



Housing & Community Development

**Action Plan 2019 – Public Hearing Draft**

May 1, 2019 to April 30, 2020

Lake County Board Approval – May 14, 2019

This is the first amendment to the Program Year 2019 (PY19) Annual Action Plan (AAP). This amendment accounts for the redistribution of funds from a project that couldn't clear the environmental review process to previously-approved projects that have additional funding needs. The reallocation detailed in this amendment allows for appropriate and timely spending of Lake County's entitlement funding.

## **Executive Summary**

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

#### **1. Introduction**

In this fifth and final year of the 2015 to 2019 Consolidated Plan for the U.S. Department of Housing and Urban Development (HUD), Lake County continues working towards the five-year goals of building affordable housing, suitable living environments and new job creation opportunities. This work is in support of affirmatively furthering fair housing.

Fair housing has long been an important issue in American urban policy. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) affirmatively further fair housing through its programs. Towards this end, HUD requires funding recipients to undertake fair housing planning (FHP) to take steps that will lead to less discriminatory housing markets and better living conditions for all protected classes.

The existing laws and executive orders that define protected classes for housing in Lake County include:

#### Federal

- Age Discrimination Act of 1975
- Americans with Disabilities Act of 1990
- Architectural Barriers Act of 1968
- Civil Rights Act of 1964
- Executive Order 11063, 12892, 13166
- Housing and Community Development Act of 1974
- Rehabilitation Act of 1973

#### State

- Illinois Human Rights Act

The protected classes that result from these laws are as follows:

- Race and color
- Gender
- Age
- Religion
- Physical and mental disability
- National origin and ancestry
- Sexual orientation
- Marital status
- Military status and Unfavorable Military Discharge
- Familial status
- Victims of sexual harassment
- Individuals with orders of protection (for victims of domestic violence)

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

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In this five year plan, Lake County set the following ten goals (JG):

1. To acquire and/or rehab existing buildings in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations.
2. To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations.
3. To end homelessness in Lake County.
4. To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
5. To revitalize deteriorating or deteriorated neighborhoods.

6. To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.
7. To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
8. To foster welcoming, inclusive and neighborly suburban communities.
9. To create or retain jobs for low- and moderate- income persons.
10. To support low- and moderate-income workers in need of job training, of transportation for access to employment, and/or of access to affordable, quality child care.

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Five-year plan to date, Lake County's progress on converting existing single family homes to affordable housing has been steady due to effective downpayment assistance and owner-occupied rehab programs administered by the Affordable Housing Corporation of Lake County --- now merged with Community Partners for Affordable Housing and its successful Community Land Trust. For the development of new affordable housing, Lake County's 2015 investment in forty new units of affordable housing at Fairhaven Crossing in Mundelein was an early success. Since then, however, major commitments of HUD entitlement funds to potential new affordable rental housing in Deerfield, Mundelein and Waukegan has been reserved or reallocated as those large rental projects were delayed or canceled. Lake County's ongoing commitment to alleviating renters' cost burden and to ending homelessness continues to result in substantial investment in Homelessness Prevention and Rapid Rehousing. Toward the end of this five-year plan, Lake County increased its focus on increasing permanent supportive housing (PSH) through both new construction projects (Kirwan Apartments in Waukegan and Zion Woods Apartments in Deerfield) and proposed Tenant-Based Rental Assistance (TBRA) for chronically homeless waiting for PSH on the Continuum of Care's by-name list (Coordinated Entry).

Lake County's commitment to accessibility modifications has funded the installation of ramps, automated door-openers, chair lifts and elevators in facilities across the County. New job creation projects have ranged from starting a home-grown microloan program at the Black Chamber of Commerce of Lake County to creating better linkages for entrepreneurs in Lake County to Accion's downtown microloan offerings.

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

Summary from citizen participation section of plan.

For this 2019 Annual Action plan, a public hearing on community needs was held on September 12, 2018. For the Plan itself, official public comment period was from February 13 to April 8, 2019. Two public hearings were held at meetings of the Housing & Community Development Commission on February 13 and March 13, 2019.

[A public hearing for this proposed amendment will be held on October 23, 2019 at the meeting of the Housing & Community Development Commission.](#)

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Laura Ramirez spoke on behalf of A Safe Place, which provides services to those experiencing domestic violence, thanking the Housing and Community Development Commission's (HCDC) Advisory and Recommendation Committees (ARCs). The ARC's funding recommendation for security improvements will allow the agency to ensure that individuals who flee from violence aren't at risk of further violence by their abusers and for accessibility improvements will ensure that those with disabilities will have equal access to shelter.

Gail Weil, Executive Director of Community Youth Network (CYN) Counseling Center, stated that the agency had just celebrated its 40th anniversary. The agency offers a school-based therapeutic program which assists families that have been indicated for child abuse. Ms. Weil thanked the HCDC for PY2018 funding, which enabled CYN to help more than 500 at-risk youths and asked that the proposed PY2019 funding be approved, so that CYN may continue this work.

Reverend Jackie Lynn, of ElderCARE, thanked the HCDC for her agency's funding recommendation for its project to provide transportation to Lake County's homebound senior citizens. Last year, the agency provided 1911 round-trip rides to healthcare appointments, allowing ElderCARE's clients to improve their health and maintain their independence by remaining in their homes.

Susan Shulman, of Highland Park Highwood Legal Aid Clinic (Clinic), offered her appreciation for the agency's funding recommendation. The proposed funding will be used to help those experiencing domestic violence, a project that has expanded from helping 7 victims during 2016 to aiding 119 victims during 2018. Ms. Shulman added that the Clinic has reached out to surrounding communities to offer its services to a larger area.

Elizabeth Thielen, of Nicasa, thanked the HCDC for Nicasa's funding recommendations. As President of the Illinois Council on Problem Gambling, she informed those present that Lake County may be the only Illinois county utilizing Video Gaming Revenue funds to mitigate the harm caused by gambling. Nicasa is

working hard to spread the word about gambling addiction and to provide services to help those with this problem.

Maya Ziv-El, Fair Housing attorney for Prairie State Legal Services' Fair Housing Program (Program), thanked the HCDC for continued funding for the Program and informed those present that the funds allowed Prairie State to add a staff attorney who handles only housing discrimination cases. She said she recently noted that the most prevalent type of discrimination has been against people with disabilities, both physical and mental. The Program also provided Fair Housing Rights Act training to many social service providers, community groups, landlords and the staffs and clients of the local housing authorities. Ms. Ziv-El asked that the HCDC favorably consider the Program's proposed funding, thereby allowing the agency to continue serving the County's residents.

Cheryl Hudson-Jackson, of YWCA Lake County, explained the agency's tenets and programs including the youth STEM (Science, Technology, Engineering and Mathematics) after-school classes and summer camps, currently reaching 594 youth. The YWCA believes in the early introduction of STEM education; the proposed funding would allow the agency to initiate the TechGYRLS project, to introduce possible career paths to young girls.

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

N/A

## **7. Summary**

Please also see the Consultation section of this Action Plan for agencies who attending the Action Plan public hearings.

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The 2019 Expected Resources are based on the HUD FY2017 allocation for CDBG (Lake County & North Chicago), HOME and ESG plus prior year resources and program income as shown below.

Annually, Lake County provides an additional \$300,000 of its general funds for affordable housing.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition						
		Admin and Planning						
CDBG	public - federal	Economic Development						
		Housing		26,186	588,671	3,424,174		
CDBG	public - federal	Public Improvements						
		Public Services	2,809,317	67,688	2,088,164	4,965,169	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,509,922	23,591	1,254,868	2,788,381	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	224,137	0	0	224,137	0	
Other	public - local	Housing	300,000	1,000	0	301,000	0	

**Table 2 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**



Federal funds are leveraged with developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds. Match requirements are met by local fundraising, donated materials and labor, and state and local grant funds.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Lake County owns or is tax trustee for several parcels of land throughout its jurisdiction for which there is currently no process in place to address directly the needs identified in the Consolidated Plan. Community Development staff will be working with other stakeholders during the course of PY19 to seek and evaluate potential opportunities to leverage County-owned land in support of the Consolidated Plan.

**Discussion**

As in years past, the identified needs far exceed the available resources in Lake County. To best manage this situation, as a best practice and an effort to maximize the impact of the available resources, the County has implemented an intensive grant administration strategy that includes thorough vetting of each grant applicant and a healthy monitoring process that ensures on-going compliance. These efforts are the County's means of not only satisfying HUD regulations in many ways, but more meaningfully, to ensure the resources that are available are used in the most effective way possible.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehab Existing Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	City of Waukegan Zion Employment & Transit Centers North Chicago	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: <del>\$1,159,405</del> <u>\$1,707,118</u>  HOME: \$1,444,577	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Rental units rehabilitated: 347 Household Housing Units Homeowner Housing Rehabilitated: <del>21</del> <sup>19</sup> Household Housing Units  <u>Homeless person overnight shelter: 60 persons assisted</u>
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Mundelein Zion Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods	CDBG: <del>\$667,643</del> <u>\$804,061</u> HOME: \$837,501 Local: \$21,000	Brownfield acres remediated: 2 Acre Rental units constructed: 24 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit  <u>Building demolished: 4 buildings</u>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist People Without a Home	2015	2019	Homeless	Lake County	Low Cost Housing Strengthen Neighborhoods	ESG: \$224,137	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted Homeless Person Overnight Shelter: 970 Persons Assisted Homelessness Prevention: 25 Persons Assisted
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing Homeless	Lake County	Low Cost Housing	CDBG: <del>\$107,480</del> <u>\$129,980</u> HOME: \$355,311 Local: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 659 Persons Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Housing for Homeless added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 18 Households
5	Provide Adequate Low/Mod Income Area Infrastructure	2015	2019	Non-Housing Community Development	Round Lakes North Chicago	Strengthen Neighborhoods	CDBG: <del>\$203,168</del> <u>\$683,281</u>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <del>2065</del> <u>3080</u> Persons Assisted Businesses assisted: 1 Businesses Assisted
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	North Chicago	Strengthen Neighborhoods	CDBG: <del>\$20,000</del> <u>\$10,000</u>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Assist People with Disabilities	2015	2019	Affordable Housing Non-Homeless Special Needs	City of Waukegan North Chicago	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: <del>\$276,437</del> <u>\$251,437</u>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <del>6205-5305</del> Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Low Cost Housing Strengthen Neighborhoods	CDBG: \$191,693	Public service activities other than Low/Moderate Income Housing Benefit: 1609 Persons Assisted
9	Job Creation	2015	2019	Non-Housing Community Development	Lake County	Job Creation and Retention	CDBG: <del>\$161,000</del> <u>\$550,251</u>	Jobs created/retained: 12 Jobs <u>Businesses assisted: 10 businesses</u>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Provide Services for Job Stability	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Lake County	Job Creation and Retention Strengthen Neighborhoods	CDBG: \$75,485	Public service activities other than Low/Moderate Income Housing Benefit: 164 Persons Assisted
11	Grant & Program Administration	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Job Creation and Retention Low Cost Housing Strengthen Neighborhoods	CDBG: \$561,863 HOME: \$150,992 Local: \$30,000	Other: 1 Other

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Rehab Existing Housing: Affordable & Special Needs
	<b>Goal Description</b>	Acquisition and/or rehabilitation of existing buildings in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations.
2	<b>Goal Name</b>	Develop New Housing: Affordable & Special Needs
	<b>Goal Description</b>	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.

<b>3</b>	<b>Goal Name</b>	Assist People Without a Home
	<b>Goal Description</b>	To end homelessness in Lake County.
<b>4</b>	<b>Goal Name</b>	Subsidize Housing for Low/Mod Income Families
	<b>Goal Description</b>	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
<b>5</b>	<b>Goal Name</b>	Provide Adequate Low/Mod Income Area Infrastructure
	<b>Goal Description</b>	To revitalize deteriorating or deteriorated neighborhoods.
<b>6</b>	<b>Goal Name</b>	Revitalize Low/Mod Income Area Business Districts
	<b>Goal Description</b>	To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.
<b>7</b>	<b>Goal Name</b>	Assist People with Disabilities
	<b>Goal Description</b>	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
<b>8</b>	<b>Goal Name</b>	Provide Welcoming Communities
	<b>Goal Description</b>	To foster welcoming, inclusive and neighborly suburban communities.
<b>9</b>	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.
<b>10</b>	<b>Goal Name</b>	Provide Services for Job Stability
	<b>Goal Description</b>	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.

<b>11</b>	<b>Goal Name</b>	Grant & Program Administration
	<b>Goal Description</b>	Administration and Planning for HOME and CDBG. ESG Admin is contained in Goal #3 per IDIS procedures.



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

### **Introduction**

According to 24 CFR 91.1, the overall goal of the community planning and development programs covered (in this Plan) is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

(i) Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

(ii) A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

(iii) Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

In the context of these three HUD goals, projects #1 through #4 support Create Decent Housing; projects #5 through #8 aim the Create Suitable Living environments and projects #9 & #10 aim to Expand Economic Opportunities.

A total of \$421,397.00 of CDBG has been allocated to public service projects; (Project 4 - \$99,980; Project 7 - \$54,239; Project 8 - \$191,693; Project 10 - \$75,485).

Lake County Consortium's total 2019 HOME allocation was \$1,509,922.00, which requires a CHDO set-aside minimum of \$226,488.30. Lake County Consortium has one CHDO-eligible set-aside project for 2019, (Project 1) which has a total grant funding award of \$465,700.00. This exceeds Lake County's CHDO reserve set-aside minimum by \$239,211.70

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

**Table 4 – Project Information**

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

Allocation priorities remain consistent with the approved First Amendment of the 2015-2019 Consolidated Plan for Housing & Urban Development (HUD).

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Rehabilitate Existing Housing: Affordable & Special Needs
	<b>Target Area</b>	City of Waukegan Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Rehab Existing Housing: Affordable & Special Needs
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: <del>\$1,159,405</del> <u>\$1,707,118</u> HOME: \$1,444,577
	<b>Description</b>	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low and moderate-income households and special needs populations.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Rental units rehabilitated: 347 Household Housing Units Homeowner Housing Rehabilitated: 20 Household Housing Units <u>Homeless person overnight shelter: 60 persons assisted</u>
	<b>Location Description</b>	Waukegan, Highland Park, Lake Forest, Highwood, North Chicago

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Community Partners for Affordable Housing owner-occupied rehabilitation program; <del>\$497,036</del> <u>\$557,036</u> (\$158,542 North Chicago HOME; \$88,732 Lake County HOME; <del>\$169,763</del> <u>\$199,763</u> Lake County CDBG; <del>\$80,000</del> <u>\$110,000</u> CDBG project delivery).</li> <li>• Community Partners for Affordable Housing (\$465,700 HOME; CHDO set aside) acquisition, rehabilitation and resale of housing units (plus \$20,000 HOME CHDO operating).</li> <li>• Debruler Company (\$151,940 CDBG) roof replacement at Hebron Townhomes rentals</li> <li>• Debruler Company (<del>\$637,287</del> <u>\$825,000</u> CDBG) structural façade repair at Lilac Ledge apartments.</li> <li>• A Safe Place (\$51,466 CDBG) security upgrades at multifamily rental housing complex.</li> <li>• Raquan's Haven (\$68,950 CDBG) Acquisition, rehabilitation and rental of 2-units</li> <li>• City of Waukegan (\$711,603 HOME) rehabilitation of Barwell Manor</li> <li>• <u>Lake County Haven (\$300,000 CDBG) Acquisition of new shelter</u></li> </ul>
2	<b>Project Name</b>	Develop New Housing: Affordable & Special Needs
	<b>Target Area</b>	City of Waukegan Mundelein Zion Employment & Transit Centers North Chicago
	<b>Goals Supported</b>	Develop New Housing: Affordable & Special Needs
	<b>Needs Addressed</b>	Low Cost Housing
	<b>Funding</b>	CDBG: <del>\$667,643</del> <u>\$804,061</u> HOME: \$837,501 Local: \$21,000
	<b>Description</b>	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
	<b>Target Date</b>	4/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Brownfield acres remediated: 2 acres remediated Rental units constructed: 24 Household Housing Unit Homeowner housing rehabilitated: 3 housing units <u>Building demolished: 4 buildings</u>
	<b>Location Description</b>	North Chicago, Waukegan, Zion, Deerfield, Mundelein
	<b>Planned Activities</b>	Activities planned under the goal to Develop New Housing for Affordability & Special Needs include the following: <ul style="list-style-type: none"> <li>• Debruler Company (\$25,144 CDBG) for environmental site investigation at potential affordable housing project in Mundlein, IL.</li> <li>• Youth Conservation Corps. (YCC - \$21,000 local funds) construction of small homes on vacant lots in North Chicago, Waukegan and Zion.</li> <li>• HODC – (\$1,450,000; \$642,499 CDBG and \$807,501 HOME) Site preparation for 25-unit affordable housing development (plus \$30,000 HOME CHDO operating)</li> <li>• <u>City of North Chicago (\$136,418 CDBG) blighted property demolition program</u></li> </ul>
3	<b>Project Name</b>	Assist People Without a Home
	<b>Target Area</b>	Lake County
	<b>Goals Supported</b>	Assist People Without a Home
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	ESG: \$224,137
	<b>Description</b>	To end homelessness in Lake County.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted Homeless Person Overnight Shelter: 970 Persons Assisted Homelessness Prevention: 25 Persons Assisted
	<b>Location Description</b>	Residents from throughout the County are provided services from the funds invested via this program.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Lake County Haven (\$26,637 ESG), homeless shelter – shelter services for individuals and families.</li> <li>• Catholic Charities (\$49,195 ESG) Homelessness Prevention – short term rental assistance and case management for persons at imminent risk of homelessness.</li> <li>• Catholic Charities (\$61,572 ESG) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families.</li> <li>• A Safe Place (\$26,458 ESG) Domestic Violence Shelter – shelter services and case management for victims of domestic violence.</li> <li>• PADS (\$24,335 ESG) Overnight shelter – night-by-night shelter services and case management.</li> <li>• Homeless Management Information System administration (\$19,130 ESG)</li> <li>• ESG Grant Administration (\$16,810)</li> </ul>
4	<b>Project Name</b>	Subsidize Housing for Low/Mod Income Families
	<b>Target Area</b>	Lake County
	<b>Goals Supported</b>	Subsidize Housing for Low/Mod Income Families
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods
	<b>Funding</b>	CDBG: <del>\$107,480</del> <u>\$129,980</u> HOME: \$355,311 Local: \$250,000
	<b>Description</b>	To provide direct assistance to facilitate and expand home ownership among and/or to provide rental assistance to persons of low- and moderate-income.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 659 Persons Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Housing for Homeless added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 18 Households
	<b>Location Description</b>	Clients served with service dollars will come from all areas of the County.

	<b>Planned Activities</b>	<p>Activities planned under the goal to Subsidize Housing for Low/Moderate Income Families include the following:</p> <ul style="list-style-type: none"> <li>•Community Partners for Affordable Housing (\$160,000 local funds) landlord risk mitigation pool</li> <li>•Community Partners for Affordable Housing (\$30,000 local funds) Affordable Housing Program</li> <li>•Community Partners for Affordable Housing (\$135,000 HOME) First time homebuyer Program</li> <li>•Supportive Housing RFP (<del>\$237,811</del> <u>\$260,311</u>; \$10,000 local funds, \$220,311 HOME and <del>\$7,500</del> <u>\$30,000</u> CDBG)</li> <li>• Catholic Charities (\$51,541 CDBG; Public Service) Homelessness prevention</li> <li>• Catholic Charities (\$50,000 local funds) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families.</li> <li>• Prairie State Legal Services (\$21,307 CDBG; Public Service) Legal advice and representation related to homelessness prevention and housing stability issues</li> <li>• ElderCARE (\$21,366 CDBG; Public Service) Transportation assistance to seniors</li> <li>• PADS (\$5,766 CDBG; Public Service) Overnight shelter – night-by-night shelter services and case management</li> </ul>
5	<b>Project Name</b>	Provide Adequate Low/Mod Income Area Infrastructure
	<b>Target Area</b>	Round Lakes North Chicago
	<b>Goals Supported</b>	Provide Adequate Low/Mod IncomeArea Infrastructure
	<b>Needs Addressed</b>	Strengthen Neighborhoods
	<b>Funding</b>	CDBG: <del>\$203,168</del> <u>\$683,281</u>
	<b>Description</b>	To revitalize deteriorating or deteriorated neighborhoods.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: <del>2065</del> <u>3080</u> Persons Assisted</p> <p>Businesses assisted: 1 business</p>
	<b>Location Description</b>	North Chicago, Round Lakes



	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• North Chicago (<del>\$113,168</del> <u>\$383,281</u> CDBG) <del>Infrastructure-Sewer</del> improvements.</li> <li>• Lake County Municipal League (<del>\$5,000</del> <u>\$45,000</u> CDBG) – Capacity building</li> <li>• Round Lake Beach (\$85,000 CDBG) – Drainage improvements and road reconstruction</li> <li>• <u>Round Lake Heights (\$170,000 CDBG)</u></li> </ul>
6	<b>Project Name</b>	Revitalize Low/Mod Income Area Business Districts
	<b>Target Area</b>	North Chicago
	<b>Goals Supported</b>	Revitalize Low/Mod Income Area Business Districts
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: <del>\$20,000</del> <u>\$10,000</u>
	<b>Description</b>	Revitalize Low/Mod Income Area Business Districts.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
	<b>Location Description</b>	North Chicago
	<b>Planned Activities</b>	<p>In support of revitalizing business districts that service and employ low/moderate income households in Lake County, the following activities are planned:</p> <ul style="list-style-type: none"> <li>• NORTH CHICAGO (<del>\$20,000</del> <u>\$10,000</u> CDBG): - Streetscaping - plant new trees along commercial corridors to improve appearance of struggling business districts.</li> </ul>
7	<b>Project Name</b>	Assist People with Disabilities
	<b>Target Area</b>	City of Waukegan North Chicago
	<b>Goals Supported</b>	Assist People with Disabilities
	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: <del>\$276,437</del> <u>\$251,437</u>

	<b>Description</b>	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6205 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted
	<b>Location Description</b>	Waukegan, North Chicago
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Great Lakes Adaptative Sports Association (\$21,557 CDBG; Public Service) Adaptive sports programming</li> <li>• Arden Shore (\$58,610 CDBG) – HVAC upgrades at family center</li> <li>• A Safe Place (\$47,805 CDBG) - Accessibility upgrades to domestic violence shelter</li> <li>• One Hope United (\$16,341 CDBG; Public Service) – Transportation services</li> <li>• Arden Shore (\$16,341 CDBG; Public Service) – Transportation services</li> <li>• <del>North Chicago (\$25,000 CDBG) – Sidewalk reconstruction</del></li> <li>• City of Zion (\$90,783 CDBG) – Sidewalk reconstruction</li> </ul>
8	<b>Project Name</b>	Provide Welcoming Communities
	<b>Target Area</b>	Lake County
	<b>Goals Supported</b>	Provide Welcoming Communities
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: \$191,693
	<b>Description</b>	To foster welcoming, inclusive and neighborly suburban communities.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 1609 Persons Assisted
	<b>Location Description</b>	To foster welcoming, inclusive and neighborly suburban communities.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• CASA – (\$27,284 CDBG; Public Service) Court advocacy support for abused and neglected children</li> <li>• Prairie State Legal Services (\$87,155 CDBG; Public Service) for fair housing legal services</li> <li>• Mano a Mano (\$21,332 CDBG; Public Service) for their productive parents program</li> <li>• Highland Park Legal Aid Clinic (\$16,324 CDBG; Public Service) for fair housing legal services</li> <li>• YWCA (\$16,291 CDBG; Public Service) STEM school age youth program</li> <li>• Antioch Area Healthcare Alliance (\$16,307 CDBG; Public Service) network nurse program</li> <li>• Northern Illinois Food Bank (\$5,000 CDBG; Public Service) mobile food pantry</li> <li>• Zacharias Center (\$2,000 CDBG; Public Service) youth counseling</li> </ul>
9	<b>Project Name</b>	Create Jobs for Low/Mod Income Workers
	<b>Target Area</b>	Lake County
	<b>Goals Supported</b>	Job Creation
	<b>Needs Addressed</b>	Job Creation and Retention
	<b>Funding</b>	CDBG: <del>\$161,000</del> <u>\$550,251</u>
	<b>Description</b>	To create or retain jobs for low- and moderate-income persons by providing assistance to business (e.g. small business incubators, small businesses and/or microenterprises).
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Jobs created: 12 jobs <u>Businesses assisted: 10 businesses</u>
	<b>Location Description</b>	All areas of the County are expected to benefit from the funds invested in this goal.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Glenkirk (\$81,000 CDBG) Day programming facility expansion</li> <li>• Highland Park Community Nursery (\$80,000) Construction of day care facility</li> <li>• <u>Greater Waukegan Development Coalition (\$142,000 CDBG) technical assistance to low/mod income business owners</u></li> <li>• <u>Youth Conservation Corps. (\$247,251 CDBG) reconstruction of single family homes in Zion, Waukegan and North Chicago</u></li> </ul>
<b>10</b>	<b>Project Name</b>	Provide Services for Job Stability
	<b>Target Area</b>	Lake County
	<b>Goals Supported</b>	Provide Services for Job Stability
	<b>Needs Addressed</b>	Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: \$75,485
	<b>Description</b>	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 164 Persons Assisted
	<b>Location Description</b>	Clients from throughout Lake County are expected to benefit from dollars invested in this goal.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Highland Park Community Nursery School (\$31,449 CDBG; Public Service) – Child care for low/mod income workers</li> <li>• Youth Conservation Corps (\$16,291 CDBG; Public Service) Educational and vocational opportunities for low/mod income youth</li> <li>• YouthBuild Lake County (\$22,745 CDBG; Public Service) - Educational and vocational opportunities for low/mod income youth</li> <li>• YWCA (\$5,000 CDBG; Public Service) educational youth programming</li> </ul>
<b>11</b>	<b>Project Name</b>	Grant & Program Administration
	<b>Target Area</b>	Lake County North Chicago
	<b>Goals Supported</b>	Grant & Program Administration

	<b>Needs Addressed</b>	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	<b>Funding</b>	CDBG: \$561,863 HOME: \$150,992 Local: \$30,000
	<b>Description</b>	This includes North Chicago CDBG Admin.
	<b>Target Date</b>	4/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Planning and administrative funds cover staff and other County costs in planning and administering CDBG and HOME funds. Per IDIS practices, the ESG administration funds are contained in Project #3: Assist People Without a Home.

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

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

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

1. Revitalize areas of greatest need. In addition to the entitlement communities of North Chicago and Waukegan, several areas of Lake County are home to a concentrated number of low/moderate income households whose neighborhoods would benefit from community development, including commercial revitalization, housing and infrastructure rehabilitation plus more adequate amenities. Indicated in HUD data as census tracts where over 55% of households are at or below 50% of area median income (AMI) and located in Beach Park, Fox Lake, Mundelein, Park City, the Round Lake area, Warren Township, Wauconda Township and Zion, these target areas are identified in green in the map below. In further articulating each area's specific needs/barriers, place-based strategies and opportunities, Lake County will work with local governments. A recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice is to "Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there.

2. Assist in expanding the supply of housing near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing. Another recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice is "The County could prioritize the allocation of CDBG and HOME funds to (housing) projects near public transportation and employment centers." To this end, the County is articulating areas "near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing" as a geographic priority for affordable and special needs housing. Areas proximate to employment, retail and medical facilities –or easily accessible by public transportation – often lack affordable housing, so those areas are a priority for affordable housing in this Action Plan.

### Geographic Distribution

Target Area	Percentage of Funds
City of Waukegan	<del>23</del> 20
Lake County	
Mundelein	1
Round Lakes	<del>23</del>
Wauconda Township	
Waukegan Township	
Zion	<del>57</del>
Beach Park	

Target Area	Percentage of Funds
Employment & Transit Centers	<del>322</del> 6
Fox Lake	
Gurnee	
Park City	
Warren Township	
North Chicago	<del>91</del> 3

**Table 5 - Geographic Distribution**

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

The geographic allocation will be driven by a combination of the County's geographic priorities discussed above and the 2019 project proposals from the local communities. Also, the joint agreement between the City of North Chicago and Lake County reserves the amount of the City of North Chicago's entitlement for North Chicago although its CDBG allocation is administered by Lake County.

### **Discussion**

City of Waukegan's Action Plan is contained on separate pages.