverty line”) to calculate poverty at a population level. These are not utilized to determine financial eligibility for programs, such as the “poverty guidelines” utilized by other U.S. Departments. Additionally, the poverty definition utilizes money income before taxes and does not include noncash benefits such as public housing assistance or Medicaid.

Lake County utilizes the HOME Income Limits to determine eligibility for housing funded by HOME Investment Partnership Program funding. HOME Limits are determined based on the median income of households in the area. Households with incomes at or below 30% of the Area Median Income (AMI) are considered “Extremely Low Income (ELI),” households with incomes at or below 50% AMI are considered “Very Low Income (VLI),” and households with incomes at or below 80% AMI are considered “Low Income.” All HOME-funded housing units must be reserved for low-income households, or those below 80% AMI. The Public Housing Agencies in Lake County utilize the Section 8 Limits, which defines “Extremely Low Income” as families whose income does not exceed the higher of the Federal poverty level or 30% of the area median income. Therefore, while poverty level can be used to determine numbers of households that could benefit from housing assistance, there are many more households that would be eligible for housing assistance through the HOME program or Section 8 programs than only those at or below the poverty level. The U.S. Census Bureau Poverty Threshold (weighted) for 2015 is \$12,082 for a family of one, \$15,391 for a family of two, \$18,871 for a family of three, and \$24,257 for a family of four.

8.2% of Lake County residents (civilian noninstitutionalized population) have a disability. The data indicates that those living with a disability are far more likely than those living without a disability to have an income less than 100% of the poverty level, at rates of 15.4% and 9.1%, respectively. This equals an approximate 8,664 residents living with a disability with an income below 100% of the poverty level and approximately 57,124 residents living without a disability with an income below 100% of the poverty level. Similarly, those living with a disability are more likely to be unemployed (17%, or 4,326 individuals) than the general population (7.9%, or 42,944 individuals over 16). This indicates that those living with a disability are more likely to be in need of housing assistance.

According to HUD, individuals or families who are fleeing or attempting to flee domestic violence and who lack resources and support networks to obtain other permanent housing” are considered “Category 4” homeless. This includes those fleeing or attempting to flee dating violence, sexual assault, or stalking. For safety purposes, domestic violence shelters do not track their clients in the Homeless Management Information System, so it is difficult to estimate the exact number of domestic violence survivors who utilize housing programs such as emergency shelter, permanent supportive housing, and rapid rehousing. Due to the limited number of shelter beds, a portion of DV survivors are diverted from emergency shelter. Approximately 240 out of the 1375 (17%) people diverted in the Federal FY2018 reported a history of DV. 63 of those were actively fleeing their abuser upon intake.

What are the most common housing problems?

The Comprehensive Housing Affordability Strategy (CHAS), which is a U.S. Department of Housing and Urban Development (HUD) custom tabulation of the U.S. Census Bureau's American Community Survey (ACS) data, identifies four housing problems and four severe housing problems. The four housing problems include: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems include: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

The *Housing Needs Summary Tables 1. Housing Problems* of the NA-10 breaks these into categories of housing problem: substandard housing (lacking complete plumbing or kitchen facilities), severely overcrowded (>1.51 people per room), overcrowded (1.01-1.5 people per room), housing cost burden greater than 50% of income, housing cost burden greater than 30% of income, and zero/negative income. For the purposes of this discussion, any household with a housing cost burden greater than 50% of income will be referred to as severely cost-burdened.

Of the six housing problems identified in the table, the greatest number of both renters (13,013) and owners (19,186) indicated that they were severely cost burdened, spending greater than 50% of their income on housing costs. Housing cost burden greater than 30% of income (and none of the above problems) was the second most reported housing problem, affecting 12,280 of renters and 17,628 of owners.

It is important to note that the *Housing Problems* table only includes number of owners or renters that have the housing problem indicated and **no other housing problems**. The numbers of cost-burdened renters and owners is far greater than that indicated in the table. According to the 2011-2015 CHAS Summary Level Data for Lake County, the total number of owners with cost burden and severe cost burden is 31,440 and 21,730, respectively; much higher than the 17,628 and 19,186 in the *Housing Problems* table. Similarly, the total number of renters with cost burden and severe cost burden is 14,365 and 14,000, respectively; higher than the 12,280 and 13,013 in the *Housing Problems* table. This indicates that a high number of families who are experiencing cost burden or severe cost burden are also experiencing additional housing problems, such as overcrowding or substandard housing.

The prevalence of this issue is echoed in the 2011-2015 ACS 5-Year Estimates data, which indicates that 30.6% of owner-occupants with a mortgage, 19.1% of owner-occupants without a mortgage, and 49.5% of renter-occupied households pay more than 30% of their household income in rent.

While housing cost burden or severe housing cost burden are more common than other housing problems, this does not mean that this is the only issue present. The *Housing Problems* table shows that 882 renters and 299 owners reported substandard housing, 603 renters and 337 owners reported severe overcrowding, 2,510 renters and 1,773 owners reported overcrowding, and 1,312 renters and 776 owners reported a zero or negative income. Again, these numbers include only households that had

the indicated issue and no other housing problems. On the 2011-2015 CHAS Summary Level Data, a total of 85,725 households report at least one of four housing problems; this number exceeds the 70,599 households on the *Housing Problems* table that report one issue but no other issues.

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

According to the *Cost Burden > 30%* table and *Cost Burden > 50%* tables in this section, whether households rent or own may have an influence on the type of families more likely to be cost burdened or severely cost-burdened.

In terms of cost-burden, of renters, there are generally more families with lower incomes that are cost-burdened than families with higher incomes, regardless of whether that family is a small related, elderly, or other. Large related households are the exception with more cost-burdened households in the 30-50% AMI range than in the 0-30% AMI range. This pattern does not hold true for owners, which generally have more cost-burdened households at higher incomes than at lower incomes. Small related and large related households both have the highest number of cost burdened households in the 50-80% range and less in lower income levels. Elderly families have the highest number in the 30-50% range, and other households have the highest number in the 50-80% income level, though unlike with small and large related families, they do not decrease in number as income decreases.

In terms of severe cost-burden, of renters, there are more families with lower incomes that are severely cost-burdened than families with higher incomes, regardless of whether that family is a small related, large related, elderly, or other. This pattern holds true for most family types that are owners as well; as with renters, there are more large related, elderly, and other owner families who are severely cost burdened at lower incomes than at higher incomes. In terms of small related families, however, there are more small related owner families with incomes at 50-80% AMI that are severely cost-burdened than families with incomes at 30-50% AMI or 0-30% AMI.

It is important to note that the tables include total *numbers* of families and not *percentages*; while there may be more of one type of family (e.g. small related) or income level of family (e.g. 50-80% AMI) that is severely cost-burdened, this does not necessarily mean that that type or income level of family is overall more likely to severely cost burdened than another. For instance, there are more severely cost-burdened owners in small related families with incomes 50-80% AMI than severely cost-burdened owners in small related families with incomes at 0-30% AMI. This does not mean 50-80% income families are more likely to be affected by severe cost burden than families with less income (0-30% AMI); rather, this may indicate that there are overall less families with less income (0-30% AMI) that are homeowners.

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

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Those who are served in Homelessness Prevention and Diversion programs are considered to be at imminent risk of residing in shelters or becoming unsheltered. In Federal FY 2018 (10/1/2017-9/30/2018), 738 people were served in Homelessness Prevention and Diversion programs, including 180 households with children and 115 households without children. The households included 284 adult females and 82 adult males. Approximately 13% of households included persons with disabilities and 15% had a history of domestic violence. 64% of households served identified as African American and 21% identified as Hispanic/Latino.

Rapid rehousing is targeted so that the intervention will be most effective. 70% of RRH households successfully exit to permanent housing. For those clients who are nearing the termination of assistance and not likely to successfully exit, their needs are met with ongoing case management for up to 16 months.

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

For the purposes of this section, Lake County is defining the “at-risk” group as all families and individuals that participated in Homelessness Prevention or Diversion Programs in Federal Fiscal Year 2018. The at-risk population was determined by reviewing Homeless Management Information System (HMIS) data on Homelessness Prevention and Diversion Programs operating in Lake County. With the exception of Domestic Violence agencies, all Lake County Continuum of Care agencies participate in HMIS, which is a software application that stores client information of all the persons served by homelessness programs in the area. Client-level information is entered into the database to ensure that the numbers represent discrete users. Therefore, the number above represents the 738 different individuals served by an HP program or a Diversion program in Federal FY 2018.

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

There are no particular housing characteristics which have been linked with instability and an increased risk of homelessness; however, the data shows that some groups are overrepresented in the population of Lake County residents who are homeless or at imminent risk of homelessness.

For more information on the population of homeless Lake County residents, please see the “NA-40 Homeless Needs Assessment” section below.

For the purposes of this section, Lake County is considering all families served by Homelessness Prevention and Diversion programs as “at-risk” of homelessness. The data shows that several groups are

overrepresented, including women, people with disabilities, and African Americans. Census data indicates that these subgroups of Lake County residents are also more likely to experience poverty.

The 738 people served in FY2018 included 284 adult females and 82 adult males, a female-to-male ratio of 3.46. According to the 2010 Census, the female-to-male ratio of Lake County residents is 352,343:351,119, or 1.00. This indicates that females are more likely than males to be at imminent risk of homelessness. According to the 2011-2015 American Community Survey, households headed by single females are more likely to be in poverty: 29.3% of families with a single female head of household have household income less than 100% of the poverty level, compared to 8.7% of families in general. Similarly, 13.8% of families with single female householders have incomes less than 50% of the poverty level, compared to 3.3% of families in general.

13% of those served in HP or Diversion programs have a disability. According to the 2011-2015 American Community Survey, those with a disability are more likely to be in poverty than those without a disability. 15.4% of those with a disability have a household income less than 100% of the poverty level, compared to 9.1% of those without a disability. 7.3% of Lake County residents with a disability have a household income less than 50% of the poverty level, compared to 3.8% of those without a disability.

Blacks and African Americans are also overrepresented in the group of Lake County residents at-risk of homelessness. 64% of people served by Homelessness Prevention and Diversion Programs identified as African American, while the population of Lake County is approximately 7.9% black or African American (2011-2015 ACS). Additionally, 2011-2015 American Community Survey data indicates Black and African American residents are more likely to be in poverty. 9.6% of the Lake County population for whom poverty status is determined have household incomes less than 100% of the poverty level, while 26.9% of those who identify as Black or African American alone have household incomes less than 100% of the poverty level.

Discussion

The prevalence of severe cost burden and cost burden signify a need for more affordable housing. 2011-2015 American Community Survey data indicates that some subgroups are more likely to experience cost burden, such as renters. In Lake County, 30.6% of owner-occupants with a mortgage and 19.1% of owner-occupants without a mortgage are cost-burdened. A significantly higher percentage of renters are cost-burdened; 49.5% of renter-occupied households pay more than 30% of their household income in rent.

Lake County's HMIS data also indicates that some subgroups are more likely to be at-risk of homelessness, such as people with a disability, families with a history of domestic violence, households with single female heads of household, and Blacks and African Americans. 2011-2015 American Community Survey data indicates that these subgroups are more likely than the general population to experience poverty in Lake County.

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 discusses the four housing problems, which are: lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, and cost burden greater than 30%.

According to 24 CFR 91.205, “disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.” The categories of need include 0-30% AMI, 30-50% AMI, 50-80% AMI, and 80-100% AMI. Therefore, any racial or ethnic group within an income category which is experiencing housing problems at a rate which is more than 10 percentage points higher than the rate experienced by everyone in that income category will have disproportionately greater need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,451	2,961	2,088
White	10,198	1,499	1,371
Black / African American	3,624	704	268
Asian	722	149	175
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0
Hispanic	4,611	594	255

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,172	4,786	0
White	10,740	2,898	0
Black / African American	2,127	357	0
Asian	677	118	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	0	0
Hispanic	6,420	1,306	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,866	16,637	0
White	13,088	9,837	0
Black / African American	1,236	1,259	0
Asian	927	463	0
American Indian, Alaska Native	65	39	0
Pacific Islander	0	0	0
Hispanic	4,375	4,758	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,973	14,376	0
White	6,618	9,730	0
Black / African American	444	1,130	0
Asian	552	524	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	1,363	2,711	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

The jurisdiction as a whole experiences one or more housing problems at a rate of 79.4%, 80.8%, 54.4%, and 38.4% for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively. According to the tables, which are populated by 2011-2015 CHAS data, some racial or ethnic groups experience disproportionately greater need.

For the 0-30% AMI category, American Indians/Alaskan Natives have a disproportionately greater need. The jurisdiction as a whole within the 0-30% AMI category experiences one or more housing problems at a rate of 79.4%. American Indians/Alaskan Natives within the 0-30% AMI category experience one or more housing problems at a rate of 100%, which is 20.6 percentage points higher than the jurisdiction as a whole. Note that the sample size is small, as only 24 households who identify as American Indian or Alaskan Native are represented in this data.

For the 30-50% AMI category, no racial or ethnic group experiences a disproportionately greater need when it comes to housing problems. All racial and ethnic groups experience housing problems at a percentage lower than or within 10 percentage points higher than the jurisdiction as a whole.

For the 50-80% AMI category, Asians have a disproportionately greater need. The jurisdiction as a whole within the 50-80% AMI category experiences one or more housing problems at a rate of 54.4%. Asians within the 50-80% AMI category experience one or more housing problems at a rate of 66.7%, a 12.3 percentage point difference.

For the 80-100% AMI category, Asians have a disproportionately greater need. The jurisdiction as a whole within the 80-100% AMI category experiences one or more housing problems at a rate of 38.4%. Asians within the 80-100% AMI category experience one or more housing problems at a rate of 51.3%, a 12.9 percentage point difference.

It is important to note that comparing racial or ethnic groups within an income category does not take into account if any racial or ethnic group is overrepresented in that income category. In terms of statistics, a group is overrepresented if they form a disproportionately large percentage of a given data set. For instance, according to the 2011-2015 American Community Survey, 7.9% of Lake County's total population identifies as black or African American; however, 18.8% of the households in the 0-30% AMI category which experience one or more housing problem identifies as black or African American. Therefore, while black and African American households do not have "disproportionately greater need" by HUD's standard, they are overrepresented in the Lake County population of households 0-30% AMI with one or more housing problems.

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

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

Introduction

This section discusses the four severe housing problems, which are: lacks complete kitchen facilities, lacks complete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

According to 24 CFR 91.205, “disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.” The categories of need include 0-30% AMI, 30-50% AMI, 50-80% AMI, and 80-100% AMI. Therefore, any racial or ethnic group within an income category which is experiencing housing problems at a rate which is more than 10 percentage points higher than the rate experienced by everyone in that income category will have disproportionately greater need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,041	5,392	2,088
White	9,072	2,654	1,371
Black / African American	3,074	1,249	268
Asian	701	169	175
American Indian, Alaska Native	14	10	0
Pacific Islander	0	0	0
Hispanic	3,973	1,227	255

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,159	13,841	0
White	6,657	7,004	0
Black / African American	865	1,633	0
Asian	470	329	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	0	0
Hispanic	3,088	4,649	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,697	28,787	0
White	5,294	17,615	0
Black / African American	347	2,152	0
Asian	325	1,076	0
American Indian, Alaska Native	45	59	0
Pacific Islander	0	0	0
Hispanic	1,626	7,519	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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%

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	2,660	20,681	0
White	1,616	14,714	0
Black / African American	104	1,470	0
Asian	248	841	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	659	3,401	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

The jurisdiction as a whole experiences one or more severe housing problems at a rate of 69.5%, 44.6%, 21.1%, 11.4%, for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively. As household income increases, the rates of severe housing problems decrease.

According to the tables, which are populated by 2011-2015 CHAS data:

Within the 0-30% AMI category, there is no racial or ethnic group that experiences a disproportionately greater need when it comes to severe housing problems. All racial and ethnic groups experience severe housing problems at a percentage lower than or within 10 percentage points higher than the jurisdiction as a whole.

Within the 30-50% AMI category, Asians have a disproportionately greater need. The jurisdiction as a whole within the 30-50% AMI category experiences one or more severe housing problems at a rate of 44.6%. Asians within the 30-50% AMI category experience one or more severe housing problems at a rate of 58.8%, a difference of 14.2.

Within the 50-80% AMI category, American Indians/Alaskan Natives have a disproportionately greater need. The jurisdiction as a whole within the 50-80% AMI category experiences one or more severe housing problems at a rate of 21.1%. American Indians and Alaskan Natives within the 50-80% AMI

category experience one or more severe housing problems at a rate of 43.3%. This is 22.2 percentage points higher than the jurisdiction as a whole.

For the 80-100% AMI category, Asians have a disproportionately greater need. The jurisdiction as a whole within the 80-100% AMI category experiences one or more severe housing problems at a rate of 11.4%. Asians within the 80-100% AMI category experience one or more severe housing problems at a rate of 22.8%

As mentioned above, it is important to note that comparing racial or ethnic groups within an income category does not take into account if any racial or ethnic group is overrepresented in that income category.

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

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

Introduction

This section compares the cost burden of housing across racial and ethnic groups. The cost of housing is assessed by what portion of the household income is used for housing costs. Those who spend less than 30% of their income on housing costs are not considered cost-burdened. Those who spent 30-50% of their household income on housing costs are considered cost-burdened. Those who spend more than 50% of their household income on housing costs are considered severely cost-burdened.

According to 24 CFR 91.205(b)(2), “disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.” Therefore, if any racial or ethnic group experiences cost burden or severe cost burden at a rate more than 10 percentage points higher than the jurisdiction as a whole, that racial or ethnic group has a disproportionately greater need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	159,447	46,104	36,112	2,147
White	120,532	30,580	23,541	1,399
Black / African American	8,362	3,627	4,238	283
Asian	10,027	2,271	1,747	190
American Indian, Alaska Native	190	45	18	0
Pacific Islander	44	0	0	0
Hispanic	18,865	9,180	6,169	255

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

The jurisdiction as a whole experiences housing cost burden (30-50%) at a rate of 19.1%. No racial or ethnic group experiences housing cost burden at a rate greater than 29.1%, so no racial or ethnic group has disproportionately greater need.

The jurisdiction as a whole experiences severe housing cost burden (>50%) at a rate of 14.9%. The Black and African American racial group experiences severe housing cost burden at a rate of 26.1%, 11.2 percentage points higher than the jurisdiction as a whole. Therefore, the Black and African American racial group has a disproportionately greater need when it comes to severe housing cost burden.

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

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

The jurisdiction as a whole experiences one or more housing problems at a rate of 79.4%, 80.8%, 54.4%, and 38.4% for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively, and one or more severe housing problems at a rate of 69.5%, 44.6%, 21.1%, 11.4%, for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively.

According to HUD's definition of disproportionately greater need, the tables (populated by 2011-2015 CHAS data) indicate that:

- Within the 0-30% income category, **American Indians and Alaskan Natives** have disproportionately greater need (+20.6 percentage points) in terms of **housing problems** and **no racial or ethnic group** has disproportionately greater need in terms of **severe housing problems**.
- Within the 30-50% income category, **no racial or ethnic group** has disproportionately greater need in terms of **housing problems** and **Asians** have disproportionately greater need (+14.2 percentage points) in terms of **severe housing problems**.
- Within the 50-80% income category, **Asians** have disproportionately greater need (+12.3 percentage points) in terms of **housing problems** and **American Indians and Alaskan Natives** have disproportionately greater need (+22.2 percentage points) in terms of **severe housing problems**.
- Within the 80-100% income category, **Asians** have disproportionately greater need in terms of both **housing problems** (+12.9 percentage points) and **severe housing problems** (+11.4 percentage points).

As noted above, it is important to note that comparing racial or ethnic groups within an income category does not take into account if any racial or ethnic group is overrepresented in that income category.

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

Please refer to Lake County's Analysis of Impediments to Fair Housing Choice (AI) report, which expands on the housing and other needs of Lake County's residents.

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

According to the 2012 ACS 5-year estimates, there are several neighborhoods with higher concentrations of both Asians and American Indians/Alaskan Natives. Please refer to Lake County's Analysis of Impediments to Fair Housing Choice (AI) report to review maps that illustrate the neighborhoods with higher concentrations of racial and ethnic groups.

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

Introduction

Public housing agencies are important partners in the preservation and development of quality affordable housing and Lake County welcomes and encourages collaboration between public housing agencies and other organizations that help Lake County residents in need.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	596	2,510	190	2,174	18	128	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	12,703	13,234	15,119	13,263	15,744	9,587	
Average length of stay	0	0	5	6	3	6	1	2	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	2	2	1	2	1	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	257	537	153	380	2	2
# of Disabled Families	0	0	133	659	7	636	3	13
# of Families requesting accessibility features	0	0	596	2,510	190	2,174	18	128
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	370	1,213	147	980	7	79	0
Black/African American	0	0	203	1,251	33	1,167	11	40	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	13	22	9	13	0	0	0
American Indian/Alaska Native	0	0	7	16	0	9	0	7	0
Pacific Islander	0	0	3	8	1	5	0	2	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	71	184	5	151	0	28	0
Not Hispanic	0	0	525	2,326	185	2,023	18	100	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Of the 382 households on North Chicago Housing Authority's waitlist for vouchers, 21 households have a member with a disability.

Of the 163 households on Waukegan Housing Authority's waitlist for vouchers, 16 households have a member with a disability.

Of the 2193 households on Lake County Housing Authority's waitlist for vouchers, 308 households have a member with a disability. On the ADA-specific public housing waiting list, there are 427 households waiting for one of 28 units that are mobility accessible, 133 households waiting for one of 14 units that are hearing accessible, and 164 households waiting for one of 14 units that are visual accessible.

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

North Chicago Housing Authority has 176 households on the waiting list for public housing units and 382 households on the housing choice voucher (section 8 tenant-based rental assistance) waiting list. North Chicago Housing Authority has indicated that residents of public housing and tenant-based units are in need of supportive services. Additionally, the most immediate need of voucher holders is more quality affordable units in North Chicago that will accept the housing choice voucher at a price that is attainable.

Waukegan Housing Authority has 488 households on the waiting list for public housing units and 163 households on the housing choice voucher (section 8 tenant-based rental assistance) waiting list. Waukegan Housing Authority has indicated that residents of public housing and tenant-based units are in need of supportive services such as legal help, counseling, and childcare.

Lake County Housing Authority has 4,410 households on the waiting list for public housing units and 2,193 households on the housing choice voucher (section 8 tenant-based rental assistance) waiting list. Lake County Housing Authority has indicated that residents of public housing are in need of access to healthcare, transportation, and support services. Residents of housing choice vouchers are in need of assistance in securing a unit in low poverty areas, transportation, daycare, and utility assistance.

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

The supportive service needs are similar to the needs of the population at large; however, the housing authority policies prevent housing problems that many of the public face, such as overcrowding, substandard conditions, and housing cost burden.

Discussion

The high number of households on the waiting lists for public housing units and housing choice vouchers indicate that housing cost is a significant problem for thousands of households in Lake County. In addition to the needs described above, some of Lake County's Public Housing Agencies have recently experienced challenges in providing quality housing and programs to public housing residents and housing choice voucher holders. These challenges, identified during HUD audits, have been publicized in local newspapers. A HUD Office of Inspector General audit of the Lake County Housing Authority found issues with the implementation of the Family Self-Sufficiency Program and Housing choice Voucher Program, including incomplete paperwork and errors in the calculations of incomes or balances. Similarly, a HUD Office of Inspector General audit of North Chicago Housing Authority found that a number of units that had recently passed housing quality inspections had inspection violations, some of which comprised significant issues. Lake County recognizes that Public Housing Agencies are crucial to providing much needed subsidies and programs, and is committed to partnering with the local housing authorities to improve the implementation of programs that help Lake County's low-income residents.

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

Introduction:

The Lake County Coalition for the Homeless is Lake County's Continuum of Care (CoC), which is funded by The Department of Housing and Urban Development (HUD). The Final Rule Defining Homeless established the definitions that must be used for all Continuum of Care Programs.

HUD Definitions:

At-risk of Homelessness

Individuals and families who:

1. Have an annual income below 30 percent of median family income for the area, as determined by HUD, and
2. Do not have sufficient resources or support networks, immediately available to prevent them from moving to an emergency shelter or place not meant for habitation, and
3. Exhibit one or more risk factors of homelessness, including recent housing instability or exiting a publicly funded institution or system of care such as foster care or a mental health facility

Chronically homeless

1. A homeless individual with a disability who lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and has been homeless and living there for at least 12 months continuously or at least 12 months on at least 4 separate occasions in the last 3 years, or
2. An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility; or
3. A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) or (2) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Homeless (includes four categories)

1. Literally Homeless: An individual or family who lacks a fixed, regular, and adequate nighttime residence, such as those living in emergency shelters, transitional housing, or places not meant for habitation, including an individual exiting an institution where he or she resided for 90 days and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution, or
2. Imminent Risk of Homelessness: An individual or family who will imminently lose their primary nighttime residence (within 14 days), provided that no subsequent housing has been identified and the individual/family lacks support networks or resources needed to obtain housing, or
3. Homeless under other Federal Statutes: Unaccompanied youth under 25 years of age, or families with children and youth who qualify under other Federal statutes, such as the Runaway and Homeless Youth Act, have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment, or
4. Fleeing/Attempting to Flee DV: An individual or family who is fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, and has no other residence, and lacks the resources or support networks to obtain other permanent housing.

Sheltered is used to describe a literally homeless individual or family who is living in an emergency shelter or transitional housing.

Unsheltered is used to describe a literally homeless individual or family who is living in a place not meant for human habitation, such as a car, tent, or outdoors.

Data Limitations:

HUD requires all Continuums of Care to manage an HMIS database, which is a software application that stores client information of all the persons served by homelessness programs in the area. The information in the tables below details data collected in HMIS. It is important to note the limitations of the data.

First, the HMIS data described below includes only that for literally homeless clients, which is the first category in the definition of homeless above. There are many more individuals and families in need of housing assistance than just those that are literally homeless according to HUD's definition.

Second, for safety purposes, Domestic Violence agencies do not participate in HMIS.

Third, the estimates of sheltered and unsheltered homeless are based on the Point in Time (PIT) Count. The PIT Count is required by HUD and is a once annual count of all sheltered and unsheltered literally homeless people in a community on a given day in January. The PIT Count produces useful data and is the only measure of unsheltered homeless individuals; however, it is important to note the methodology's limitations and recognize that the PIT Count does not fully capture the breadth of homelessness in any community.

HUD CoC System Performance Measures (SPMs) Analysis

Increasingly, HUD has relied on objective data to evaluate and fund local communities through the Continuum of Care Notice of Funding Availability (CoC NOFA). System performance data, along with data from the PIT count and HIC are becoming integral to the Con Plan and CAPER processes. The System Performance Measures (SPMs) are seven priority measures identified by HUD to evaluate a community's homeless response system. The measures touch on three core themes of an ideal homeless response system: to make homelessness rare, brief, and non-recurring (only one time). SPMs are submitted yearly, along with PIT, HIC, APRs, and LSA (formerly AHAR) as part of a large and comprehensive data-reporting package required of communities.

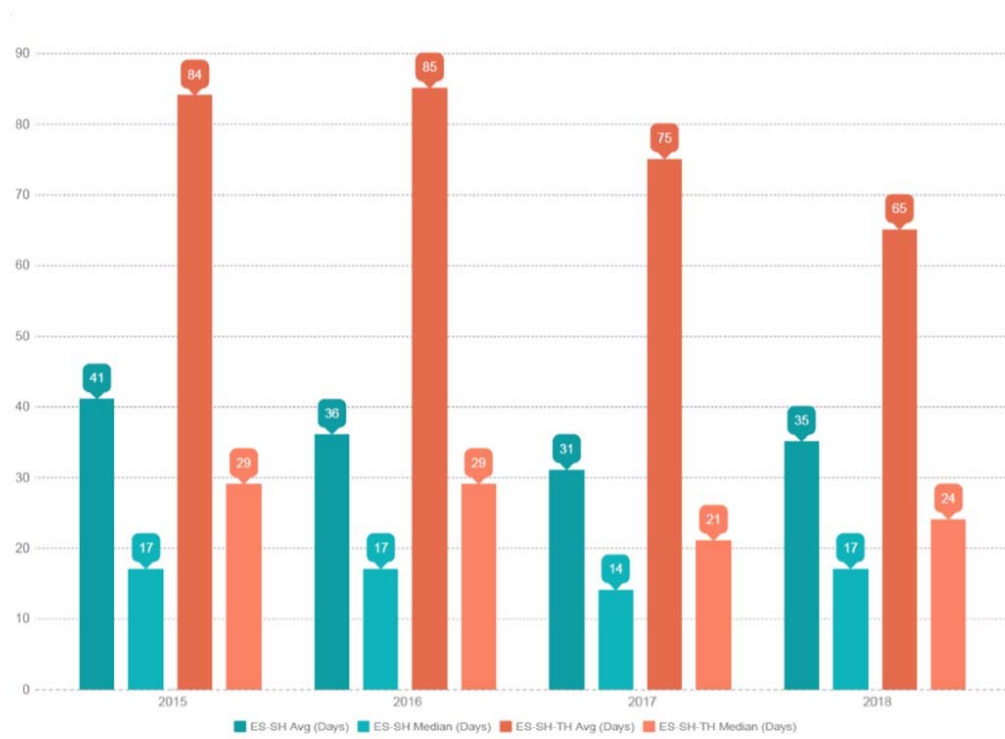
The SPMs in brief:

1. Length of time persons remain homeless
2. Extent to which persons who exit homelessness (are housed) do not return to homelessness
3. Number of homeless persons (participating in HMIS)
4. Employment and income growth for homeless persons in CoC Program-funded projects
5. Number of persons who become homeless for the first time
6. Homelessness prevention and housing placement of persons defined by category 3 of HUD's homeless definition in CoC Program-funded projects
7. Successful permanent housing placement

The following analysis will focus mainly on measures 1, 2, 5 (including 3), and 7. Measure 4 is a subset of programs in the community and may not provide a large enough picture of income and benefits in the community for this context. Measure 6 focuses on homeless prevention and housing placement of persons who are homeless as defined by category 3.

Category 3 homelessness is a rather complex definition²⁵ of unaccompanied youth or families with minor children who are homeless by another federal statute or have a distinctive history of housing instability, but still do not meet category 1, literal homelessness or category 2, imminent risk of homelessness. Under HUD rules, CoC funding cannot be used to serve this population without written approval as provided in 24 CFR 578.89.

Before diving in, it should be noted that in no small part are these numbers affected by HMIS data quality and the quality of the HIC, PIT, SPM, and the other HUD reports, which are complex and consequential prerequisites to many funding sources. Lake County has demonstrably improved its data quality over the last few years to make these analyses possible. Few communities may boast of a complete HMIS shelter bed coverage or an HMIS staff dedicated to quality reporting, training, and capacity building in the community.



Measure 1: Average and Median Lengths of Stay in ES and ES+TH 2015-2018

Measure 1: Length of Time Persons Remain Homeless

Measure 1 has two parts, both calculating the average and median length of time persons are homeless. The first part is for those in emergency shelter (ES) and safe haven programs, the other part includes persons in transitional housing (TH) programs.

This measure provides the average and median of the total number of days people spend in an ES, SH, or TH, regardless of the number of program enrollments, within the year.

The averages are higher than the medians in the above graph. The difference is especially pronounced once transitional housing is added. There may be a few causes related to either data quality, service population and project type, or a mixture of the two.

From a data quality perspective, it may be a quite common error where open records in HMIS of persons or families who have moved on from a program are not “closed” in HMIS. As time goes on, these “open” records become outliers and drive up the average. Additionally, some TH programs not being publicly funded may affect the usual checks for data quality through the APR process and the HMIS administrator tools to request corrections from providers. From a program perspective, TH programs may serve participants up to 24 months, so a higher length of stay compared to shorter-term ES programs is not unusual.

This metric has an important, but narrow view of length of time homeless. Communities may adopt other metrics to gain a more comprehensive view, which would require project or client level data. Additional metrics may include HMIS data or PHA data and cover process steps, which may be reduced by adopting or changing policies, barrier busting, and communication among stakeholders. Below are some examples of these process metrics:

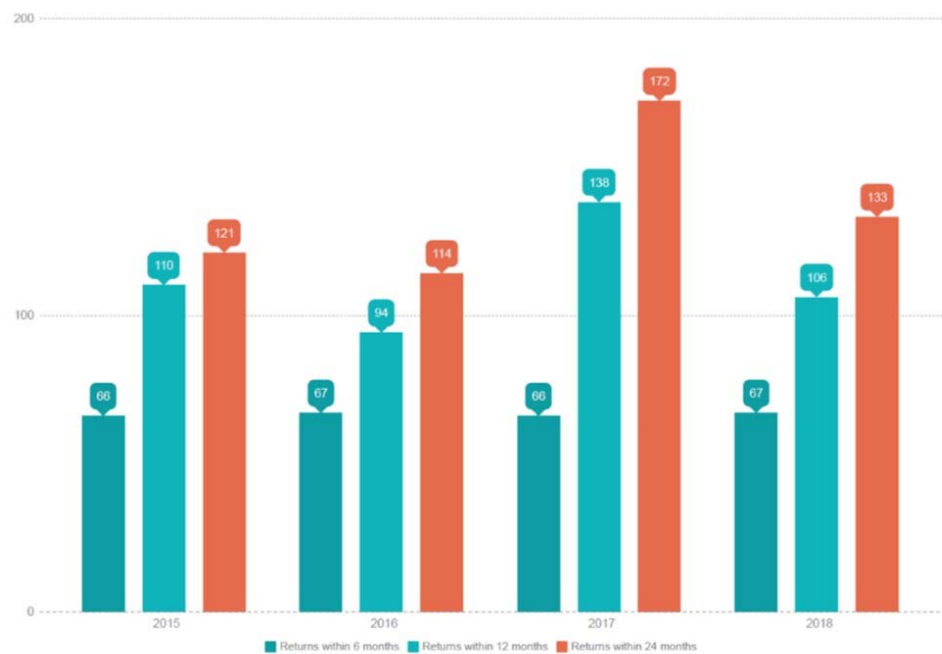
Questions for HMIS:

- How many assessments are conducted? How many unduplicated persons were assessed?

- How many days from RRH program entry to RRH move-in?
- How long persons remain on an RRH subsidy?
- How many days from PSH program entry to PSH move-in?

Questions for PHAs

- How many vouchers applied for/issued to persons experiencing homelessness?
- How many days from voucher application to issuance?
- How many days from voucher issuance to move-in?



Measure 2: Returns to Homelessness within 6, 12, and 24 months, 2015-2018

Year	2015	2015	2016	2016	2017	2017	2018	2018
	Nat'l Avg.	Lake County	Nat'l Avg.	Lake County	Nat'l Avg.	Lake County	Nat'l Avg.	Lake County
Returns within 6 months	10%	14%	10%	12%	9%	11%	N/A	11%
Returns within 12 months	14%	24%	14%	17%	14%	23%	N/A	17%
Returns within 24 months	20%	26%	20%	21%	20%	28%	N/A	21%

Table 26 - Measure 2: National Averages vs Lake County Outcomes

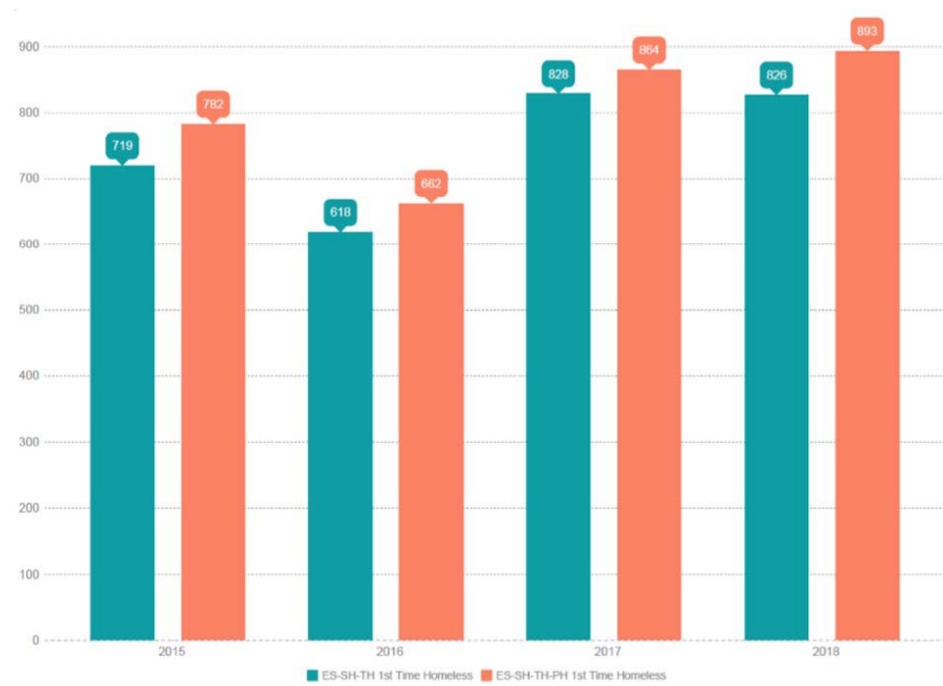
Measure 2: Extent to which persons who exit homelessness do not return to homelessness

The client universe that makes up this measure is all those who participated in an HMIS program *and* exited to a permanent housing destination (e.g., rental situation, permanent supportive housing, family and friends) in the two years *prior* to the SPM report period. For example, for the FY 2018 report period, the look back would start FY 2016. After the universe is calculated, the measure looks for a subsequent record in HMIS to see if that person or family “returned” to the system. Dividing the returned group by the universe produces the return rate percent.

It is important to note when reviewing this metric that there is a “lag” as the above chart and table shows the results of placements from up to two years ago. Additionally, the national trend shows an increase in rates of return as time advances, consistent with the trend in Lake County, though the rates in Lake County are higher than the national average.

As with all these metrics, a two-pronged analysis of data quality and program performance should be conducted. Timeliness and accuracy of data entry are especially critical to this metric because of the two-year look back. If a record is left open or entered after the event occurred and not properly backdated, it may lead to errors. At a system-level, it is difficult to observe these issues and identify them for correction. Often, continued training and support along with provider engagement are the most effective tools in improving data quality.

Deeper analysis of client data on a population-level and a project-level will help identify potential program or policy gaps. For example, looking at the adults only households to households with minor children. How do the rates of return for these populations compare? How do they compare from 6-months to 24 months? What are the range of services offered to each population? Which cohorts of programs have higher rates of return? Particularly among Homeless Prevention (HP), Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH), which provide direct financial assistance to participants. How long are participants receiving RRH or HP rental subsidies? How is level of need determined for financial assistance?



Measure 5: Number of Persons who Become Homeless for the First Time ES-SH-TH vs. ES-SH-TH-PH

	2015	2015	2016	2016	2017	2017	2018	2018
	#	%	#	%	#	%	#	%
ES-SH-TH 1st Time Homeless	719	58%	618	58%	828	69%	826	67%
ES-SH-TH-PH 1st Time Homeless	782	63%	662	63%	864	72%	893	73%
Total HMIS Count	1232		1059		1199		1227	

Table 27 - Measure 5: Numbers and Percentages, 2015-2018**Measure 5: Number of Persons who Become Homeless for the First Time**

First time homeless looks at all persons who *entered* an HMIS program during the report year and looks back two years to determine if the same persons had prior engagements with an HMIS program. If no record is found, they would be considered homeless for the first time. Dividing first time homeless records (Measure 5) by the total HMIS count of persons homeless (Measure 3), a rate is determined.

The two parts of this measure observe crisis interventions (ES, Safe Haven (SH), and TH) and crisis interventions, plus permanent housing interventions (ES, SH, TH, RRH, and PSH).

This measure is to assess the homeless response systems ability to ensure persons experience homeless is non-recurring. The vision of “functional zero” put forward by HUD in creating a system to end homelessness is not necessarily that no one will ever experience homelessness ever again. “Functional zero” is about creating a system that rapidly responds to a person’s housing instability, preventing homelessness, providing tailored and appropriate crisis services, and quickly returning someone to housing. A higher rate of persons experiencing homelessness for the first time, coupled with a relatively static number of total persons experiencing homelessness is not necessarily negative in building toward functional zero and ideal system where homelessness is a one-time experience or prevented altogether.

Measure 7: Successful Permanent Housing Placement

Also broken into two parts, the first (7a) measuring successful permanent housing placement from Street Outreach (SO) projects and the other (7b) measuring successful placement in from ES, Safe Haven (SH), TH, and RRH (7b1) or retention of permanent housing from RRH or PSH projects (7b2).

Year	2018	2017	2016	2015
Total Persons Exiting Street Outreach (SO)	104	62	0	0
Total Persons Exited SO to Temporary Destinations	38	11	0	0
Total Persons Exited SO to Permanent Destinations	39	35	0	0
Percent with Successful SO Outcome	74%	74%	N/A	N/A

Table 28 - Measure 7a: Successful Permanent Housing Placement from Street Outreach 2015-2018

Measure 7a: Successful Permanent Housing Placement from Street Outreach

The first Street Outreach (SO) project started in FY 2017, which is why there is no information for FY 2015 or FY 2016. A successful outcome for a SO project includes a placement directly into permanent housing or a placement into a temporary situation, like an emergency shelter bed or transitional housing, as most persons encountered in the project will be unsheltered.

The rate of permanent placement in both reporting years is impressive, especially considering the very small scale of the one operating SO project; literally a one-person operation. The SO project achieved a 56 percent PH placement rate in 2017 and a 38 percent PH placement rate in 2018. While these are indeed very positive outcomes, it should be noted that the successful SO depends on positive relationships and trust between the SO program and crisis service providers, permanent housing providers, and above all, persons experiencing homelessness who are served by the SO project. It also relies on an adequate infrastructure of crisis and permanent services in a community in a system where all interventions coordinate, combine, and enhance each other.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	120	17
Black or African American	132	6
Asian	0	1
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	201	21
Not Hispanic	52	3

Data Source

Comments:

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

Families: All low-income families who are cost burdened or severely cost burdened are in need of housing assistance; however, for the purposes of this section, families in need of housing includes those at imminent risk of homelessness and those who are literally homeless.

- As discussed in section “NA-10 Housing Needs Assessment” above, families at imminent risk of homelessness includes all families served by Homelessness Prevention and Diversion Programs. In Federal FY 2018, 180 households with children were served, equaling approximately 61% of all households served by these programs.
- Families who are literally homeless includes all those who are living in a shelter (sheltered) or a place not meant for human habitation (unsheltered). In FY 2018, 573 persons (approximately 203 families) in family households with both adults and children experienced homelessness, equaling approximately 45% of all individuals who experienced homelessness. This number includes youth families, where the head of household is under age 25.
- The 2018 PIT Count found 38 sheltered families (116 individuals) with both adults and children, equaling approximately 46% of all sheltered individuals found. The 2018 PIT Count found 0 unsheltered families.
- Additionally, the Regional Office of Education reported 1,336 homeless students in 2019.

Veterans: All low-income veterans who are cost burdened or severely cost burdened are in need of housing assistance; however, for the purposes of this section, veterans in need of housing includes those at imminent risk of homelessness and those who are literally homeless.

- As discussed in section “NA-10 Housing Needs Assessment” above, families at imminent risk of homelessness includes all families served by Homelessness Prevention and Diversion Programs. In Federal FY 2018, 9 veterans were served, equaling approximately 1% of all individuals served by these programs.
- Families who are literally homeless includes all those who are living in a shelter (sheltered) or a place not meant for human habitation (unsheltered). In FY 2018, 39 veterans experienced homelessness.
- The 2018 PIT Count found 12 sheltered and 0 unsheltered literally homeless veterans.

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

The table above includes only the 277 individuals found at the Point in Time (PIT) Count. Of those identified in the PIT Count, 138 (49.8%) identified as Black or African American, 137 (49.5%) identified as White, 1 (.004%) identified as Asian, and 1 (.004%) identified as American Indian or Alaskan Native. No individuals or families identifying as Pacifica Islander were identified. 222 (80.1%) reported their ethnicity as Hispanic and 55 (19.9%) reported their ethnicity as not Hispanic.

As noted in the introduction above, the PIT Count has its limitations. To assess whether there are racial disparities in the provision or outcome of homeless assistance in Lake County, the Lake County Coalition for the Homeless conducted an Analysis of Racial Disparity within the Homeless Services System. The analysis investigated HMIS data for the Federal FY 2017, which occurred between October 1, 2016 and September 30, 2017. As with all HMIS data, the analysis did not incorporate information from clients accessing services through Domestic Violence agencies. The report assessed overrepresentation and investigated outcomes such as length of time homeless, returns to homelessness within one year, returns to homelessness within 2 years, positive exits from street outreach, exits from shelter and transitional housing, exits from permanent housing, and retention in permanent housing.

Of the 1,190 individuals who experienced homelessness in Lake County in FY 2017, 667 (56.1%) identified as Black or African American, 506 (42.5%) identified as White, 10 (.008%) identified as Asian, 2 (.002%) identified as American Indian or Alaskan Native, and 1 (.001%) identified as Native Hawaiian or Pacifica Islander. An additional 4 people (.003%) refused to report their race. The report found that Blacks and African Americans are overrepresented in the homeless population, comprising 42.5% of the homeless population but only 7.8% of Lake County’s population. The report also found that outcomes were similar for Blacks and African Americans and Whites. For more information about the outcomes investigated in the report, please see the Discussion section below.

Though the Racial Disparity report found rates of success to be comparable across racial groups, the results of the analysis raised additional questions by the Strategic Planning and System Performance Committee, who will continue to monitor racial equity in Lake County’s homeless response system.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The sheltered and unsheltered count described in the “Nature and Extent of Homelessness” and “Homeless Needs Assessment” tables above are taken from the Point in Time (PIT) Count. As mentioned in the introduction above, the PIT Count has several limitations which may underrepresent total numbers of residents experiencing homelessness. While the 2018 PIT Count indicates approximately 251 sheltered homeless individuals, the total number of unduplicated sheltered homeless persons in Lake County in FY2017 was 1230.

Discussion:

Analysis of Racial Disparity within the Homeless Services System:

As mentioned above, to assess whether there are racial disparities in the provision or outcome of homeless assistance in Lake County, the Lake County Coalition for the Homeless conducted an Analysis of Racial Disparity within the Homeless Services System. The report found that Blacks and African Americans are overrepresented in the homeless population, comprising 42.5% of the homeless population but only 7.8% of Lake County’s population. The report also found that outcomes were similar for Blacks and African Americans and Whites.

- “Length of time homeless” is defined as the average amount of time that clients remain in shelter (emergency shelter, safe havens, and transitional housing) before being placed in permanent housing. For Blacks and African Americans, the average length of time homeless was approximately 68 days, compared to 85 days for Whites.
- “Returns to homelessness” is defined as a household that exited homelessness to a permanent destination and subsequently returned to an emergency shelter. Of those that exited homelessness to a permanent destination, approximately 23% of Blacks or African Americans returned to homelessness within 1 year and 27% returned to homelessness within 2 years. This is similar to the rate of returns to homeless for White participants; approximately 23% returned to homelessness within 1 year and 31% returned to homelessness within 2 years. When returns to homelessness are broken down by ethnicity, again, the rates of return are similar. Hispanic and Latino participants returned to homelessness within 1 year at a rate of 22% and within 2 years at a rate of 27%; Non-Hispanic or Latino clients returned to homelessness within 1 year at a rate of 23% and within 2 years at a rate of 29%.
- “Successful exits” is the rate at which households exited homelessness to a positive destination. The definition of a positive or successful exit differs depending on the clients’ current situation. Positive exits from street outreach include an exit to nearly anywhere other than a place not meant for human habitation or a jail, prison, or juvenile facility. This includes exits to non-permanent destinations. For those exiting street outreach, the success rate of exits is 69% for Blacks and African Americans and 79% for Whites. Positive exits from shelter and transitional housing includes only exits to permanent destinations. For those exiting shelter and transitional housing, the percent placed permanently is 44% for Blacks and African Americans 37% for

Whites. Positive or successful exits for those in permanent supportive housing includes those who remained in permanent supportive housing or exited to another permanent housing destination. For those exiting permanent housing, the success rate is 94% for Blacks and African Americans and 97% for Whites.

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

Introduction

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

Describe the characteristics of special needs populations in your community:

Elderly

The elderly (65+) make up almost 13.7% of the Lake County Population. An increase of 3.2% since the last consolidated plan was completed five years ago. They tend to be white, female, and married or widowed at higher rates than the general US population. 23.7% of this group are disabled. 75% of this group are out of the workforce and 87.8% are receiving Social Security. 11.7% of this group live at 149% or less of the poverty rate which is approximately 11,001 people over 65 years of age with extremely limited means to maintain a healthy lifestyle. (Source: American Community Survey 2017).

Disabled

Disability is defined as having a serious hearing or vision deficit, cognitive difficulty, serious difficulty walking or managing stairs, difficulty bathing or dressing, or meaningful independent living difficulties. 8.9% of the Lake County population is considered disabled which is a 2.4% increase for this population from the time of the last consolidated plan. Of the working age adults with a disability 44% did not work in the last year of record and 25% worked only part time. Less than 1/3 of the disabled working age population maintained full time employment (31%). Working age adults who were employed earned only 71% of the area median income overall. Women in this group earned 55% of the area median income (Source: American Community Survey 2017).

Regarding behavioral health specifically, 18% of the Lake County population (approx. 100,000 people) have been diagnosed with depression. This group is 10x more likely to consider suicide which stands as the 10th highest cause of death in the County. Nationally, 19.2% of adults with a mental illness also have a substance use disorder (source: Lake County Health Dept. Statewide, 28% of Youth report feeling so sad or hopeless almost every day for two weeks or more in a row to a degree that they were stopped from doing some usual activities. Countywide, 14% of adults report having a day or more in the past month where their mental health status prevented them from carrying on usual activities

https://docs.wixstatic.com/ugd/701962_b57782774ac34abcad5efc2d2e3bfa3b.pdf)

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

Both of these populations, seniors and the disabled, are considered by Community Development's largest grant sources, the Community Development Block Grant, to be presumed low and moderate income. The reason for this is because nationally, people meeting the definition of disabled and senior are predominantly low and moderate income. This indicates that the number one barrier to housing for these individuals is affordability.

Regarding Seniors, in particular, "The population of seniors in the United States is expected to grow, as is the number of seniors who have a chronic disease or functional limitation. By employing strategies such as improving the accessibility of the housing stock, partnering with health service providers to link health care and housing, and matching services and amenities to resident needs, local governments and housing providers can help these seniors meet their needs and age outside of an institutional setting." <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-112017.html>

At an April 23 summit on Lake County's crisis response system, the need for a meaningful third option, that is not the jail or an emergency room, for people in crisis was explored. During the meeting, representatives from several sectors noted the need for improvements in this area which would benefit Lake County's most vulnerable populations such as the elderly and disabled.

Recommendations for individuals with a disability include increasing the amount of affordable housing partly by creating new units and partly by retaining the units that already exist. Additionally, disability rights advocacy needs to be available to anyone hitting this particular barrier. Finally, programs that promote accessible housing through renovation require the support of local, state and federal sources. <https://ncd.gov/publications/2010/Jan192010#r96>

Supportive service needs for these two populations are specific to the individual ranging from one-time assistance to support a household through a change to permanent supportive housing options for those that require it. These determinations are made by the organizations providing the care in the community and would ideally be part of a coordinated effort that ensured every need of the individual are met.

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

A 2015 survey found approximately 916 residents in the County living with HIV and AIDS. <https://aidsvu.org/local-data/> In Illinois, on average, this population is 80% male, 47% black, 19% Hispanic and 28% white.

Discussion:

The elderly and disabled populations in Lake County are increasing at a significant rate. In general these residents will require greater levels of support as they age to maintain a satisfactory quality of life. With strategically delivered resources, the County can maximize the impact of their dollars to benefit these most in-need groups.

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

Describe the jurisdiction's need for Public Facilities:

The impact of climate change has increased the community need for new and improved public facilities. The exacerbation of urban heat island effects as well as increased flooding has taken a toll on existing facilities. These issues highlight the importance of innovation and new thinking. The need to expand green infrastructure, tree canopy and other community greening strategies can help reduce the negative impacts of climate change. The need is especially apparent in LMAs, where there are far less public facilities as compared to other areas, especially access to parks. CMAP's access to parks indicator reveals that in 2013 24.9 percent of the population in Economically Disconnected Areas (EDAs) had access to four or more acres of parkland per 1,000 residents, compared to 52.2 percent in other areas. There is a demonstrated need to expand park access in the LMAs of Lake County.

Successful public spaces/facilities can be used to create a strong sense of community and assist in overall community outreach efforts. Placemaking efforts can look to public and private spaces that incorporate elements of historic preservation, architecture, public art, street art and others. Capitalizing on these assets in LMAs should have the potential to address community economic development needs by attracting tourists, private investment and generate an overall sense of pride within the community.

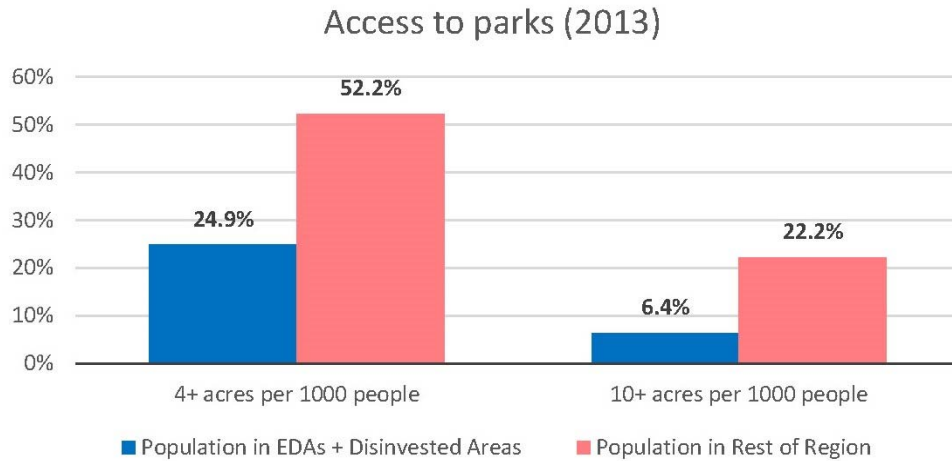
Additionally, public facilities housing nonprofits are in continual need by the community. These agencies have budgets that are often strained despite the increasing need for services. Many agencies have been forced into existing spaces not designed for their needs. Ongoing attempts to retrofit facilities to a more functional setup often get shelved due to lack of funding. Tight budgets don't allow for facility expansion, updates or improvements. The services provided by these facilities improve the overall quality of life opportunities available to County residents. The County recognizes the valued services of the non-profits and the need for public facilities.

On April 23, 2019 a summit that included representatives from many different sectors of the service delivery ecosystem in the County discussed the need for a new crisis care model in the County to provide a viable alternative to jails and emergency rooms for people in distress who are not best served by those emergency response options. People experiencing mental health and housing crises were among the population who would be considered beneficiaries of such a system. A common solution discussed with regularity during the summit was a new facility or building or renovation to an existing structure that would provide the space for such an intervention.

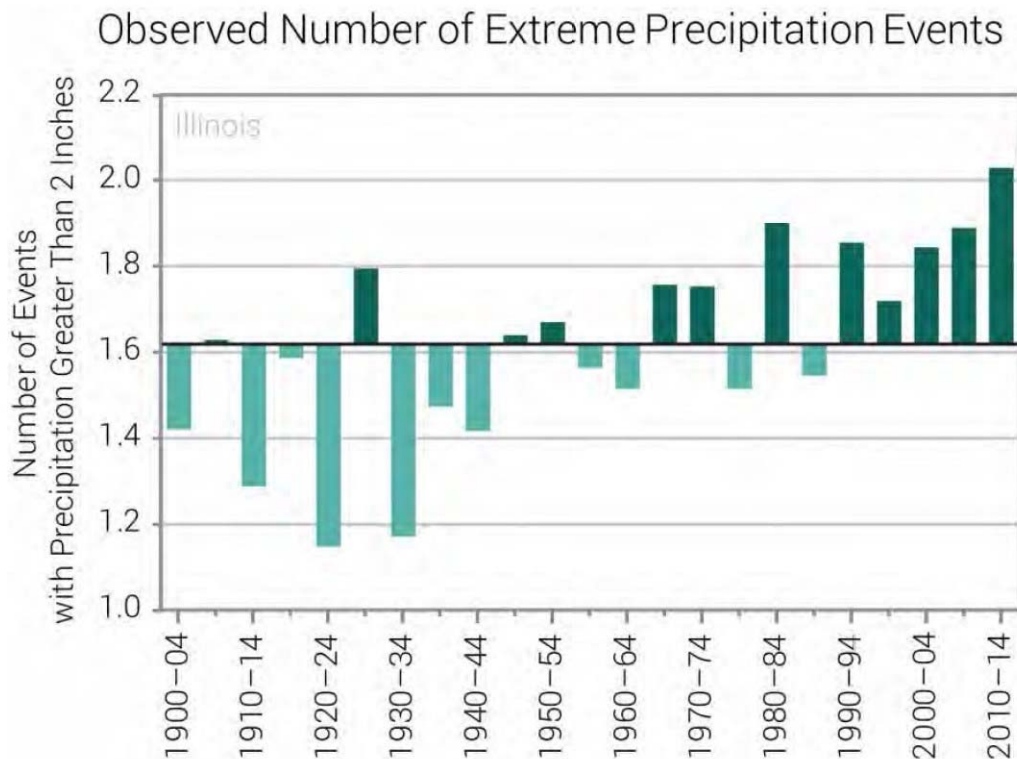
A significant opportunity for the Lake County Consortium is to continue support of service agencies by funding CDBG-eligible capital improvements to community public facilities.

How were these needs determined?

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



Values are reported as % of regional population with access to at least 4 acres. CMAP, On to 2050



Annual # of days w/precipitation > 2" for 1900-2014 on avg. over 5yr periods (Frankson et al., 2017)

Describe the jurisdiction's need for Public Improvements:

Flooding is a consistent issue for Lake County. The physical geography, urban development and the relatively flat regional topography all contribute to Lake County's flooding issues. Flooding causes problems for road and rail transportation, utility outages and sewer overflows. All of which lead to personal and financial stresses for Lake County residents.

Much of the existing infrastructure was designed using standards that pre-date the increased number of heavy rain events, freeze-thaw cycles, and hotter and wetter conditions posed by a changing climate. The Lake County Watershed Development Ordinance (WDO) requires the use of the Rainfall Depth-Duration Frequency Tables for Lake County for regulatory design criteria. These rainfall amounts are used to calculate and size stormwater infrastructure such as storm sewers and detention basins. The design rainfall data are referenced from the 1989 Illinois State Water Survey Bulletin 70 publication, which is based on observed precipitation data between roughly 1901 and 1983. In March 2019, the Illinois State Water Survey released updated rainfall data for Bulletin 70, based on precipitation data from 1948 to 2017. An initial evaluation indicates that the revised rainfall amounts for Lake County are between 20% and 45% higher than those currently used.

Flood damage can make communities less desirable due to the increased rate of deterioration of building facades, streets, sidewalks and other infrastructure. Climate change is leading to more intense flooding events and Lake County and the negative impacts of can disproportionately affect Low/Moderate Income Areas (LMAs). As part of CMAP's *On to 2050 Comprehensive Plan*, CMAP identified economically disconnected populations that may lack access to critical resources that make it difficult for residents to respond to flooding as it occurs as well as the aftermath of damages it can bring to homes and businesses. It is critical that efforts be made to prepare these areas for the changing climate.

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

Several statistics are helpful in this regard. As of 2017 8.9% of the population's households used food stamps. As of this same period 6.3% of the population was unemployed and 8.1% of the population had no health insurance. About 8.7% of the population has a disability of some kind. 4.8% of the households in the County are considered to be limited-English speaking households. 9.3% of Lake County's residents are not citizens of the U.S. 5.9% of eligible adults in the County are veterans as well. 9.7% of the eligible population have less than a high school degree. https://factfinder.census.gov/faces/nav/jsf/pages/guided_search.xhtml

Additionally, 38% of the population report having at least one day per month where they felt their mental health was not good. 14% of the population felt that 8 or more days were not good. <https://www.lakecountyil.gov/2822/Mental-Health>

All of these factors contribute to significant hurdles and indicate need areas that could be addressed via public services.

How were these needs determined?

An assessment of the region using studies and statistical data provided the need areas noted above.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section discusses the housing and service needs of Lake County's low-and moderate-income and special needs residents. MA-10, MA-15, and MA-20 focus on residential units in Lake County and explore the size and type of units, housing value and affordability for low-and moderate-income households, and age and condition. MA-25 focuses specifically on public housing units. MA-30 and MA-35 focus on the facilities and services available for residents experiencing homelessness and residents with special needs. MA-40 discusses barriers to affordable housing, and MA-45 explores the community's needs other than housing.

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

Introduction

This section provides an overview of Lake County's housing stock by type and size of unit.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	176,833	67%
1-unit, attached structure	30,320	12%
2-4 units	14,037	5%
5-19 units	20,163	8%
20 or more units	16,995	6%
Mobile Home, boat, RV, van, etc	4,574	2%
Total	262,922	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	327	0%	1,912	3%
1 bedroom	2,629	1%	15,542	25%
2 bedrooms	30,297	17%	25,597	41%
3 or more bedrooms	147,827	82%	19,753	31%
Total	181,080	100%	62,804	100%

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Lake County assists households with housing utilizing primarily federal CDBG and HOME funds. Lake County also has some local funds available through the Lake County Affordable Housing Program.

The CDBG and HOME program require income targeting, meaning that the funds must be used to help households at or below predetermined income levels. A household's income level is measured by how it compares to the Area Median Income (AMI), or the median income of households in the Chicago Metropolitan Statistical Area.

CDBG is intended for low- and moderate-income households, which are defined as any household with an income at or below 80% of the Area Median Income. If housing is funded with CDBG funding, at least 51% of the units must be occupied by low- and moderate-income households according to CDBG standards. This means the majority of households benefitted by CDBG funds must be at or below 80% AMI.

HOME is intended for low-income, very low-income (VLI), and extremely low-income (ELI) families, which are defined as any household with an income at or below 80% AMI, 50% AMI, and 30% AMI, respectively. 100% of units funded with HOME funding must benefit low-income households according to the HOME standards. This means 100% of beneficiaries of HOME funds must be at or below 80% AMI.

Lake County anticipates serving roughly 350 total units, including 100 households with incomes less than or equal to 50% of the Area Median Income and 250 households with incomes less than or equal to 80% of the Area Median Income.

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

There are no units expected to be lost from the affordable housing inventory. Lake County believes that the preservation of existing affordable housing units is as important as the development of new affordable housing units and accepts funding applications from low-income housing developments which would be able to maintain affordability with Affordable Housing Funding.

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

According to the 2010 Census General Housing Characteristics data, out of approximately 260,310 total housing units in Lake County, about 18,598 units (or 7.1%) are vacant. Units are considered vacant if they are for rent and vacant (28.7%), rented but not yet occupied (1.9%), for sale and vacant (23.1%), sold but not yet occupied (3.7%), for seasonal/recreational/ occasional use and vacant (18.2%), for migratory workers and vacant (0.1%), or other vacant (24.4%). This breaks down to a 2.3% vacancy rate for homeowner units and 8.6% vacancy rate for rental units. The US Census Bureau Current Population Survey/Housing Vacancy Survey estimates the vacancy rate for 2010 across the United States to be about 2.6 for homeowner units and 10.2 for rental units.

While the vacancy rate suggests there are available housing units, the percentage of Lake County residents who are cost-burdened or severely cost-burdened indicate that the available housing does not meet the needs of the population. As mentioned above in NA-10, the 2011-2015 ACS 5-Year Estimates data indicates that 30.6% of owner-occupants with a mortgage, 19.1% of owner-occupants without a mortgage, and 49.5% of renter-occupied households pay more than 30% of their household income in rent. Clearly there is a need for more units that are affordable, especially to low- and moderate-income households.

The high number of Lake County residents that are experiencing one or more housing problem or severe housing problem further indicate that the available housing does not meet the needs of the population.

As mentioned above, the jurisdiction as a whole experiences one or more housing problems at a rate of 79.4%, 80.8%, 54.4%, and 38.4% and one or more *severe* housing problems at a rate of 69.5%, 44.6%, 21.1%, 11.4%, for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively. As household income decreases, the rate of severe housing problems increases, indicating that households are forced to live with severe housing problems due to a lack of obtainable units which meet their needs.

Though it is not possible to determine from the CHAS data the percentage of Lake County residents that are experiencing substandard conditions (lacking complete plumbing or kitchen facilities), overcrowding (1.01-1.5 people per room), or severe overcrowding (more than 1.51 people per room, residents who are experiencing these housing problems do so because the available housing in the area does not meet their needs.

Describe the need for specific types of housing:

An increase in affordable housing units is needed to meet the needs of the many cost-burdened residents of Lake County, an increase in the size of units is required to meet the needs of the many households experiencing overcrowding or severe overcrowding, and an increase in the quality of the units is required to meet the needs of the many households experiencing substandard housing conditions.

Discussion

The amount of households experiencing housing problems or severe housing problems indicates that the units currently available in Lake County do not meet the needs of its residents.

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

Introduction

This section reviews actual housing costs in Lake County and compares these to the HUD HOME rent limits, which are the maximum rents allowable for units subsidized with HOME Investment Partnerships funding.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	198,200	245,300	24%
Median Contract Rent	742	927	25%

Table 31 – Cost of Housing

Alternate Data Source Name:

2000 Census (Manually Input)

Data Source Comments:

Rent Paid	Number	%
Less than \$500	8,625	13.7%
\$500-999	28,188	44.9%
\$1,000-1,499	17,348	27.6%
\$1,500-1,999	5,282	8.4%
\$2,000 or more	3,257	5.2%
Total	62,700	99.9%

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,574	No Data
50% HAMFI	14,438	11,251
80% HAMFI	37,787	33,634
100% HAMFI	No Data	50,939
Total	56,799	95,824

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	879	1,014	1,180	1,501	1,794
High HOME Rent	879	1,014	1,180	1,420	1,564
Low HOME Rent	741	793	952	1,100	1,227

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As discussed in MA-10 above, the percentage of Lake County residents who are cost-burdened or severely cost-burdened indicate that the available housing does not meet the needs of the population. The 2011-2015 ACS 5-Year Estimates data indicates that 30.6% of owner-occupants with a mortgage, 19.7% of owner-occupants without a mortgage, and 49.5% of renter-occupied households pay more than 30% of their household income in rent. Clearly there is a need for more units that are affordable, especially to low- and moderate-income households.

Additionally, the jurisdiction as a whole experiences one or more housing problems at a rate of 79.4%, 80.8%, 54.4%, and 38.4% and one or more *severe* housing problems at a rate of 69.5%, 44.6%, 21.1%, 11.4%, for income categories of 0-30%, 30-50%, 50-80%, and 80-100%, respectively. As household income decreases, the rate of severe housing problems increases, indicating that households are forced to live with severe housing problems such as substandard conditions and severe overcrowding due to a lack of affordable units which are sufficient for their needs.

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

From 2000 to 2015, Lake County's median home value increased 23.8%, from \$198,200 to \$245,300, and the median contract rent increased 24.9%, from \$742 to \$927. Over the same period, median income increased only 16.5%, from \$66,973 in 2000 to 78,026 in 2015 (ACS 2011-2015 5-Year Estimates). This indicates that housing cost burden has increased over the past 15 years. If housing costs continue to rise at a rate faster than increases in household income, housing affordability will continue to be a problem in Lake County.

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

HUD determines the High HOME rent by calculating the amount a household earning 65% of the Area Median Income could pay for housing costs without being cost burdened (>30% household income on

housing). Similarly, the Low HOME rent is determined by the amount a household with income at 50% of the Area Median Income could afford for housing costs.

The High and Low HOME rent limits are the maximum limits for housing costs including utilities. Median Contract Rent is based on the amount that is paid for **rent only**, though the cost of rent may include utilities paid by the landlord. The Median Gross Rent includes the cost of **rent plus utilities** that must be paid by the tenant. While the Median Contract Rent for Lake County in 2015 was \$927, the Median Gross Rent was \$1,069. When comparing the HOME rents to the area's Median Rent, which includes utilities, it is important to use the American Community Survey's Gross Rent figure, which also includes utilities. The *Monthly Rent* table above represents 2018 HOME limits; as the median gross rent in the *Cost of Housing* table utilizes 2015 Median Contract Rents, this narrative refers to the 2015 HOME rent limits to ensure accurate comparison.

In 2015, the Median Gross Rent was \$1,069, the High HOME Rent for a 2 bedroom was \$1,093, and the Low HOME rent for a 2 bedroom was \$855. As the Median Rent is above the Low HOME limits, a very low-income family at 50% AMI would not be able to afford a 2-bedroom unit and would be even further cost burdened if they needed a larger unit. A low-income family at 65% AMI would barely be able to afford a 2-bedroom unit. This indicates that housing is not affordable on the open market and that affordable housing must be solved for with subsidies and other interventions.

Discussion

Actual housing costs in Lake County exceed the amounts that would be affordable for low, very low, and extremely low-income households. As housing costs continue to increase at a rate faster than household incomes increase, Lake County residents will continue to be cost burdened. Additionally, as income decreases, the prevalence of severe housing problems increases, indicating that the lack of affordable housing increases the likelihood that households will reside in homes with severe housing problems, such as substandard kitchen or plumbing facilities or severe overcrowding.

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

Introduction

The tables below provide details of Lake County's housing stock including the numbers with selected conditions, age of units, and risk of lead-based paint hazard.

The *Condition of Units* table is based on 2011-2015 American Community Survey data. There are four "selected conditions," including lack complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, and cost burden greater than 30%. These housing problems are discussed in further detail in the Needs Assessment sections above, particularly sections NA-10, NA-15, NA-20, NA-25, and NA-30.

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

The Lake County Planning, Building and Development Department regulates building construction, safety, and maintenance in unincorporated areas of Lake County. For residential buildings, the Lake County Board has adopted the 2012 International Residential Code for one-family and two-family structures and the 2012 International Building Code for multifamily dwellings. All structures must be maintained in accordance with the BOCA National Property Maintenance Code/1993. Municipalities within Lake County additionally enforce local municipal zoning codes and ordinances.

While there is no single definition for "substandard condition," Lake County will only utilize HUD HOME, CDBG, or NSP funds on rehabilitation if the rehabilitation work will bring the unit up to the standards described in the Lake County Consortium Property Rehabilitation Standards document. Furthermore, the property must be able to be brought up to the standards described while remaining under the limits proscribed by HUD, including the Maximum Per-Unit Subsidy and HOME Homeownership Value Limits. The Lake County Consortium Property Rehabilitation Standards incorporate various codes, regulations, standards, and guidelines, including, but not limited to, the 2012 International Property Maintenance Code, State and local codes and ordinances, the Uniform Physical Condition Standards (UPCS) of the Department of Housing and Urban Development, and regulation on Lead-Based Paint Hazards in Federally-Owned Housing and Housing Receiving Federal Assistance.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	54,320	30%	28,217	45%
With two selected Conditions	1,385	1%	2,311	4%
With three selected Conditions	34	0%	145	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	125,292	69%	32,100	51%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<i>Total</i>	<i>181,031</i>	<i>100%</i>	<i>62,773</i>	<i>100%</i>

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	29,559	16%	9,037	14%
1980-1999	67,149	37%	19,093	30%
1950-1979	64,328	36%	25,085	40%
Before 1950	20,037	11%	9,561	15%
<i>Total</i>	<i>181,073</i>	<i>100%</i>	<i>62,776</i>	<i>99%</i>

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	84,365	47%	34,646	55%
Housing Units build before 1980 with children present	22,843	13%	16,282	26%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

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

As indicated in the *Year Unit Built* table above, the vast majority of Lake County's housing stock is more than 20 years old; 84% of owner-occupied units and 85% of renter-occupied units were built prior to

2000. Renter-occupied housing stock seems to trend even older; 55% of renter-occupied units were built prior to 1980, compared to 47% for owner-occupied units.

Lake County recognizes that the creation of affordable housing requires both the preservation of existing housing stock and development of new units. There is a long waiting list for owner-occupied housing, indicating a high need for the program.

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

HUD considers units built prior to 1980 to have a risk of lead-based paint hazards. According to the Centers for Disease Control and Prevention, lead-based paints were banned for use in housing in 1978, so home built prior to then are likely to contain the substance, which becomes a health hazard as it deteriorates and turns to dust.

Renter-occupied homes are more likely to be built prior to 1980. 55% of renter-occupied units were built prior to 1980, compared to 47% for owner-occupied units. Extremely low-income families are more likely to occupy rental units. According to the 2011-2015 CHAS, as household income increases, so does the likelihood a household will own. 62% of households with incomes less than or equal to 30% AMI are renters, and this percentage drops as income increases. The percentage of households that **rent** at less than 30% AMI, 30-50% AMI, 50-80% AMI, 80-100% AMI, and greater than 100% AMI is 62%, 49%, 35%, 28%, and 12%, respectively. Only 38% of households with incomes less than or equal to 30% AMI are owners, and this percentage increases as incomes increase. The percentage of households that **own** at less than 30% AMI, 30-50% AMI, 50-80% AMI, 80-100% AMI, and greater than 100% AMI is 38%, 51%, 65%, 72%, and 88%, respectively.

Discussion

The demand for rehabilitation may be impacted by the high number of homes that were built prior to the year 2000. High quality rehabilitation work is especially crucial for the 55% of renter-occupied units and 47% of owner-occupied units that were built prior to 1980, as they are likely to have lead-based paint. As extremely low-income households are more likely to occupy rental units, and rental units are more likely to be built prior to 1980, the risks posed by lead-based paint may be disproportionately affecting households with incomes less than 30% of the Area Median Income.

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

Introduction

Lake County has three public housing agencies: Lake County Housing Authority (LCHA), Waukegan Housing Authority (WHA), and North Chicago Housing Authority (NCHA). All three housing authorities have public housing developments and also administer housing choice vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	620	2,803	231	2,572	0	93	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Lake County Housing Authority owns and operates 332 units of public housing for seniors and individuals with disabilities and 161 single family homes, Waukegan Housing Authority maintains 448 public housing units, and North Chicago Housing Authority manages 150 public housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score
Beach Haven Tower	99
Scattered Sites	97
Barwell Manor Homes	93
Harry A. Poe Manor Home	93
Scattered Sites 2	93
Armory Terrace Homes	71
Ravine Terrace Homes	68
North Chicago	62

Table 40 - Public Housing Condition

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

Due to the age of some of the public housing developments in Lake County, public housing authorities have been exploring redevelopment options. LCHA continues progress on the Marion Jones redevelopment in North Chicago. The Brookstone and Regency at Coles Park projects, totaling 220 units, will include amenities such as a community center, meeting space, and playgrounds. During a recent physical needs assessment, WHA determined that several building systems at Barwell Manor Homes have passed their useful life expectancy. WHA plans to redevelop the 120-unit property as part of a Rental Assistance Demonstration conversion project.

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

Lake County Housing Authority is committed to serving the community and offers many opportunities in addition to rental assistance. In addition to operating a Family Self-Sufficiency Program, Lake County Housing Authority organizes enrichment opportunities such as summer camps and trips and hosts events such as family fitness nights, picnics, and luncheons. Waukegan Housing Authority also organizes events such as a free farmers markets and annual block parties.

Discussion:

Public housing agencies are important partners in the preservation and development of quality affordable housing and Lake County welcomes and encourages collaboration between public housing agencies and other organizations that help Lake County residents in need.

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

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	2	20	66	37	0
Households with Only Adults	8	80	30	143	2
Chronically Homeless Households	0	0	0	180	2
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments: CoC Housing Inventory Count.

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

The Lake County Health Department (LCHD) and Erie Health Systems both operate federally-qualified health centers in Lake County. LCHD provides medical, dental and mental health services at seven health centers throughout the county. The Behavioral Health Service Area provides treatment, training and support to persons experiencing problems related to severe emotional and mental illness as well as those who experience drug and alcohol addiction issues. Erie Healthreach offers a similar array of services but to a lesser extent at their one facility located in Waukegan. As FQHC's these centers are required to provide services to individuals regardless of their ability to pay which is a benefit to the homeless population.

The County has invested heavily in mental health services so that people with low/no income have a greater ability to access behavioral health care than ever before. Services are provided in a number of locations throughout the County providing people with options.

The job center in Waukegan is the starting point for many homeless individuals looking to improve their income. Other services such as non-profits exist for job connection and job training throughout the County.

Lake County's various service providers for the homeless connect individuals to these services and provide some care in-house when they can. The ServicePoint referral network is a particularly useful tool for these agencies as it provides a helpful means of connecting people and collecting records on the efforts put forward to return people who are homeless to a permanent housing situation.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

A person falling into homelessness will likely begin their path back to housing at the nonprofit PADS. PADS operates a rotating site shelter using donated space and volunteers from area religious institutions. This shelter system operates from October 1 to April 30 and averages 90 beds each night. The PADS shelter does not maintain a waiting list and has few entry requirements. From PADS, homeless individuals and families will be directed to other opportunities as they become available including transitional housing, rapid rehousing or permanent supportive housing depending on their situation.

Other shelters in Lake County include the Lake County Haven's 10-bed facility for single women or women with children. Most Individuals and families fleeing domestic violence access services through A Safe Place's crisis line. A Safe Place (28 beds) and Most Blessed Trinity, overseen by Catholic Charities (24 beds) operate shelters for survivors of domestic violence. Waukegan Township also runs two

facilities that operate as shelters called the Eddie Washington Center (17 beds) and Staben house (18 beds). The Lovell Federal Health Center operates a 62-bed domiciliary that serves homeless veterans from Lake County and surrounding areas.

Catholic Charities and Maristella operate motel voucher programs that serve homeless individuals and families.

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

Introduction

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

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

- The elderly and frail elderly populations are growing in the County. Many of these individuals “wish to remain in their homes for as long as possible, challenges related to affordability, accessibility, and poor linkages to health services may make doing so difficult. (source: HUD <https://www.huduser.gov/portal/periodicals/em/summer17/highlight1.html>) This group requires affordable housing options as their numbers grow and their incomes remain stagnant or decrease. These households will require greater and greater levels of support from their families and from public sources as they age. These services include transportation, housing modifications and case/care management (source: AARP <https://assets.aarp.org/rgcenter/ppi/liv-com/i38-strategies.pdf>)
- People with disabilities is a population that has also seen growth in Lake County over the past five years. The needs of this population mirror those of the elderly population in that they are specific to each person, varied and in greater demand. People with physical disabilities require homes that are modified to adapt to their specific disability. People managing mental and developmental conditions that impact housing require supports that are sometimes physical but often are service oriented such as transportation, nursing care and case/care management.
- Persons managing an alcohol or drug addiction require housing situations that reduce the likelihood of returning to their addictions. This is sometimes called “straight housing”. Sometimes these situations are communal environments that include other people dealing with addiction. The supports needed include counseling and affordability primarily in addition to an environment that has as few triggers to return to their substance of choice as possible. (source: NPR <https://www.npr.org/news/specials/housingfirst/whoneeds/substanceabuse.html>)
- Regarding people with HIV/AIDS, “With safe, decent, and affordable housing, people with HIV are better able to access comprehensive health care and supportive services, get on HIV treatment, take their HIV medication consistently, and see their health care provider regularly. (source: HIV.gov <https://www.hiv.gov/hiv-basics/living-well-with-hiv/taking-care-of-yourself/housing-and-health>)”

- Public Housing residents face a lack of options as “Additional public housing has not been built in decades. Advocates are thus focused primarily on preserving the public housing stock that remains. Issues facing today’s public housing include: generally well-run public housing agencies facing significant federal funding shortfalls; policies like demolition, disposition and the HOPE VI program that have resulted in the nationwide loss of public housing units; and calls for deregulation of public housing, through the expansion of the Moving to Work demonstration program and other efforts, that come at the expense of affordability, deep income targeting, resident participation, and programmatic accountability (source: NLIHC <https://nlihc.org/explore-issues/housing-programs/public-housing>)”

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

People returning from mental and physical health institutions are likely returning to the homes they lived in prior to their admission at one of these facilities. Several nonprofits in the County provide support in some manner. The most plentiful of these services is in-home visits for new mothers. Often insurance is a requirement of the care provided and the care itself is likely educational and case coordination in its focus. Other services provide respite or minimum amounts of in-home care for specific population such as households including a person with a developmental disability or dementia. Often these services provide respite for caregivers allowing them time away from their responsibilities that is none-the-less structured for the individual being served (source: findhelplakecounty <http://findhelplc.org/>)

For the balance of the population who require long term care in an institution or other supportive housing situation, the options in Lake County are growing. There are approximately 24 skilled nursing facilities in the County that can provide long-term care for individuals exiting institutions. These facilities have specific intake requirements including age, insurance and care requirements (source: caring.com <https://www.caring.com/senior-living/nursing-homes/illinois/lake-county>). Long term supportive housing for individuals managing primarily a behavioral health challenge is limited in the County but still provided in a number of settings. These programs typically have a particular population that they serve such as people dealing with substance abuse such as the Oxford house program or the long-term mental health management group home managed by the Health Department. Vacancies for these programs vary and, like the other programs providing supportive housing, each have their individual requirements and limits for participation. (source findhelplakecounty <http://findhelplc.org/>)

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

- Subsidize creation of permanent supportive housing for special needs populations, especially by developers who bring supportive services to promote self-sufficient residents.
- Address transit needs in low-income areas
- Support programs that create affordable housing
- Increase capacity of supportive housing services to be everywhere that special needs housing is needed in the County.

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

- Subsidize creation of permanent supportive housing for special needs populations, especially by developers who bring supportive services to promote self-sufficient residents.
- Address transit needs in low-income areas
- Support programs that create affordable housing
- Increase capacity of supportive housing services to be everywhere that special needs housing is needed in the County.

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

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

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

Introduction

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

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	500	563	0	0	0
Arts, Entertainment, Accommodations	26,164	25,853	11	11	0
Construction	9,906	10,828	4	4	0
Education and Health Care Services	36,759	34,907	16	14	-2
Finance, Insurance, and Real Estate	18,914	17,874	8	7	-1
Information	5,032	3,383	2	1	-1
Manufacturing	35,976	48,643	15	20	5
Other Services	9,315	8,307	4	3	-1
Professional, Scientific, Management Services	34,211	30,412	14	13	-1
Public Administration	0	0	0	0	0
Retail Trade	32,366	36,153	14	15	1
Transportation and Warehousing	7,918	4,123	3	2	-1
Wholesale Trade	19,513	20,423	8	8	0
Total	236,574	241,469	--	--	--

Table 42 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	324,018
Civilian Employed Population 16 years and over	299,792
Unemployment Rate	7.46
Unemployment Rate for Ages 16-24	17.32
Unemployment Rate for Ages 25-65	4.99

Table 43 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	95,834
Farming, fisheries and forestry occupations	11,739
Service	23,579
Sales and office	78,209
Construction, extraction, maintenance and repair	16,580
Production, transportation and material moving	13,537

Table 44 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	150,553	53%
30-59 Minutes	97,424	34%
60 or More Minutes	37,377	13%
Total	285,354	100%

Table 45 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	15,606	1,871	7,018

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	42,312	4,816	12,598
Some college or Associate's degree	62,537	4,718	14,012
Bachelor's degree or higher	129,344	4,935	23,496

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	499	2,406	3,724	5,868	3,973
9th to 12th grade, no diploma	5,936	3,291	3,454	5,751	4,189
High school graduate, GED, or alternative	19,845	12,948	14,631	32,443	21,182
Some college, no degree	21,391	13,629	12,849	34,734	14,633
Associate's degree	2,884	4,890	4,825	12,004	3,205
Bachelor's degree	7,343	18,737	24,729	50,999	15,448
Graduate or professional degree	471	8,757	17,675	37,588	13,150

Table 47 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,671,346
High school graduate (includes equivalency)	3,585,263
Some college or Associate's degree	4,523,522
Bachelor's degree	7,602,313
Graduate or professional degree	9,736,693

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Manufacturing provides the highest percentage of all jobs in the county with 18% of all jobs coming from the Manufacturing Industry. This is followed closely by Retail (14%) and Education & Health Care

Services (13%). The fourth largest employment sector is Professional, Scientific, and Management Services which accounts for 12% of total jobs.

Describe the workforce and infrastructure needs of the business community:

A needs assessment completed as part of the 2017 Lake County Workforce Plan identified 3 areas that stand out for training investment; computer support, healthcare and manufacturing. These are industries with projected growth or occupations expected to expand.

Computer support

Professional, Scientific and Technical Services includes quite a few occupations with higher median hourly earnings; for example, both Computer User Support Specialists and Computer Network Support Specialists are expected to grow, require moderate education (less than a bachelor's degree) and have median earnings of more than \$25 per hour. Job gains predicted in other large and growing industries, including Credit Intermediation and Related Activities and Management of Companies and Enterprises, require only moderate education but pay higher hourly wages are also covered by these two occupations. All of these industries are slightly concentrated in Lake County as compared to the rest of the nation.

Healthcare

Several healthcare industries are projected to grow in Lake County – Ambulatory Health Care Services, Hospitals and Nursing and Residential Care Facilities. These industries include a range of occupations, including low-wage occupations like Home Health Aides and Nursing Assistants, mid-wage occupations like Licensed Practical and Vocational Nurses and higher-wage occupations like Registered Nurses. All of these occupations are forecasted to see gains in Lake County, pointing to the potential for a career pathway in nursing.

Manufacturing

The large and growing manufacturing industries suggest a promising area of focus. There are several occupations in these industries, that are expected to grow, require moderate education and provide median earnings of more than \$25 per hour. Many of these are in Medical Equipment and Supplies Manufacturing, which have a specialization in Lake County and the added benefit that the industry likely brings high economic benefit into the County. The largest employers in this field are Baxter Healthcare Corp, Baxter International, Inc. and Abbott Laboratories.

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

In spring of 2019, a two-year reverse-commute pilot project funded by a public-private partnership between Metra and Lake County businesses and governments was announced. The project is designed to make it easier to reside in Chicago while working in Lake County. The expansion of service will help local business recruit top talent to Lake County, while also reducing pollution and roadway congestion.

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

In general Lake County has a highly educated workforce population, with 44 percent of adults holding a bachelor's degree or higher, compared to 31 percent across the state and 29 percent nationally. Even so, this leaves 25 percent of Lake County residents with some college or an associate's degree, 21 percent with only a high school diploma and 10percent with less than a 12th-grade education. This distribution is not expected to change significantly in the next five years. This is concerning given the growing number of jobs that will require a college degree or certificate putting individuals with limited education and a lack of basic skills at a serious disadvantage in a labor market. The numbers indicate that race and/or ethnicity play a limiting role in education.

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

Lake County Workforce has partnered with the local economic development group, Lake County Partners (LCP), to provide Business Service Outreach. LCP is responsible for serving as the official greeter to local employers and providing referrals back to Lake County Workforce as appropriate from interactions/conversations. These services will continue to expand to include additional partners and stakeholders including the local community college, College of Lake County.

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

No

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

Lake County does not have a current, County specific, Comprehensive Economic Development Strategy (CEDS). Regionally, the Chicago Metropolitan Agency for Planning (CMAP) "On to 2050" encompasses Lake County.

The CMAP comprehensive regional plan "On to 2050" identifies "Inclusive Growth" as a clear, overarching principle. "Regions that offer economic opportunity for residents regardless of race,

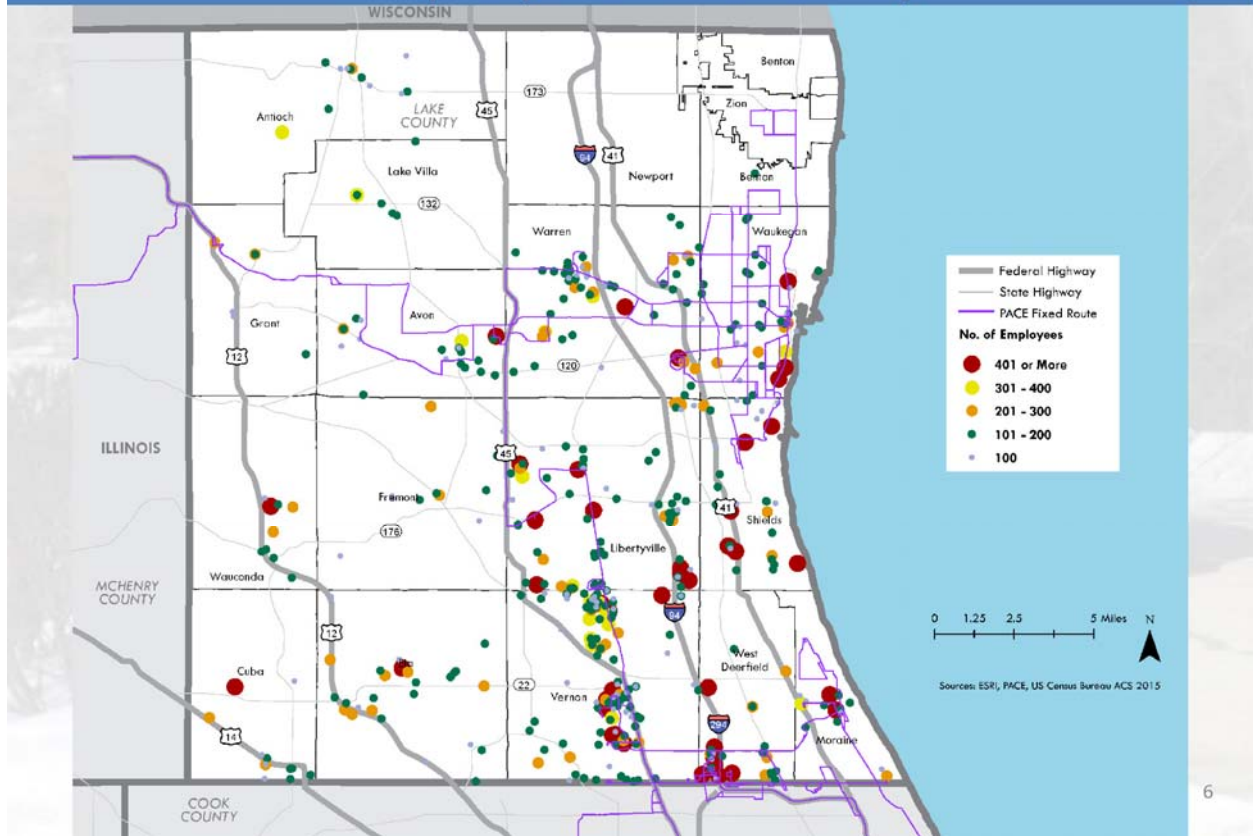
income, or background enjoy longer, stronger periods of prosperity and fewer, shorter periods of economic stagnation” (CMAP). Lake County understands that despite a relatively good economic position, Lake County is falling short of creating equal economic opportunity for all residents. The data indicates that economic success is limited by factors of race or ethnicity; most clearly for black and Hispanic resident. Lake County needs to remove barriers to residents' economic prospects, health, and overall quality of life. Disrupting these inequitable patterns is essential to achieve "inclusive growth". Our County simply cannot thrive when so many people and places are left behind.

Discussion

Subject	Percent
White alone, not Hispanic or Latino	
High school graduate or higher	96.7%
Bachelor's degree or higher	53.1%
Black Alone	
High school graduate or higher	88.2%
Bachelor's degree or higher	18.8%
Hispanic or Latino Origin	
High school graduate or higher	64.5%
Bachelor's degree or higher	11.6%

Table 49 - U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

Employment Overlay



Employment Centers

MA-50 Needs and Market Analysis Discussion

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

CPD Maps *Housing Cost Burden HAMFI* map shows there is one census tract in North Chicago where greater than 58.44% of residents are cost burdened, spending more than 30% of their household income on housing costs. There are several census tracts where 47.69-58.44% of residents are cost burdened, which are generally clustered around the areas of Waukegan, North Chicago, Park City, Round Lake, and Zion. While CPD Map layers allow the user to filter Lake County census tracts by the percentage of extremely low-income, low-income, or moderate-income households that have any of four severe housing problems or one of either substandard housing, overcrowding, or severe cost burden, none of the CPD Maps layers allow the user to filter by concentrations of multiple housing problems. Though it is not possible to determine if there are areas where households with multiple housing problems are concentrated, it appears that there are census tracts all over the county with high percentages of severe housing problems among extremely low-income, low-income, and moderate-income households.

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

According to CPD Maps, there are several areas of Lake County where racial or ethnic minorities are concentrated, especially for Black or African American residents or persons of Hispanic Origin. The *Black or African American Alone* CPD Map shows that there are two census tracts with greater than 53.08% Black or African American residents and seven census tracts with 27.82-53.08% Black or African American residents. These 9 communities with high concentrations of Black or African American residents are all located in the northeast area of the county, in census tracts in and around North Chicago, Park City, Waukegan, Zion, and Beach Park. Similarly, there are four census tracts with greater than 71.50% Hispanic residents and 18 census tracts with 47.80%-71.50% Hispanic residents. The majority of these communities are located in the northeast area of county as well, in census tracts in and around Waukegan, Park City, and North Chicago. According to CPD Maps, there are no areas with high concentrations of residents who identify as American Indian/Alaskan Native alone, Asian alone, or Native Hawaiian/Pacific Islander alone.

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

The census tracts with high concentrations of Black or African American or Hispanic residents are mostly in and around cities such as Waukegan, Zion, North Chicago, Park City, Round Lake, Round Lake Beach. These areas are also present on several other CPD Maps layers which explore market characteristics.

- According to the *Median Home Value* CPD Map, all of these census tracts have the lowest Median Home Values in Lake County, at \$0-\$181,300.01.

- The *Owner Units to 100 Percent HAMFI* CPD Map shows the percentage of homeowner units in a community that are affordable to a household with 100% of the Area Median Income. Low- and moderate-income households will be most likely to afford homes in these communities. The census tracts with greater than 58.29% of owner units affordable to moderate income households also tend to correspond to these areas.
- Lastly, the *Percent Renter Occupied Housing* CPD Map shows that these areas also have higher percentages of rental occupied housing. While the majority of Lake County census tracts have less than 55.86% housing occupied by renters, a small number of census tracts have 55.86-75.72% or greater than 75.72% rental occupied housing. Many of these census tracts correspond to the tracts with high concentrations of Black or African American or Hispanic Residents.

Are there any community assets in these areas/neighborhoods?

Lake Michigan is a significant asset in both Waukegan and North Chicago, along with the Union Pacific North line of the Metra Commuter Rail. Both the College of Lake County and Lake County government have significant facilities in Waukegan, while both the Abbvie Corporation and the U.S. Navy have facilities in North Chicago.

Are there other strategic opportunities in any of these areas?

A total of five census tracts in Lake County have been designated as opportunity zones. The census tracts cover portions of Waukegan, North Chicago, Zion and Park City. The recent opportunity zone legislation provides incentive to private investors to invest in capital starved areas. Opportunity zones make for attractive targets for investment for the holders of unrealized capital gains. Investments in these areas stand to significantly help the community, since estimates of the unrealized gains held by investors is in the trillions of dollars.