



LakeCounty

Housing & Community Development Commission

Action Plan 2019 - First Amendment

May 1, 2019 to April 30, 2020

Projected Lake County Board Approval – November 12, 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:

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.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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 Community Development strives daily to ensure the grants it administers are used in the most effective and efficient way possible, in concert with the consolidated plan, for the benefit of Lake County's citizens.

Consolidated Plan Public Contact Information

Questions relating to the consolidated plan may be directed to:

Jodi Gingiss, Community Development Administrator
500 W. Winchester Road, Libertyville, IL 60048
p. 847-377-2139
e. JGingiss@lakecountyil.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

In September 2018, Lake County announced future availability of 2019 CDBG, HOME and ESG funds and held a Public Hearing on Community Needs for 2018 funding.

Grant applications were made available to all Lake County townships, municipalities and agencies, with application workshops that provided training on grant performance expectations and requirements.

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(l)).

Working with representatives at each of Lake County's three public housing agencies, Lake County Community Development staff have identified several opportunities to enhance coordination and improve program outcomes. To improve programs that provide resources for families and youth, veterans, and Lake County residents experiencing homelessness, Community Development staff regularly facilitate and attend meetings with public housing agencies. In addition to public housing agency staff, these meetings include representatives from housing and homeless service providers involved with the Lake County Coalition for the Homeless, which includes private, public, and governmental agencies that provide housing, health services, mental health services, and other services. These meetings have improved coordination, established open lines of communication, and are expected to improve the outcomes of the programs that help Lake County residents in need of affordable housing and supportive services.

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.

The Continuum of Care and Lake County Community Development coordinate extensively to address the needs of homeless persons by aligning funding towards joint interventions such as rapid rehousing, homelessness prevention and permanent supportive housing. We use common metrics when evaluating the use of funds intended to provide relief for individuals facing housing crises. These are the system performance measures mandated by HUD.

The Continuum of Care Program Coordinator and her staff, the HMIS administrator, are both Lake County employees who work in cooperation with the local CoC and manage these measures. Each staff person sits on the CoC's HMIS committee and all organizations entering HMIS data do so into a common system that captures both results that have come from the investment of CoC funds and ESG funds.

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

The Community Development staff that manages the County's ESG funds regularly participates in Continuum of Care (CoC) meetings in partnership with the Continuum of Care Coordinator who works out of the same office as the County's ESG fund manager. Decisions on the allocation of both funding sources are discussed in open meetings and both groups strive to follow the prescriptions of HUD on the most effective way to distribute the available resources.

The Continuum of Care and Lake County Community Development use common metrics when evaluating the use of funds intended to provide relief for individuals facing housing crises. These are the system performance measures mandated by HUD. As a practice Lake County Community Development requires each ESG recipient to complete a quarterly CAPER report that summarizes each agencies outcomes in concert with HUD's system performance measures.

Finally, the staff that manages the County's ESG funds sits on the CoC's Monitoring and Project Performance committee and whose purpose is to evaluate the performance of organizations receiving CoC funds. There is a lot of cross-over between these agencies and those that receive ESG funds which results in a well-informed collaboration.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Teska Associates
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Teska Associates attended a public hearing about the 2019 action plan.
2	Agency/Group/Organization	United Way of Lake County
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from United Way attended a public hearing about the 2019 action plan.
3	Agency/Group/Organization	Lake County Municipal League
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Municipal League attended a public hearing about the 2019 action plan.
4	Agency/Group/Organization	Stormwater Management Commission
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Stormwater Management Commission attended a public hearing about the 2019 action plan.
5	Agency/Group/Organization	YOUTH CONSERVATION COPRPORATION (YCC) YOUTHBUILD
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Youth Conservation Corps attended a public hearing about the 2019 action plan.
6	Agency/Group/Organization	Lake County Clerk
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Clerk's office attended a public hearing about the 2019 action plan.
7	Agency/Group/Organization	Greater Waukegan Development Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Greater Waukegan Development Coalition attended a public hearing about the 2019 action plan.
8	Agency/Group/Organization	Glenkirk
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Glenkirk attended a public hearing about the 2019 action plan.
9	Agency/Group/Organization	ElderCARE @ ChristChurch
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from ElderCare attended a public hearing about the 2019 action plan.
10	Agency/Group/Organization	Catholic Charities Lake Cnty Waukegan
	Agency/Group/Organization Type	Housing Services - Housing 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?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Catholic Charities attended a public hearing about the 2019 action plan.
11	Agency/Group/Organization	Bannockburn School District 106
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Bannockburn School District attended a public hearing about the 2019 action plan.
12	Agency/Group/Organization	Waukegan Park District
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Waukegan Park District attended a public hearing about the 2019 action plan.

13	Agency/Group/Organization	LAKE COUNTY RESIDENTIAL DEVELOPEMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from LCRDC attended a public hearing about the 2019 action plan.
14	Agency/Group/Organization	I-PLUS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from I-Plus attended a public hearing about the 2019 action plan.

15	Agency/Group/Organization	City of Zion
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the City of Zion attended a public hearing about the 2019 action plan.
16	Agency/Group/Organization	Mano a Mano Family Resource Center
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Mano a Mano attended a public hearing about the 2019 action plan.
17	Agency/Group/Organization	Ancel Glink
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Ancel Glink attended a public hearing about the 2019 action plan.

18	Agency/Group/Organization	CITY OF WAUKEGAN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the City of Waukegan attended a public hearing about the 2019 action plan.
19	Agency/Group/Organization	NICASA
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Nicasa attended a public hearing about the 2019 action plan.
20	Agency/Group/Organization	YWCA OF LAKE COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from YWCA attended a public hearing about the 2019 action plan.
21	Agency/Group/Organization	LAKE COUNTY ADMINISTRATOR'S OFFICE
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Lake County Administrator's office attended a public hearing about the 2019 action plan.
22	Agency/Group/Organization	LAKE COUNTY SHERIFF'S ADULT
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Lake County Sheriff's office attended a public hearing about the 2019 action plan.
23	Agency/Group/Organization	PRAIRIE STATE LEGAL SERVICE
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Prairie State Legal Services attended a public hearing about the 2019 action plan.
24	Agency/Group/Organization	Corporation for Supportive Housing
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from CSH attended and spoke at a public hearing about the 2019 action plan.
25	Agency/Group/Organization	Raquan's Haven
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from Raquan's Haven attended and spoke at a public hearing about the 2019 action plan.
26	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from HP Community attended and spoke at a public hearing about the 2019 action plan.
27	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 Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Village of Fox Lake attended and spoke at a public hearing about the 2019 action plan.

28	Agency/Group/Organization	PADS Lake County
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from PADS attended and spoke at a public hearing about the 2019 action plan.
29	Agency/Group/Organization	Highland Park Highwood Legal Aid Clinic
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Highland Park Highwood Legal Aid Clinic attended and spoke at a public hearing about the 2019 action plan.
30	Agency/Group/Organization	Antioch Area Healthcare Accessibility Alliance
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the AAHAA attended and spoke at a public hearing about the 2019 action plan.
31	Agency/Group/Organization	Office of Brad Schneider
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Office of Brad Schneider attended and spoke at a public hearing about the 2019 action plan.

32	Agency/Group/Organization	Zacharias Sexual Abuse Center
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Zacharias Center attended and spoke at a public hearing about the 2019 action plan.
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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake County Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.
34	Agency/Group/Organization	WAUKEGAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waukegan Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.
35	Agency/Group/Organization	North Chicago Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	North Chicago Housing Authority staff met with Lake County Community Development staff to discuss opportunities for collaboration.

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

N/A

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	Each plan intends to improve the systems in Lake County targeted at providing homes for individuals and families without a stable residence.

Table 3 – Other local / regional / federal planning efforts

Narrative

The Executive Summary section contains additional information on public comment made during the Consultation period.

AP-12 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

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	Public Hearing	Persons with disabilities Residents of Public and Assisted Housing	A public meeting was held about the 2019 Annual Action Plan on Sept. 12. The meeting was attended by a variety of representatives from nonprofit agencies and government officials. Over thirty different organizations were represented between the two public meetings.	Comments included support for stormwater management funding, support of transportation services for seniors, encouragement to fund more affordable housing and encouragement to support programs that encourage landlords to rent to low-income/high-barrier households.	None.	

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)
2	Public Hearing	Non-targeted/broad community	A public meeting was held about the 2019 Annual Action Plan on February 13, 2019. The meeting was attended by a variety of representatives from nonprofit agencies and government officials. Over thirty different organizations were represented between the two public meetings	Comments included encouragement to support domestic violence intervention services, as well as counseling services, legal aid services, gambling addiction treatment services, transportation services for seniors, fair housing interventions, and youth education services.	None.	

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)
3	Public Hearing	Non-targeted/broad community	A public meeting was held about the 2019 Annual Action Plan on March 13, 2019.	Comments included encouragement to support homeless services such as rapid rehousing and homeless prevention. A public comment was entered related to the negative impacts of gambling addiction and the need to fund gambling outreach programs.	None	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The 2019 Expected Resources are based on the PY19 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 Economic Development Housing 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.

DRAFT

If appropriate, describe publicly 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: \$1,707,118 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: 21 Household Housing Units Homeless Person Overnight Shelter: 60 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$804,061 HOME: \$837,501 Local: \$21,000	Brownfield acres remediated: 2 acres remediated Rental units constructed: 24 Household Housing Unit Homeowner housing rehabilitated: 3 housing units Buildings demolished: 4 buildings
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: \$129,980 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Adequate Low/Mod IncomeArea Infrastructure	2015	2019	Non-Housing Community Development	Round Lakes North Chicago	Strengthen Neighborhoods	CDBG: \$683,281	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3080 Persons Assisted Businesses assisted: 1 business
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	North Chicago	Strengthen Neighborhoods	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
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: \$251,437	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5305 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	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: \$550,251	Jobs created: 17 jobs Business assisted: 10 businesses
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	Goal Name	Rehab Existing Housing: Affordable & Special Needs
	Goal Description	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	Goal Name	Develop New Housing: Affordable & Special Needs
	Goal Description	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitable living environment for low- and moderate-income households and special needs populations. Activities may include providing infrastructure to new affordable and mixed-income housing.
3	Goal Name	Assist People Without a Home
	Goal Description	To end homelessness in Lake County.
4	Goal Name	Subsidize Housing for Low/Mod Income Families
	Goal Description	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
5	Goal Name	Provide Adequate Low/Mod IncomeArea Infrastructure
	Goal Description	To revitalize deteriorating or deteriorated neighborhoods.

6	Goal Name	Revitalize Low/Mod Income Area Business Districts
	Goal Description	To alleviate physical and economic distress through the stimulation of private investment and community revitalization in areas with declining tax base.
7	Goal Name	Assist People with Disabilities
	Goal Description	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	Goal Name	Provide Welcoming Communities
	Goal Description	To foster welcoming, inclusive and neighborly suburban communities.
9	Goal Name	Job Creation
	Goal Description	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.
10	Goal Name	Provide Services for Job Stability
	Goal Description	To support low- and moderate-income workers in need of either transportation for access to employment or access to affordable, quality child care.
11	Goal Name	Grant & Program Administration
	Goal Description	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

DRAFT

1	Project Name	Rehabilitate Existing Housing: Affordable & Special Needs
	Target Area	City of Waukegan Employment & Transit Centers North Chicago
	Goals Supported	Rehab Existing Housing: Affordable & Special Needs
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: \$1,707,118 HOME: \$1,444,577
	Description	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.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	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: 21 Household Housing Units Homeless Person Overnight Shelter: 60 persons assisted
	Location Description	Waukegan, Highland Park, Lake Forest, Highwood, North Chicago
	Planned Activities	<ul style="list-style-type: none"> • Community Partners for Affordable Housing owner-occupied rehabilitation program; \$557,036 (\$158,542 North Chicago HOME; \$88,732 Lake County HOME; \$199,763 Lake County CDBG; \$110,000 CDBG project delivery). • Community Partners for Affordable Housing (\$465,700 HOME; CHDO set aside) acquisition, rehabilitation and resale of housing units (plus \$20,000 HOME CHDO operating). • Debruler Company (\$151,940 CDBG) roof replacement at Hebron Townhomes rentals • Debruler Company (\$825,000 CDBG) rehabilitation at Lilac Ledge apartments. • A Safe Place (\$51,466 CDBG) security upgrades at multifamily rental housing complex. • Raquan's Haven (\$68,950 CDBG) Acquisition, rehabilitation and rental of 2-units • City of Waukegan (\$711,603 HOME) rehabilitation of Barwell Manor • Lake County Haven (\$300,000 CDBG) Acquisition of new shelter

2	Project Name	Develop New Housing: Affordable & Special Needs
	Target Area	City of Waukegan Mundelein Zion Employment & Transit Centers North Chicago
	Goals Supported	Develop New Housing: Affordable & Special Needs
	Needs Addressed	Low Cost Housing
	Funding	CDBG: \$804,061 HOME: \$837,501 Local: \$21,000
	Description	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.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Brownfield acres remediated: 2 acres remediated Rental units constructed: 24 Household Housing Unit Homeowner housing rehabilitated: 3 housing units Buildings demolished: 4 buildings
	Location Description	North Chicago, Waukegan, Zion, Deerfield, Mundelein
	Planned Activities	Activities planned under the goal to Develop New Housing - Affordable & Special Needs include the following: <ul style="list-style-type: none"> • Debruler Company (\$25,144 CDBG) for environmental site investigation at potential affordable housing project in Mundelein, IL. • Youth Conservation Corps. (YCC - \$21,000 local funds) construction of small homes on vacant lots in North Chicago, Waukegan and Zion. • 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) • City of North Chicago (\$136,418 CDBG) blighted property demolition program
3	Project Name	Assist People Without a Home
	Target Area	Lake County
	Goals Supported	Assist People Without a Home

	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	ESG: \$224,137
	Description	To end homelessness in Lake County.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted Homeless Person Overnight Shelter: 970 Persons Assisted Homelessness Prevention: 25 Persons Assisted
	Location Description	Residents from throughout the County are provided services from the funds invested via this program.
	Planned Activities	<ul style="list-style-type: none"> • Lake County Haven (\$26,637 ESG), homeless shelter – shelter services for individuals and families. • Catholic Charities (\$49,195 ESG) Homelessness Prevention – short term rental assistance and case management for persons at imminent risk of homelessness. • Catholic Charities (\$61,572 ESG) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families. • A Safe Place (\$26,458 ESG) Domestic Violence Shelter – shelter services and case management for victims of domestic violence. • PADS (\$24,335 ESG) Overnight shelter – night-by-night shelter services and case management. • Homeless Management Information System administration (\$19,130 ESG) • ESG Grant Administration (\$16,810)
4	Project Name	Subsidize Housing for Low/Mod Income Families
	Target Area	Lake County
	Goals Supported	Subsidize Housing for Low/Mod Income Families
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: \$129,980 HOME: \$355,311 Local: \$250,000

	Description	To provide direct assistance to facilitate and expand home ownership among and/or to provide rental assistance to persons of low- and moderate-income.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	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
	Location Description	Clients served with service dollars will come from all areas of the County.
	Planned Activities	Activities planned under the goal to Subsidize Housing for Low/Moderate Income Families include the following: <ul style="list-style-type: none"> •Community Partners for Affordable Housing (\$160,000 local funds) landlord risk mitigation pool •Community Partners for Affordable Housing (\$30,000 local funds) Affordable Housing Program •Community Partners for Affordable Housing (\$135,000 HOME) First time homebuyer Program •Supportive Housing RFP (\$260,311; \$10,000 local funds, \$220,311 HOME and \$30,000 CDBG) • Catholic Charities (\$51,541 CDBG; Public Service) Homelessness prevention • Catholic Charities (\$50,000 local funds) Rapid Rehousing – short and medium-term rental assistance and case management for homeless persons and families. • Prairie State Legal Services (\$21,307 CDBG; Public Service) Legal advice and representation related to homelessness prevention and housing stability issues • ElderCARE (\$21,366 CDBG; Public Service) Transportation assistance to seniors • PADS (\$5,766 CDBG; Public Service) Overnight shelter – night-by-night shelter services and case management
5	Project Name	Provide Adequate Low/Mod Income Area Infrastructure
	Target Area	Round Lakes North Chicago
	Goals Supported	Provide Adequate Low/Mod Income Area Infrastructure

	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$683,281
	Description	To revitalize deteriorating or deteriorated neighborhoods.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3080 Persons Assisted Businesses assisted: 1 business
	Location Description	North Chicago, Round Lakes
	Planned Activities	<ul style="list-style-type: none"> • North Chicago (\$383,281 CDBG) Sewer repairs. • Lake County Municipal League (\$45,000 CDBG) – Capacity building • Round Lake Beach (\$85,000 CDBG) – Drainage improvements and road reconstruction • Round Lake Heights (\$170,000 CDBG) – Water Main repair
6	Project Name	Revitalize Low/Mod Income Area Business Districts
	Target Area	North Chicago
	Goals Supported	Revitalize Low/Mod Income Area Business Districts
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: \$10,000
	Description	Revitalize Low/Mod Income Area Business Districts.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
	Location Description	North Chicago
	Planned Activities	<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"> • NORTH CHICAGO (\$10,000 CDBG): - Streetscaping - plant new trees along commercial corridors to improve appearance of struggling business districts.
	Project Name	Assist People with Disabilities

7	Target Area	City of Waukegan North Chicago
	Goals Supported	Assist People with Disabilities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: \$251,437
	Description	To provide both services to people with disabilities and accessibility modifications to the homes, facilities and workplaces of people with disabilities, including the elderly.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5305 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 210 Persons Assisted Homeless Person Overnight Shelter: 230 Persons Assisted
	Location Description	Waukegan, North Chicago
	Planned Activities	<ul style="list-style-type: none"> • Great Lakes Adaptive Sports Association (\$21,557 CDBG; Public Service) Adaptive sports programming • Arden Shore (\$58,610 CDBG) – HVAC upgrades at family center • A Safe Place (\$47,805 CDBG) - Accessibility upgrades to domestic violence shelter • One Hope United (\$16,341 CDBG; Public Service) – Transportation services • Arden Shore (\$16,341 CDBG; Public Service) – Transportation services • City of Zion (\$90,783 CDBG) – Sidewalk reconstruction
8	Project Name	Provide Welcoming Communities
	Target Area	Lake County
	Goals Supported	Provide Welcoming Communities
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: \$191,693
	Description	To foster welcoming, inclusive and neighborly suburban communities.
	Target Date	4/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 1609 Persons Assisted
	Location Description	To foster welcoming, inclusive and neighborly suburban communities.
	Planned Activities	<ul style="list-style-type: none"> • CASA – (\$27,284 CDBG; Public Service) Court advocacy support for abused and neglected children • Prairie State Legal Services (\$87,155 CDBG; Public Service) for fair housing legal services • Mano a Mano (\$21,332 CDBG; Public Service) for their productive parents program • Highland Park Legal Aid Clinic (\$16,324 CDBG; Public Service) for fair housing legal services • YWCA (\$16,291 CDBG; Public Service) STEM school age youth program • Antioch Area Healthcare Alliance (\$16,307 CDBG; Public Service) network nurse program • Northern Illinois Food Bank (\$5,000 CDBG; Public Service) mobile food pantry • Zacharias Center (\$2,000 CDBG; Public Service) youth counseling
9	Project Name	Create Jobs for Low/Mod Income Workers
	Target Area	Lake County
	Goals Supported	Job Creation
	Needs Addressed	Job Creation and Retention
	Funding	CDBG: \$550,251
	Description	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).
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Jobs created: 17 jobs Business assisted: 10 businesses
	Location Description	All areas of the County are expected to benefit from the funds invested in this goal.

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

	Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: \$561,863 HOME: \$150,992 Local: \$30,000
	Description	This includes North Chicago CDBG Admin.
	Target Date	4/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	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	20
Lake County	
Mundelein	1
Round Lakes	3
Wauconda Township	
Waukegan Township	
Zion	7
Beach Park	

Target Area	Percentage of Funds
Employment & Transit Centers	26
Fox Lake	
Gurnee	
Park City	
Warren Township	
North Chicago	13

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.

Affordable Housing

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

Introduction

Lake County's suburban structure creates unique issues in the development of affordable housing. The Consolidated Plan's four housing goals reflect the County's priorities, including developing new affordable housing stock and facilitating home ownership among low-income families.

HUD considers any family that pays more than 30% of their income towards housing as "cost burdened." This burden means that families may have difficulty affording other necessities including food, clothing, transportation, and medical care. According to the 2017 American Community Survey 1-Year Estimates, 46.7% of Lake County renter households are cost burdened, paying more than 30% of their household income on rent. This is a 6.4% decrease from 2016 (49.9%). Of Lake County's cost burdened renters, however, more than 81% pay over 35% of their income on housing. This represents an 8% increase from 2016 (75%). This percentage drops significantly for Lake County homeowners. Of all homeowners, 28.5% of those with a mortgage and 16.6% of those without a mortgage are cost burdened. Clearly, the stock of rental units available in Lake County are not affordable for Lake County's renters. 49.9-46.7

According to the 2017 American Community Survey 1-year estimates, 7.4% of all Lake County residents and 5.8% of Lake County families have an annual income below the poverty level. This is particularly true of families with multiple children or with single-parent households. 23.2% of families with a single female householder have an annual household income below poverty level; this number jumps to 32% if the household has children under 5 years old. These statistics indicate a need for affordable multi-bedroom homes that can accommodate families.

Regional Housing Solutions is a Chicago-based collaborative effort of the Chicago Metropolitan Agency for Planning, the Institute for Housing Studies at DePaul University, the Metropolitan Mayors Caucus, and the Metropolitan Planning Council. According to their analysis, housing stock falls into 8 submarkets based on several factors such as housing stock and affordability, housing market activity, resident demographics, and socioeconomic factors. 54% of Lake County housing is considered "Submarket 8," meaning that the housing stock is suburban and typically built between 1980 and 1999, while residents are an aging population and primarily higher or middle income. This submarket comes with its own set of issues. For instance, housing prices may be too high for young families, and a growing senior population with accessibility concerns may require efforts to retrofit existing housing stock or neighborhood infrastructure. Most importantly, the housing stock is uniform in size and type, meaning that there is not enough variety to accommodate the unique needs of households with varying income levels and family sizes. This indicates a need for a wider variety of housing stock and predicts a greater need for accessibility accommodations in the near future. The County utilizes these sources of data alongside many others to help shape the development of goals that are appropriate for the unique

needs of the region.

One Year Goals for the Number of Households to be Supported	
Homeless	14
Non-Homeless	214
Special-Needs	228
Total	456

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	44
The Production of New Units	24
Rehab of Existing Units	370
Acquisition of Existing Units	18
Total	456

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

Discussion

For purposes of this section, homeless households are assisted through rapid rehousing and tenant-based rental assistance. Non-homeless households will be supported by owner-occupied rehabilitation, downpayment assistance, homelessness prevention, the construction of new rental units, and acquisition/rehab/resale. It is assumed that some acquisition and rehab projects will assist the homeless and special needs populations, as this has been true in the recent past.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Lake County has three public housing agencies: Lake County Housing Authority (LCHA), Waukegan Housing Authority (WHA), and North Chicago Housing Authority (NCHA).

Lake County Housing Authority owns and operates 332 units of public housing for seniors and individuals with disabilities and 161 single family homes. Additionally, LCHA administers 294 project-based vouchers and approximately 3,076 tenant-based Housing Choice Vouchers, including special purpose vouchers such as Family Unification (FUP) vouchers and Mainstream vouchers.

Waukegan Housing Authority maintains 448 public housing units and administers a Housing Choice Voucher Program, including special purpose tenant-based FUP vouchers, HUD-VASH vouchers, and Mainstream vouchers.

North Chicago Housing Authority manages 150 public housing units and administers 471 Housing Choice Vouchers, including FUP vouchers and HUD-VASH vouchers.

Actions planned during the next year to address the needs to public housing

Lake County Housing Authority: 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.

Waukegan Housing Authority: 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.

North Chicago Housing Authority: In order to help house more families on the waiting list, NCHA has released a Request for Proposals for Section 8 Project-Based Funding Assistance projects. NCHA will continue to accept applications from landlords interested in contracts for project-based vouchers.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Lake County Housing Authority operates a Family Self-Sufficiency (FSS) Program, which is an employment and savings incentive program for low-income families using Section 8 Housing Choice Vouchers. For graduates of the program that wish to use their FSS savings for downpayment on a home, LCHA has a housing counselor to assist the tenant's transition to homeownership. Additionally, LCHA holds free Home Buyer's Education Workshops that are welcome to any member of the public

interested in obtaining advice on the homebuying process.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

None of the housing authorities in Lake County are designated as troubled.

Discussion

Lake County recognizes that quality affordable housing is crucial to ensuring that all residents are able to live a safe, healthy, and productive life. For that reason, Lake County's 5-year Consolidated Plan has prioritized the production and preservation of quality affordable housing. Public housing agencies provide critical housing resources to Lake County's low-income residents, and Lake County welcomes and encourages collaboration between public housing agencies and other organizations that help Lake County residents in need.

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

Introduction

Lake County has made tremendous strides in recent years to achieve functional zero in our homeless services system and have achieved the goal for veterans. This makes Lake County among the elite systems in the Country which is a designation we are proud of and that was achieved through an on-going relationship with housing and homeless service providers via the Continuum of Care and other avenues. The County will continue to work closely with its community partners to maintain our levels of success and to make additional strides with other homeless and special needs populations.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County had the largest volunteer turnout ever for a Point In Time (PIT) count in 2019 which built on the record achieved in 2018. In addition to the increased volunteer count, technologies, including GPS to locate encampments were employed and a cell phone app for the survey's conducted when a person was found. The County was pleased to see that a comparable number of homeless were located as compared with last year's results even though the effort to find them was included more volunteers – one likely reason for the comparable number is that the system is working better for people experiencing housing crises. Whatever the reason, the County is confident it conducted its best PIT count to date.

In the upcoming year, the County will continue to work closely with the first ever outreach specialist, hired in 2016 and employed by the local night-by-night shelter, to identify and support individuals living on the street. This program was also awarded additional CoC funds which will increase the likelihood individuals wishing to obtain services for housing are identified and supported.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County will continue to work with Lake County nonprofits via the Continuum of Care and its grant making to ensure the emergency shelter and transitional housing systems are adequate to the task of meeting the needs of Lake County's residents. In 2019 the County expects to take a greater role in the Emergency Food and Shelter Program, currently administered by the United Way, which will aid in the streamlining of benefits supporting the shelter system as a number of grants supporting these efforts

are already administered by the County (ESG and CDBG).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The County has worked hard to improve the Coordinated Entry process. It has spent over three years refining the manner in which people are prioritized and moved from places not meant for human habitation to housing. A special sub-committee of the local Continuum of Care is devoted to this task and continually refines the process. These improvements have meant that the system works faster and more accurately to place people and will continue to be refined in the upcoming year. Additional funds received by the CoC for Rapid Rehousing for victims of domestic violence will require more revisions to Coordinated Entry in 2019.

Over the past few years, time in shelter across the board has been reduced to just over thirty days due to the diligent work of the system staff. The lessons learned from our success with veterans (obtaining functional zero) will be transitioned to the other sub-populations, with a focus on chronically homeless households in 2019 in a hope to reach functional zero with that population. The continuum looks at our system performance measures routinely in board meetings in an effort to pinpoint issues and address those issues.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In Lake County the majority of homeless prevention funds are disbursed through a Homeless Prevention Consortium led by Catholic Charities. The consortium handles homeless prevention funds from numerous sources, including the State of Illinois, EFSP and ESG. Other organizations, including the Salvation Army and Community Action Partnership joined the consortium, and all can be a point of entry for persons seeking prevention assistance. The consortium then regularly meets to ensure funds are distributed with consistency across agencies without duplication of service. Lake County will invest ESG

and CDBG funds in homeless prevention as informed by community need and evidence-based practices. Additionally, the County will continue to work with the regional Continuum of Care to ensure the standards regarding the money distributed, particularly those that ensure only those with the most significant need (documentation of imminent risk of homelessness) will be served.

The Lake County Continuum of Care works with primary health, mental health, corrections and youth institutions to ensure that people are not discharged into homelessness. A committee of the Continuum of Care called the System Coordination and Entry committee has made a particular effort with the jail and other public facilities to improve the existing system's effectiveness to provide housing to those in need and to ensure people are not discharged into homelessness. Additionally, Programs supported by the County for homelessness assistance include case management so those receiving care are provided tools to maintain their housing and improve their situation.

The County invests heavily in the Fair Housing program which provides a resource to anyone housed in Lake County who is low income and facing a housing crisis. Fair housing dollars are also used for testing the housing markets utilized by low income individuals and families to identify housing providers employing unfair practices and to provide the information needed to correct these issues.

Discussion

As stated above, Lake County is prioritizing housing as a means to enabling its most in-need citizens to improve their lives and their self-sufficiency. Evidence of the success of the County and the region's providers as a whole, came in the form of the achievement of functional zero for veteran homelessness in Lake County.

To continue this work, the Emergency Solutions Grant is used in conjunction with other funding sources to provide a safety net for the County's most significantly at-risk individuals. The County is proud of its efforts to identify homeless individuals, such as its vastly improved and innovative PIT count effort and of the improvements we've made in conjunction with the local Continuum of Care to improve the Coordinated Entry process. Supporting people facing housing crisis is a priority for people at all levels in the County and the results are borne out by their collective efforts.

Not stated above, but of significant importance are the resources being dedicated to the creation of housing. CDBG and HOME are being leveraged to support the creation of housing opportunities for low-income individuals. When possible, housing in high opportunity areas is sought to provide more options for people. The County has made housing a priority and continues to move more and more funds in this direction, as it will in the upcoming action plan year, to provide real permanent answers for individuals

experiencing housing crises.

DRAFT

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

Introduction

As indicated in Lake County's Analysis of Impediments to Fair Housing, no one demographic group can afford 100% of the housing units sold in Lake County based on sale prices and the estimated median household income. Also, minority households may have a more difficult time procuring average or lower mortgage interest rates and terms, which lowers the price of housing affordable to them. While "affordable housing" is different from "fair housing," the HUD focus on assisting low- and moderate-income people with housing challenges

Lake County's Analysis of Impediments to Fair Housing Choice, released in September 2014, outlined 20 impediments, three of which directly involve the lack of affordable housing supply in Lake County, a lack that disproportionately affects the protected classes that tend to have lower-than-average incomes, such as racial and ethnic minorities and people with disabilities. These impediments are:

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

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

Land use regulations, zoning laws and building codes become impediments to fair housing if they

According to a 2018 study by CATO Institute, "When major (land use) reform is out of reach, local governments can take small steps forward. Streamlining existing approval processes, and making certain classes of development by right—rather than discretionary—would increase housing supply and thereby improve affordability."

Discussion

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

Activities contained in this Action Plan are in alignment with the 2015-19 Consolidated Plan and many of them address underserved needs. In addition to these plans, the County has provided technical assistance to agencies looking to expand their operations both in the numbers of individuals served and the types of services being offered. In the upcoming years, it is expected that these conversations will result in expanded services to Lake County residents now underserved by Lake County's current network of support. To this end, the County is working close with the local United Way in the development of a 211 system that will make information and referral services more easily attainable by local residents in need. Lastly, the advent of video gambling in the County has resulted in a new revenue source intended to benefit social service agencies, particularly those addressing problem gambling or otherwise providing behavioral health supports. Over the next several months, the County will distribute a third round of grants to area behavioral health providers to use these funds in a way that directly offsets the negative effects of the gaming machines.

Actions planned to foster and maintain affordable housing

Projects have been initiated that will result in a greater stock of available affordable housing. Greater amounts of resources have also been dedicated to rapid re-housing and outreach to landlords has been conducted in an effort to improve relationships which may be leveraged into greater options for people in need. In 2019 a pilot effort will be undertaken between the County jail and local service providers to provide housing to high utilizers of the jail. Should the program prove success, it is hoped the effort can be leveraged to bring in additional housing resources to the County.

Actions planned to reduce lead-based paint hazards

The County's inspection team and Community Development team use an inspection checklist that not only addresses lead based paint, but all other necessary inspection items required for HUD supported efforts. We have reviewed our processes, revised where necessary, and are confident that the needs of

the community will be met effectively in this regard.

Actions planned to reduce the number of poverty-level families

The general emphasis on housing is intended to have the long-term effect of alleviating poverty. By providing individuals with a decent, stable and well located, 'base of operations', individuals will be given essential tools they need to succeed. As noted in the plan, several jobs initiatives are also planned to include job training programs and small business loans. Each of these efforts is intended to improve the employment outlook for individuals in need.

Actions planned to develop institutional structure

Lake County Community Development continues to work with partner agencies to improve the connections between service providers which will serve to strengthen the existing system. The pilot between the Lake County Jail and area service providers to give unstably housed frequent users of the jail a housing option to break their cycle of recidivism is a good example of the efforts being undertaken in the County to improve collaboration and systems improvement.

An electronic referral system has also been refined over the last year and is now in a state of growth. 2019 will see a focus on this program with an eye towards increasing use of the system that links nonprofits together for the benefit of clients served.

Finally, Community Development continues to look for grant opportunities that will support systems changes that will increase collaboration and improve outcomes for Lake County residents.

Actions planned to enhance coordination between public and private housing and social service agencies

As noted above, Lake County is in receipt of a grant to implement an electronic referral network in the region. 2019 will be the third year of the grant wherein the referral network will be expanded to include behavioral health providers. Individuals wishing to receive supports for employment, housing, health care, behavioral health or a number of other social services may take advantage of the network to obtain these services. This initiative is very exciting, and Community Development is looking forward to all the new developments in 2019.

The County has also worked closely with the regional housing authorities to create a more unified approach to alleviating poverty and homelessness. These meetings and collaborative efforts will

continue into 2019.

Discussion

Lake County continues to adapt to the changing circumstances in the County and as such has a healthy system in place that allows for course corrections made with forethought and transparency.

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The CDBG, HOME and ESG programs are vital to the well-being of Lake County's citizens. With smart management of these grants, the low-income individuals who benefit from the services funded with these dollars, are given opportunities to improve their situations. The County takes this role seriously and has worked hard to manage the funds effectively and efficiently for the benefit of those in need.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

The forms of subsidy to be used to assist homebuyers and/or developers include down payment assistance, interest subsidy, development cost subsidy, direct loan, project grant, or some combination of these methods.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Lake County shall determine, based upon the type of subsidy, form of ownership, and type of market in which the property is located, whether the period of affordability shall be enforced by either Resale or Recapture provisions.

The Lake County Consortium uses detailed Resale and Recapture guidelines when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property subsequent to the initial HOME-assisted purchase. These policies are attached, as instructed in the eCon Planning Suite Desk Guide, in the Grantee Unique Appendices attachment feature on the Administration page.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Lake County Consortium uses detailed Resale and Recapture guidelines when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property subsequent to the initial HOME-assisted purchase. These policies are attached, as instructed in the eCon Planning Suite Desk Guide, in the Grantee Unique Appendices attachment feature on the Administration page.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Lake County Consortium does not have plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. The refinancing guidelines

required under 24 CFR 92.206(b) are as follows:

In many cases, property owners will seek to refinance other loans for their property outside of the

Lake County Community Development funds. In those cases, the County must execute a

subordination of its lien in order to allow the refinancing to occur. The Housing & Community Development Commission has adopted a policy for situations in which that subordination is permissible. There are three programs for which this policy shall apply: Homeowner Rehab, Homeownership, and Rental Housing.

1. Subordination of County liens under the Housing Rehabilitation Program will be permitted in cases involving refinancing of a homeowner's first mortgage only when the following conditions are met:

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an adjustable rate mortgage (ARM).
- ***Subordination of County liens under the Home Investment***

Partnerships (HOME) and Community Development Block Grant (CDBG) Homeownership Programs will be permitted in cases involving refinancing of a homeowner's first mortgage only when the following conditions are met:

- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an adjustable rate mortgage (ARM).
- ***Subordination of County liens under Rental Housing Programs will be permitted in cases involving refinancing of a borrower's first mortgage only when the following conditions are met:***
- The borrower takes out no cash.
- The refinancing is for a lower interest rate than the existing first mortgage.
- The borrower's new monthly mortgage payment (including principal and interest) will be less than the current monthly payment.
- The new mortgage must be for a fixed interest loan. The County will not subordinate to an

adjustable rate mortgage (ARM).

- Proper background documentation is submitted to the County: Letter of request from party requesting subordination; Payoff letter from current 1st mortgagee; Mortgage loan commitment from new lender; Good Faith Estimate; Appraisal report (except in cases of streamlined refinancing by a superior lender); Statement showing existing monthly payment and interest rate; Name and address of title company handling the closing on the refinancing.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

Each individual program can have general criteria by which they evaluate a potential participant's eligibility in an ESG-funded program. All such criteria must be reviewed and approved by the Homeless Assistance Application Review Committee of the Community Development Commission (CDC), and must contain the following:

- All program participants must have an initial consultation with a case manager or other authorized representative who can determine eligibility and the appropriate type of assistance needed.
- All program participants must have income at or below 30% of the Area Median Income (AMI). Income shall be determined on a prospective basis (not retrospective) and shall be certified using the Part 5 definition.
- A Staff Certification form (to be provided by Lake County) must be completed with each eligibility evaluation.

All ESG-funded programs must participate in the Lake County Homeless Management Information System (HMIS), commonly known as ServicePoint. Only programs that are specifically forbidden by other statutes or regulations (e.g., domestic violence victim service providers) may not participate.

All HMIS-participating agencies must collect and maintain common data fields as determined by the HMIS Administrator and HMIS Committee, considering all relevant regulations. These common practices will be to ensure services are coordinated among organizations – one client, one record.

Lake County worked in concert with the Lake County Coalition for the Homeless, which serves as the Continuum of Care for IL-502 Waukegan/North Chicago/Lake County, to develop a robust system for Coordinated Entry that is tailored to the local need. Please reference the Lake County Coalition for the Homeless Coordinated Entry Policies and Procedures for more detail.

Finally, all ESG-funded programs must send a representative to the meetings of the Lake County

Coalition for the Homeless. Participation in at least one committee is also required. Failure to attend may result in penalties on future applications.

Additional details may be obtained at <https://www.lakecountyil.gov/>

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Coordinated Assessment is a requirement of all Continuums of Care (CoC) established by the HEARTH Act. The Lake County Coalition for the Homeless (LCCH)/CoC has implemented a coordinated entry system. To do so, the CoC has established a centralized prioritization list and all CoC permanent supportive housing (PSH) grantees have agreed to prioritize 100% of beds for the chronically homeless. Additionally, rapid rehousing programs now use the list to identify individuals for their programs and homeless prevention also uses the system. There are many coordinated entry sites in the County, but the night-by-night shelter provider processes the vast majority of applications for the system. The agency administers an assessment tool, the VI-SDPAT to aid in prioritizing households for placement.

When an organization has a vacancy, they will pull a set of names from the list and attempt to reach out to each household for further evaluation. Organizations only try a set number of times for a set number of days to make contact and then move on to another name in order to limit the amount of time their resource goes unutilized.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Lake County's annual process for making ESG sub-awards is as follows: Lake County Community Development releases a Notice of Funding Availability (NOFA). The NOFA contains information about the programs, applications, workshops, and other pertinent information. The NOFA is published in the Lake County News-Sun, posted on the Lake County website, distributed via a mail list, and distributed through other forms.

Letters of intent to apply are submitted and reviewed. Applicants are notified of any concerning elements. Applications are due subsequent. All applications have a deadline for submission. Upon submission, applications are reviewed by staff who make recommendations for funding for the Lake County Board appointed application review committees. In doing so, Lake County Community

Development staff summarize projects and provide support to the application review committees to enable them to make the most informed decisions possible.

The Housing & Community Development Commission has four standing Advisory & Recommendation Committees (ARCs). ESG applications are reviewed by the Homeless Assistance ARC which in a public meeting reviews applications and makes recommendations for funding to the HCDC Executive Committee. The HCDC by-laws give the Executive Committee the responsibility of “Review[ing] recommendations from Advisory & Recommendation Committees to ensure compliance with regulations and consistency with funding availability, and make[ing] recommendations to the full Commission regarding such matters.” The HCDC Executive Committee meets to review the recommendations of the ARCs. The Executive Committee then directs staff to: 1) develop the recommended projects into the Annual Action Plan for the full Housing & Community Development Commission; 2) notify applicants of the recommendations; and 3) prepare for the public comment period and public hearing.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

Lake County developed the following performance measures drawn from HUD requirements, in consultation with the Continuum of Care, to help accomplish the following goals:

- Measure program performance
- Align program evaluation between ESG and the CoC o Measure the County’s progress toward homeless services goals as outlined in the Consolidated Plan, Annual Action plan and reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER)

Participation in the Homeless Management Information System (HMIS) is required by ESG regulations for all projects receiving ESG funding. Therefore, all performance measures must be tracked in and run out of HMIS, locally known as ServicePoint.

A summary of the outcomes measures follows. This is not an exhaustive list as HUD requirements in HMIS include a number of other measures.

- For all programs, average length of stay, Percentage of households with exits to permanent destinations, Percentage of adult participants who maintain or increase their income
- For Homeless Prevention Programs (except legal services) and Rapid Rehousing Programs: Percentage of households who remain in permanent housing six months after their exit from the program

The Lake County community is dedicated to maximizing the resources available to us to meet the needs of the region's homeless.

Attachments

DRAFT

PUBLIC HEARINGS NOTICE

*Lake County Consortium Housing & Community Development proposed
First Amendment to the 2019 Annual Action Plan*

3:30 p.m., Wednesday, October 23, 2019
Permit Center
500 W. Winchester Road, Libertyville, IL
2nd floor Conference Room

The 2019 Annual Action Plan 1st Amendment

The Lake County Consortium submitted a combined Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD) that governs the spending of Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG). A proposed First Amendment to the 2019 Annual Action Plan updates the Consortium's federally funded housing and community development activities through April 30, 2020.

Public Hearing Information

An important part of the process of developing the Annual Action Plan is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) days prior to the meeting date at 847.377.2475.

The Public Hearings will be held during the October 23rd Housing and Community Development meeting, as detailed above. **The public comment period runs from October 9th to November 9th, 2019.** Written comments may be directed to: **Lake County Community Development, 500 West Winchester Road, Libertyville, IL 60048** or communitydevelopment@lakecountyil.gov.

Plan Availability

The First Amendment to the 2019 Annual Action Plan will be available no later than October 8th at the Lake County Libertyville Permit Center; City of North Chicago Department of Economic Development (Phone: 847.596.8670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); North Chicago Public Library; Waukegan Public Library; Highland Park Public Library; Round Lake Area Public Library; and Wauconda Public Library; or can be viewed on the County's website at: www.lakecountyil.gov/Planning/CommunityDevelopment/Pages/ActionPlan.aspx

PUBLIC HEARING NOTICE

2019 Community Needs Hearing

Lake County Consortium (Lake County, North Chicago, Waukegan)
2:30PM Wednesday, September 12, 2018
10th Floor, County Building, Assembly Room
18 North County Street, Waukegan, IL

Housing & Community Development Needs

The Lake County Housing & Community Development Commission will hold a Public Hearing to discuss the development of the 2019 Annual Action Plan component of the Lake County 2015-2019 Consolidated Housing and Community Development Plan. The Annual Action Plan will guide the allocation and expenditure of funds from the United States Department of Housing & Urban Development (HUD) throughout Lake County next year. Specifically, the Public Hearing will include a discussion of identified needs in the County and how they can be incorporated into the Program Year 2019 application process and estimated funding levels.

Public Hearing Information

All interested parties are invited and urged to attend this Public Hearing. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) business days prior to the meeting date at 847.377.2150.

Written comments may be directed to Lake County Community Development, 500 West Winchester Road, Unit 101, Libertyville, IL 60048. Questions, comments, and requests for information related to the Public Hearing may also be submitted to the Lake County Housing & Community Development Commission staff by calling 847.377.2150.

CHICAGO TRIBUNE

media group

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371



Certificate of Publication:

Order Number: 5852833
Purchase Order: N/A

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News-Sun. The Lake County News-Sun is a secular newspaper, has been continuously published Daily for more than fifty (50) weeks prior to the first publication of the attached notice, is published in the City of Waukegan Township of Waukegan, State of Illinois, is of general circulation throughout that county and surrounding area, and is a newspaper as defined by 715 ILCS 5/5.

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 9/7/2018, and the last publication of the notice was made in the newspaper dated and published on 9/7/2018.

This notice was also placed on a statewide public notice website as required by 715 ILCS 5/2. 1.

PUBLICATION DATES: Sep 07, 2018.

Lake County News-Sun
In witness, an authorized agent of The Chicago Tribune Media Group has signed this certificate executed in
Chicago, Illinois on this

7th Day of September, 2018, by

Chicago Tribune Media Group

Stefanie Sobie

Chicago Tribune - chicagotribune.com
160 N State Avenue, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 222-4014

CHICAGO TRIBUNE

media group

PUBLIC HEARING NOTICE 2019 Community Needs Hearing

**Lake County Consortium
(Lake County, North Chicago,
Waukegan)
2:30PM Wednesday, September 12, 2018
10th Floor, County Building,
Assembly Room
18 North County Street,
Waukegan, IL**

Housing & Community Development Needs
The Lake County Housing & Community Development Commission will hold a Public Hearing to discuss the development of the 2019 Annual Action Plan component of the Lake County 2015-2019 Consolidated Housing and Community Development Plan. The Annual Action Plan will guide the allocation and expenditure of funds from the United States Department of Housing & Urban Development (HUD) throughout Lake County next year. Specifically, the Public Hearing will include a discussion of identified needs in the County and how they can be incorporated into the Program Year 2019 application process and estimated funding levels.

Public Hearing Information

All interested parties are invited and urged to attend this Public Hearing. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) business days prior to the meeting date at 847.377.2150.

Written comments may be directed to Lake County Community Development, 500 West Winchester Road, Unit 101, Libertyville, IL 60048. Questions, comments, and requests for information related to the Public Hearing may also be submitted to the Lake County Housing & Community Development Commission staff by calling 847.377.2150.
9/7/2018 5862633

Chicago Tribune - chicagotribune.com
160 N. Dearborn Avenue, Chicago, IL 60611
(312) 222-2222 - Fax: (312) 222-1014

Lake County Illinois

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



Minutes Report - Final

Wednesday, September 12, 2018

2:30 PM

**10th floor Assembly Room
18 N. County Street, Waukegan**

Housing and Community Development Commission

1. ROLL CALL

Chairman Rose called the Housing and Community Development Commission (HCDC) meeting to order at 2:40 p.m.

Guests: Scott Goldstein of Teska Associates; Michelle Crombie of United Way Lake County; Mandi Florip of Lake County Municipal League; Sharon Østerby of Stormwater Management Commission; Trisha Blythe of Youth Conservation Corps; Kipp Wilson of the Lake County Clerk's Office; Ken Barber, Adriana Gonzalez and Gabriel Perez of Greater Waukegan Development Coalition; Kori Larson and Linda Berkowitz of Glenkirk; Amos Bayne and Jackie Lynn of ElderCARE; David Fries of Catholic Charities; Jake Leahy of Bannockburn School District 106; Ben Richards of Waukegan Park District; Mary Ellen Tamasy of Lake County Residential Development Corporation; Felicia Holland of I-PLUS; Sonolito Bronson of the City of Zion; Lourdes Shanjani of Mano a Mano; Brent Denzin of Ancel Glink; and Pamela Jeffries of the City of Waukegan

Staff: Jodi Gingiss, Brenda O'Connell, Dominic Strezo, Eric Foote, Irene Marsh-Elmer, Marilyn Sommer, Dan Kletzing and Laura Walley

Present 13 - Dan Venturi, Joel Sikes, Carol Calabresa, Mary Cunningham, Linda Pedersen, Diane Hewitt, Sandy Hart, Steve Carlson, Michael Meehan, Ray Rose, Anne Flanigan Bassi, Mary Dominiak and Stephen Henley
Excused 3 - Joe Mancino, Janet Swartz and Bethany Williams

2. APPROVAL OF MINUTES

2.1

Approval of the July 11, 2018 Minutes

Attachments:

[7.1.10 minutes.pdf](#)

[7.1.10 minutes - Supplemental.pdf](#)

A motion was made by Commissioner Henley, seconded by Commissioner Hewitt, to approve the July 11, 2018 minutes. The motion carried by the following vote:

Aye 10 - Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt, Commissioner Hart, Ex-Officio Member Carlson, Commissioner Meehan, Chairman Rose, Commissioner Flanigan Bassi and Commissioner Henley
Abstain 2 - Commissioner Sikes and Commissioner Dominiak
Not Present 1 - Commissioner Venturi

3. CHAIR'S REMARKS

Chairman Rose requested that guests fill out the Public Comment form if they wanted to address the HCDC during the Public Hearing.

4. PUBLIC COMMENTS (Items not on the agenda)

There were no public comments.

5. OLD BUSINESS

There was no old business.

6. NEW BUSINESS

6.1

Presentation: Lake County Landbank Feasibility Study

- The Lake County Municipal League was awarded \$39,702.42 of PY2017 Community Development Block Grant (CDBG) funding to assess the level of feasibility of a countywide land bank.
- Presentation by Teska Associates of its Landbank Feasibility Study.
- No HCDC action required at this time.

Presented by Jodi Gingiss, Community Development Administrator; Scott Goldstein of Teska Associates; and Brent Denzin of Ancel Glink

6.2

PUBLIC HEARING - Housing & Community Development Needs

- Annually, the Housing and Community Development Commission solicits comments from the public on identified community needs.
- Comments are sought to guide the allocation of funds for the 2019 Action Planning process.

Presented by Jodi Gingiss, Community Development Administrator

Motion: To open the Public Hearing at 3:22 p.m.

Motion Made By: Mary Cunningham

Motion 2nd By: Joel Sikes

Motion approved with Daniel Venturi not present

Sharon Østerby, of Lake County Stormwater Management Commission, informed the HCDC of Park City's and Waukegan's need for a floodwater storage area at the headwaters of the Skokie River. Public and private agencies have formed a formal partnership to explore projects to improve storage capacity to alleviate flooding problems in Lake County. She said that Community Development Block Grant (CDBG) funds are needed to leverage state and federal grants. The proposed project, the Dady Slough Regional Flood Control Project, will help ease flooding issues, thereby improving many aspects of life, including the reduction of health concerns, property loss, traffic problems and loss of tourism income.

Reverend Jackie Lynn, of Christ Church, spoke about the ElderCARE program, which provides assistance to homebound seniors through rides to medical appointments and grocery stores, along with friendly visits by volunteers. These services allow seniors to be more independent and to remain in their homes. Due to the aging of the Baby Boomer generation, the County's percentage of senior citizens will continue to increase. Requests for ElderCARE's services has risen greatly and CDBG funding is essential to meet this need. She thanked the HCDC for previous funding support and invited them to ElderCARE's September 27th comedy and magic show fundraiser.

Jodi Gingiss, Community Development Administrator, directed the HCDC's attention to the letter from the Affordable Housing Corporation of Lake County's Executive Director, Rob Anthony, addressing the continued affordable housing needs within Lake County. The letter stressed the great need for owner-occupied rehabilitation and housing counseling funding.

Brenda O'Connell, Continuum of Care Program Coordinator, spoke on behalf of Carol Craig, of the Lake County Health Department, stating that much of the County's homeless response strategy is dependent on private landlords. There is a need for a damage and vacancy loss mitigation fund for housing the homeless, which would help alleviate landlords' concerns about potential damages and vacancy loss.

Motion: To close the Public Hearing at 3:31 p.m.

Motion Made By: Anne Flanigan Bassi

Motion 2nd By: Diane Hewitt

Motion approved with Daniel Venturi not present

6.3 **RECEIVED**

Discussion of Advisory & Recommendation Committee (ARC) input on the 2019 applications Presented by Jodi Gingiss, Community Development Administrator; Irene Marsh-Elmer, Housing Grant Administration Specialist; Dominic Strezo, Environmental Project Coordinator; and Eric Foote, Grant Administration Specialist

6.4 **RECEIVED**

Presentation: Technical Assistance Award to Assist in Expansion of Supportive Housing for Justice-Involved People who are Homeless

- Lake County has been selected for technical assistance (TA) from the Corporation for Supportive Housing (CSH) - national non-profit supportive housing experts. This TA will help Community Development work on structuring potential "Pay for Success" performance-based contracts to increase the supply of permanent supportive housing (PSH) for the homeless and/or housing unstable clients or potential clients (through diversion) of the jail with disability (e.g. serious mental illness and/or substance abuse disorder) in need of supportive care in a home-based setting.
- This technical assistance is valued at \$75,000 which will be matched by Community Development staff time. The TA will be focused on service providers interested in providing in-home support and services to this population. The TA will help existing providers of in-home support on a scattered site basis to increase scale and potential new providers of in-home support (Nicasa) to assess the extent to which in-home services are a good fit with its business strategy.

Attachments: [6-005-0 Lake County Comm. Dev. 311-11-32 w/00 Final condns.pdf](#)

Presented by Jodi Gingiss, Community Development Administrator

6.5 **RECEIVED**

Resolution approving First Amendments to ServicePoint Referral Network Agreements.

- The Healthcare Foundation of Northern Lake County provided funding to the County to hire

an attorney who specializes in privacy laws such as the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

- On May 8, 2018, the Lake County Board approved a legal framework for data-sharing that included four legal documents:
 - Data Services Agreement - to be used by all ServicePoint agencies
 - Client Authorization form - to be signed by all clients with information shared in ServicePoint
 - Business Associate Agreement - to be signed by all HIPAA-covered entities
 - Business Associate Subcontractor Agreement - to be signed by vendors of HIPAA-covered entities
- Of these initial four legal documents, amendments to both the Data Services Agreement and Business Associate Agreement are necessary only for agencies covered by substance abuse privacy regulations located at 42 Code of Federal Regulations (CFR) Part 2.
- On a periodic basis, staff will continue to review these agreements with legal counsel to be sure the framework and agreements that effectuate the framework are collectively maintained for currency and completeness.

Attachments:

[First Amendment to DSA.pdf](#)

[First Amendment to BAA - QSO.pdf](#)

Presented by Eric Foote, Grant Administration Specialist

A motion was made by Commissioner Hart, seconded by Commissioner Meehan, to approve the resolution approving the First Amendments to the ServicePoint Referral Network Agreements. The motion carried by the following vote:

Aye 13 - Commissioner Venturi, Commissioner Sikes, Commissioner Calabrese, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt, Commissioner Hart, Ex-Officio Member Carlson, Commissioner Meehan, Chairman Rose, Commissioner Flanigan Bassi, Commissioner Dominiak and Commissioner Henley

6.6

Video Gaming Revenue (VGR) Application Update

- In the FY18 competitive application round for Lake County Video Gaming Revenue grant awards, United Way of Lake County (UWLC) requested \$150,000 to implement a new 211 phone number for countywide information and referral. At the time, very little of the funding required for success of this new venture had been identified and it was not recommended for VGR funding.
- Upon completing a written implementation plan and raising funds in excess of 84% of year one costs and 28% of year two costs, UWLC submitted the attached letter revising its request to \$80,000 of VGR to cover costs of implementing and operating 211 for several years in Lake County's ServicePoint database.
- This request would uniquely allow expansion of the County's ServicePoint Referral Network by integration with a county-wide 211 phone number. The request also aligns with \$80,000 of unallocated funds from the FY18 VGR funding round. As such, staff recommends approval.
- Based on potential recommendation by both the HCDC and the Health & Community Service Committee, the Finance & Administration Committee could award the \$80,000 of unallocated FY18 VGR funds. If approved, this VGR award would cover costs of

ServicePoint related to UWLC's implementation and at minimum, the first two years of operation of a new 211 service. Payments to Mediware, the provider of ServicePoint, would be made directly to Mediware by Lake County under the direction of UWLC.

Attachments: [UW Revised VGR Request 9.7.18.pdf](#)

Presented by Jodi Gingiss, Community Development Administrator, and Eric Foote, Grant Administration Specialist

A motion was made by Commissioner Venturi, seconded by Commissioner Hewitt, to approve the funding recommendation of \$80,000 of unallocated PY2017 Video Gaming Revenue to United Way of Lake County for the implementation of the 211 countywide information and referral telephone system. The motion carried by the following vote:

- Aye** 12 - Commissioner Venturi, Commissioner Sikes, Commissioner Calabresa, Vice-Chairman Pedersen, Commissioner Hewitt, Commissioner Hart, Ex-Officio Member Carlson, Commissioner Meehan, Chairman Rose, Commissioner Flanigan Bassi, Commissioner Dominiak and Commissioner Henley
- Abstain** 1 - Commissioner Cunningham

6.7 [CDBG](#)

Commission action adopting a policy for demolition/clearance activities utilizing Community Development Block Grant (CDBG) and/or Lake County Affordable Housing Program (LCAHP) funds.

- Demolition and clearance activities are eligible for CDBG and LCAHP funding using the Low/Moderate Income Housing (LMH), Low/Moderate Income Area (LMA) Benefit, or Spot Blight (SBS) National Objective.
- Each National Objective has unique eligibility criteria and long-term obligations for subrecipients. Most notably, the LMH National Objective requires creation of housing for low-moderate income families.
- The proposed Demolition Funding Policy addresses the HCDC concern that grant awards for demolition be accompanied by appropriate long-term obligations (e.g. creation of affordable housing) by establishing in the housing application scoring process a lower score for demolition projects that aren't in support of affordable housing.

Attachments: [Demolition Policy.pdf](#)

Presented by Dominic Strezo, Environmental Project Coordinator

A motion was made by Commissioner Venturi, seconded by Commissioner Pedersen, to approve the adoption of the Demolition Funding Policy. The motion carried by the following vote:

- Aye** 13 - Commissioner Venturi, Commissioner Sikes, Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt, Commissioner Hart, Ex-Officio Member Carlson, Commissioner Meehan, Chairman Rose, Commissioner Flanigan Bassi, Commissioner Dominiak and Commissioner Henley

7. STAFF REPORTS

There were no staff reports.

8. ADJOURNMENT

A motion was made by Commissioner Venturi, seconded by Commissioner Hewitt, to adjourn the meeting at 4:18 p.m. The motion carried by the following vote:

Aye 13 - Commissioner Venturi, Commissioner Sikes, Commissioner Calabresa, Commissioner Cunningham, Vice-Chairman Pedersen, Commissioner Hewitt, Commissioner Hart, Ex-Officio Member Carlson, Commissioner Meehan, Chairman Rose, Commissioner Flanigan Bassi, Commissioner Dominiak and Commissioner Henley

PUBLIC HEARINGS NOTICE

Lake County Consortium Housing & Community Development 2019 Annual Action Plan & the proposed Second Amendment to the 2018 Annual Action Plan

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago and Lake County – will be submitting a combined Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD). The Annual Action Plan will guide the allocation and expenditure of funds available for the 2019 program year (May 1, 2019 – April 30, 2020) through the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG).

Public Hearings on the 2019 Annual Action Plan will be held at the following meetings of the Lake County Housing and Community Development Commission:

3:30 p.m., Wednesday, February 13, 2019
Permit Center
500 W. Winchester Road, Libertyville, IL
2nd floor Conference Room

3:30 p.m., Wednesday, March 13, 2019
County Administration Building
18 N. County St., Waukegan, IL
10th Floor Assembly Room

The 2019 Action Plan official public comment period is from February 13 to March 15, 2019: Comments (delivered either during the public hearing or in writing) regarding the Annual Action Plan and projects recommended for funding will be accepted through March 15, 2019 at 5:00 p.m. Written comments may be directed to: **Lake County Community Development, 500 West Winchester Road, Libertyville, IL 60048** or communitydevelopment@lakecountyil.gov.

Public Hearing on the Second Amendment to the 2018 Annual Action Plan will be held at the following meeting of the Lake County Housing and Community Development Commission:

3:30 p.m., Wednesday, February 13, 2019
Permit Center
500 W. Winchester Road, Libertyville, IL
2nd floor Conference Room

The Lake County Consortium submitted a combined Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD) that governs the spending of Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG).

A proposed Second Amendment to the 2018 Annual Action Plan updates the Consortium's federally funded housing and community development activities through April 30, 2019. The Public Hearing will be held during the February 13th Housing and Community Development meeting, as detailed above. **The public comment period runs from February 13 to March 15, 2019.** Written comments may be directed to: **Lake County Community Development, 500 West Winchester Road, Libertyville, IL 60048** or communitydevelopment@lakecountyil.gov.

Public Hearing Information

An important part of the process of developing the Annual Action Plan is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) days prior to the meeting date at 847.377.2475.

Plan Availability

The 2018 Amendment will be available no later than February 13th and the 2019 Annual Action Plan will be available no later than February 13th at the Lake County Libertyville Permit Center; City of North Chicago Department of Economic Development (Phone: 847.596.8670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); North Chicago Public Library; Waukegan Public Library; Highland Park Public Library; Round Lake Area Public Library; and Wauconda Public Library; or can be viewed on the County's website at: www.lakecountyl.gov/1944/Action-Plan

CHICAGO TRIBUNE

media group

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371

RECEIVED

FEB 11 2019

LAKE COUNTY
CLERK OF SUPERIOR COURT

Certificate of Publication:

Order Number: 8128787
Purchase Order: February 13 2019 Hearing

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News-Sun. The Lake County News-Sun is a secular newspaper has been continuously published Daily for more than fifty (50) weeks prior to the first publication of the attached notice, is published in the City of Waukegan, Township of Waukegan, State of Illinois, is of general circulation throughout that county and surrounding area, and is a newspaper as defined by 715 ILCS 5/5.

This is to certify that a notice a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 2/5/2019, and the last publication of the notice was made in the newspaper dated and published on 2/6/2019.

This notice was also placed on a statewide public notice website as required by 715 ILCS 5/2. 1.

PUBLICATION DATES Feb 06, 2019.

Lake County News-Sun

In witness, an authorized agent of The Chicago Tribune Media Group has signed this certificate executed in Chicago, Illinois on this

6th Day of February, 2019, by

Chicago Tribune Media Group

Stefanie Sobie

Chicago Tribune - chicagotribune.com
160 N Station Avenue, Chicago, IL 60601
(312) 222-3222 - Fax: (312) 322-4014

CORRECTION TO NOTICE OF PUBLIC HEARING

Lake County Consortium Housing & Community Development 2019 Annual Action Plan

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago and Lake County – will be submitting a combined Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD). The Annual Action Plan will guide the allocation and expenditure of funds available for the 2019 program year (May 1, 2019 – April 30, 2020) through the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG).

Public Hearings on the 2019 Annual Action Plan will be held at the following meetings of the Lake County Housing and Community Development Commission:

3:30 p.m., Wednesday, February 13, 2019
Permit Center
500 W. Winchester Road, Libertyville, IL
2nd floor Conference Room

3:30 p.m., Wednesday, March 13, 2019
County Administration Building
18 N. County St., Waukegan, IL
10th Floor Assembly Room

The 2019 Action Plan official public comment period is from February 13 to April 8, 2019: Comments (delivered either during the public hearing or in writing) regarding the Annual Action Plan and projects recommended for funding will be accepted through April 8, 2019 at 5:00 p.m. Written comments may be directed to: **Lake County Community Development, 500 West Winchester Road, Libertyville, IL 60048** or communitydevelopment@lakecountyil.gov.

Public Hearing Information

An important part of the process of developing the Annual Action Plan is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (translator, specific disabilities, etc.) should contact staff at least three (3) days prior to the meeting date at 847.377.2475.

Plan Availability

The 2019 Annual Action Plan will be available no later than March 8th at the Lake County Libertyville Permit Center; City of North Chicago Department of Economic Development (Phone: 847.596.8670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); North Chicago Public Library; Waukegan Public Library; Highland Park Public Library; Round Lake Area Public Library; and Wauconda Public Library; or can be viewed on the County's website at: <https://www.lakecountyil.gov/1944/Action-Plan>

CHICAGO TRIBUNE

media group

RECEIVED

FEB 19 2019

LAKE COUNTY
PLANNING, BUILDING & DEVELOPMENT

Sold To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371

Bill To:
COUNTY OF LAKE COMMUNITY DEVELOPMENT - CU00407714
500 W Winchester Rd Ste 101
Libertyville, IL 60048-1371

Certificate of Publication:

Order Number: 6140781
Purchase Order: Laura Walley

State of Illinois - Lake

Chicago Tribune Media Group does hereby certify that it is the publisher of the Lake County News-Sun. The Lake County News-Sun is a secular newspaper, has been continuously published daily for more than fifty (50) weeks prior to the first publication of the attached notice, is published in the City of Waukegan, Township of Waukegan, State of Illinois, is of general circulation throughout that county and surrounding area and is a newspaper as defined by 715 ILCS 5/5.

This is to certify that a notice, a true copy of which is attached, was published 1 time(s) in the Lake County News-Sun, namely one time per week or on 1 successive weeks. The first publication of the notice was made in the newspaper, dated and published on 2/15/2019, and the last publication of the notice was made in the newspaper dated and published on 2/15/2019.

This notice was also placed on a statewide public notice website as required by 715 ILCS 5/2. 1.

PUBLICATION DATES: Feb 15, 2019.

Lake County News-Sun

In witness, an authorized agent of The Chicago Tribune Media Group has signed this certificate executed in Chicago, Illinois, on this

15th Day of February, 2019, by

Chicago Tribune Media Group

Stefanie Sobie

Chicago Tribune - chicagotribune.com
160 N. Starson Avenue, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 222-4014

CHICAGO TRIBUNE

media group

CORRECTION TO NOTICE OF PUBLIC HEARING

**Lake County Consortium
Housing & Community
Development 2019 Annual
Action Plan**

The Lake County Consortium – comprised of the City of Waukegan, the City of North Chicago and Lake County – will be submitting a combined Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD). The Annual Action Plan will guide the allocation and expenditure of funds available for the 2019 program year (May 1, 2019 – April 30, 2020) through the community development block grant program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG). Public Hearings on the 2019 Annual Action Plan will be held at the following meetings of the Lake County Housing and Community Development Commission:

3:30 p.m., Wednesday, February 13, 2019
Permit Center
500 W. Winchester Road, Libertyville, IL
2nd floor Conference Room

3:30 p.m., Wednesday, March 13, 2019
County Administration Building
18 N. County St., Waukegan, IL
10th Floor Assembly Room

The 2019 Action Plan official public comment period is from February 13 to April 8, 2019. Comments (delivered either during the public hearing or in writing) regarding the Annual Action Plan and projects recommended for funding will be accepted through April 8, 2019 at 5:00 p.m. Written comments may be directed to Lake County community development, 500 West Winchester Road, Libertyville, IL 60048 or community-development@lakecountyil.gov.

Public Hearing Information
An important part of the process of developing the Annual Action Plan is citizen participation and input. All interested parties are invited and urged to attend. All comments and questions will be considered. Persons in need of special arrangements (interpreter, specific disabilities, etc.) should contact staff at least three (3) days prior to the meeting date at 847.377.2475.

Plan Availability
The 2019 Annual Action Plan will be available no later than March 8th at the Lake County Libertyville Permit Center, City of North Chicago Department of Economic Development (Phone: 847.598.6670); City of Waukegan Community Development Block Grant Office (Phone: 847.599.2530); North Chicago Public Library, Waukegan Public Library, Highland Park Public Library, Round Lake Area Public Library, and Wauconda Public Library, or can be viewed on the County's website at: <https://www.lakecountyil.gov/1944/Action-Plan>.
2/15/2019 6:14:07 AM

Chicago Tribune - chicagotribune.com
160 N. State Street, Chicago, IL 60601
(312) 222-2222 - Fax: (312) 722-4114

Lake County HOME Consortium: Recapture and Resale Provisions

Resale and Recapture Policies

These guidelines apply when a homebuyer or developer is assisted with HOME Investment Partnerships Program funds and the homebuyer sells or transfers the assisted property after the initial HOME-assisted purchase.

Period of Affordability

Consistent with 24 CFR Part 92.254(a)(4), the following minimum period of affordability shall be enforced:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The Lake County Consortium may use HOME Program funds to provide homeownership assistance. The forms of subsidy to be used to assist homebuyers and/or developers include down payment assistance, interest subsidy, development cost subsidy, direct loan, project grant, or some combination of these methods. Lake County shall determine, based upon the type of subsidy, form of ownership, and type of market in which the property is located, whether the period of affordability shall be enforced by either Resale or Recapture provisions.

Resale Provisions

- Activity Types - Resale provisions as outlined in 24 CFR Part 92.254(a)(5)(i)(A) and (B) shall be required or encouraged in the following cases:
 - Resale provisions shall be required when the HOME subsidy is provided in the form of a development subsidy in which HOME funds are divided among each HOME-assisted unit and not provided as a direct subsidy to the homebuyer.
 - Resale provisions shall be encouraged when the HOME subsidy is provided in the form of a direct subsidy to the homebuyer and a Community Land Trust or other similar entity maintains ownership of the land associated with the HOME-assisted property to ensure its continued affordability in perpetuity.
 - Resale provisions shall be encouraged when the HOME subsidy is provided in the form of a direct subsidy to the homebuyer and it is determined that the property is located in a highly appreciating market for the purpose of maintaining the unit's affordability throughout the entire period of affordability.
- Methods – The resale option ensures that the HOME-assisted unit remains affordable over the entire period of affordability. All HOME-assisted units shall meet the following criteria:
 - The new purchaser must be low-income, meeting the HOME Program definition, and within the same income limit as the original buyer. Additionally, the new purchaser must occupy the property as their principle residence.
 - To ensure that the sales price is affordable to a low-income homebuyer, the homebuyer may receive HOME Program direct assistance through a reduction in sales price, down payment assistance, or closing cost assistance. The additional HOME Program assistance may result in a longer Period of Affordability for the unit.

- The sales price must be "affordable" to the new purchaser. In this instance, affordability for the new purchaser is a sales price that would require the new purchaser to pay no more 30% of their monthly income on the fixed costs of homeownership (the loan principal, interest, taxes and insurance, or "PITI payment").
- The maximum sale price shall be calculated using the following formula:

$$\begin{array}{r}
 \text{Down Payment} \\
 \text{Loan Principal Paid} \\
 \text{Current Loan Amount} \\
 \text{Capital Improvement Value} \\
 + \text{House Value Change, per HPI} \\
 \hline
 \text{Maximum Sales Price}
 \end{array}$$

Down Payment: the financial contribution by the original homebuyer for their acquisition of the property, as evidenced on the HUD-1 or closing statement.

Loan Principal Paid: Payments made by the original homebuyer on their purchase money loan. This shall be calculated by the difference between the original loan amount at time of purchase (from the HUD-1 or closing statement or recorded loan document) and the loan amount at time of sale (from the loan payoff letter or other documentation from the lender).

Current Loan Amount: The amount of the purchase money loan at the time of sale (from the loan payoff letter or other documentation from the lender).

Capital Improvement: an investment by the original homebuyer into the house's infrastructure such as the roof, heating system, or windows. Lake County shall use the actual cost of the Capital Improvement, not the increase in value to the house because of the Capital Improvement. For the cost of the Capital Improvement to be eligible the original homebuyer must show proof of payment. Capital Improvement shall not include routine maintenance to the house, such as painting.

House Value Change: The dollar value in the increase or decrease of the house as produced from the "Housing Price Index Calculator" at www.FHFA.gov.

The house may be sold for less than the maximum sales price, so long as the sales price still meets the other requirements of this Resale Policy.

- The sales price must provide the original homebuyer, now the seller, a "fair return" on their investment (including any down payment, loan principal payments and capital improvement investment made by the owner since purchase). Fair return to seller shall be calculated using the following formula:

$$\begin{array}{r}
 \text{Down Payment} \\
 \text{Capital Improvement Value} \\
 \text{Loan Principal Paid} \\
 + \text{House Value Change, per HPI} \\
 \hline
 \text{Fair Return to Seller}
 \end{array}$$

Down Payment: as defined above.

Capital Improvement: as defined above.

Loan Principal Paid: as defined above.

House Value Change: as defined above.

NOTE: In a declining housing market the original homebuyer may not receive a return on their investment because the house will sell for less than or the same price as the original homebuyer's purchase price. Due to the declining market, this would be considered a fair return because the house values are depreciating rather than appreciating.

- Houses that are part of a community land trust shall follow a modified version of the maximum resale price formula:

$$\begin{array}{r} \text{Original Purchase Price} \\ \text{Homeowner share of appreciation} \\ + \text{Capital Improvement Value} \\ \hline \text{Fair Return to Seller} \end{array}$$

Original Purchase Price: The dollar value paid for the house as evidenced by the sales contract, HUD-1 or settlement statement.

Homeowner share of appreciation: The market appreciation of the house multiplied by the homeowner's investment ratio multiplied by 15%. The market appreciation shall be the difference in the value of the house as determined by an appraisal at the time of the homeowner's original purchase and at the time of sale; in a declining housing market, the market appreciation value may be negative. The homeowner's investment ratio shall be the ratio of the Original Purchase Price to the appraised value of the house at the time of original purchase.

Capital Improvement Value: as defined above.

The house may be sold for less than the maximum sales price, so long as the sales price still meets the other requirements of this Resale Policy.

Individual projects may apply for changes in the above formula for application to that specific project with the approval of Community Development Staff. The formula for "fair return" must be included in the contract between Lake County and the project partner.

- **Enforcement Mechanisms** - Resale requirements shall be enforced through deed restriction, covenant, land use restriction agreement, or other similar mechanism filed with the Lake County Recorder of Deeds and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.

Recapture Provisions

- A. **Activity Types** - Recapture provisions as outlined in 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (7) shall be enforced in cases where HOME funds are provided as a direct subsidy to the homebuyer as down payment and/or purchase-price assistance.
- B. **Methods** - The recapture option allows Lake County to recapture the entire HOME subsidy, subject to net proceeds if any, if the HOME recipient decides to sell the unit within the period of affordability at

whatever price the market will bear. All HOME-assisted unit sales under the recapture option shall meet the following criteria:

- The homebuyer may sell the property to any willing buyer.
- The sale of the property during the period of affordability triggers repayment of the direct HOME subsidy, subject to net proceeds if any, to Lake County that the buyer received when he/she originally purchased the home.

C. **Enforcement Mechanisms** - Recapture provisions shall be enforced through a mortgage, note and Recapture Agreement filed with the Lake County Recorder of Deeds, and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.

D. **Amount of Repayment** – Lake County requires that when the recapture requirement is triggered by a sale (whether voluntary or involuntary), it will recapture the Home investment up to the total net proceeds remaining, if any, after the sale as modified by program specific choices under 24 CFR Part 92.254(a)(5)(ii)(A)(1) through (4). Net proceeds are the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. In cases where the superior loan repayment and closing costs meet or exceed the sales price, net proceeds are zero. The specific method of recapture as capped by net proceeds, if any, is the following:

- a. Reduction during the affordability period - Reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

Period of Affordability - Years	Period of Affordability - Months	Pro rata Monthly Reduction
5	60	1/60
10	120	1/120
15	180	1/180

E. **Mortgage Release** - Upon receipt of recaptured funds, Lake County shall file a "Release" document with the Lake County Recorder of Deeds to release the original HOME-assisted homebuyer from the requirements of the mortgage or other similar mechanism.

F. **Repayments** – Repayments of recaptured funds shall be remitted directly to Lake County to be utilized for HOME-eligible activities only.

Compliance

- A. If the homebuyer is in noncompliance with the HOME Program requirements, the homebuyer shall repay the direct HOME Program subsidy to the Lake County Consortium within 90 days of notification of noncompliance.
- B. Noncompliance with the HOME Program requirements includes: (1) failure to occupy the unit as the homebuyer's principal place of residence, either by vacating or leasing the unit, throughout the entire Period of Affordability; (2) purposefully providing false information as to the homebuyer's income or status as low-income; (3) failure to maintain the unit in accordance with all State and local housing quality standards or codes; (4) failure to comply with Lake County Consortium monitoring to determine compliance with the principal residency or property standards requirements; or (5) the sale or transfer of

the unit without adherence to the resale/recapture provisions established in the mortgage, note, and homebuyer agreement.

DRAFT

Lake County HOME Homeownership Value Limits (95% Rule) Determination

Background

According to 24 CFR 92.254, the participating jurisdiction may determine 95 percent of the median area purchase price for single family housing in the jurisdiction annually in lieu of the limits provided by HUD. The following information must be included in the annual action plan of the Consolidated Plan submitted to HUD for review and updated in each action plan.

Determined Limit

The HOME Homeownership Value Limit for 2019 is \$242,250.

Income Determination and Market Study Methodology

The market analysis has been completed in accordance with the rules in 24 CFR 92.254(a)(2)(iii)(A)-(E) to ensure that a sufficient number of recent housing sales are included in the survey.

- As there were between 250 and 499 sales per month, the market study covers a 2-month reporting period, listed in ascending order of sales price.
- The street address of each property is included in the data.
- The attached market analysis includes all housing sales reported in the MLS database in Lake County from December 2018 through January 2019, ensuring that the sales data reflects all or nearly all of the one-family house sales in the entire participating jurisdiction.
- The total number of sales is even, so the median sales price has been determined by taking the higher number of the middle sales on the list. The 95% value limit has been determined by multiplying that median sales price by 0.95.

MLS #	Stat	Street #	CP	Str Name	Sfx	City	County	Closed Date	Sold Pr
10076633	CLSD	574 S		Genesee	ST	Waukegan	Lake	1/28/2019	\$26,000
10139234	CLSD	346 E		Lake Park	AVE	Round Lake Beach	Lake	12/10/2018	\$35,000
10125176	CLSD	1502		Grove	AVE	North Chicago	Lake	12/10/2018	\$37,000
10133688	CLSD	2104		Ezekiel	AVE	Zion	Lake	1/17/2019	\$39,000
10131979	CLSD	33697 N		Lake Shore	DR	Grayslake	Lake	1/30/2019	\$41,000
10137894	CLSD	2234		Kristan	AVE	North Chicago	Lake	1/18/2019	\$43,000
10004350	CLSD	3538		BLUE HERON	CIR	Grayslake	Lake	1/11/2019	\$52,000
10123851	CLSD	1617		27th	ST	Zion	Lake	12/21/2018	\$56,000
10124231	CLSD	38156 N		Watts	AVE	Spring Grove	Lake	1/28/2019	\$60,000
10076391	CLSD	1810		Jackson	ST	North Chicago	Lake	1/30/2019	\$66,000
10095175	CLSD	1101		Shiloh	BLVD	Zion	Lake	1/4/2019	\$70,000
10142421	CLSD	229		Highmoor	DR	Round Lake Park	Lake	1/22/2019	\$70,000
10143208	CLSD	2509		Lippizan	LN	Grayslake	Lake	1/30/2019	\$74,500
10030086	CLSD	1808		Hermon	AVE	Zion	Lake	12/27/2018	\$78,200
10036461	CLSD	608 N		Butrick	ST	Waukegan	Lake	12/3/2018	\$80,000
10049099	CLSD	1311		Glenn	DR	North Chicago	Lake	12/6/2018	\$80,000
10058890	CLSD	611		Filly	LN	Grayslake	Lake	12/10/2018	\$80,000
10141059	CLSD	136		Oaks	AVE	Wauconda	Lake	12/21/2018	\$80,000
10053919	CLSD	3613		Preakness	LN	Grayslake	Lake	1/17/2019	\$82,500
10003892	CLSD	3217		Whirlaway	CT	Grayslake	Lake	12/20/2018	\$83,000
10145881	CLSD	2837		Apple	AVE	Waukegan	Lake	12/26/2018	\$85,000
10136448	CLSD	23507 W		North	AVE	Lake Villa	Lake	12/28/2018	\$85,000
10087389	CLSD	3008		ELISHA	AVE	Zion	Lake	12/28/2018	\$85,000
09999215	CLSD	10114 W		Mawman	AVE	Beach Park	Lake	12/7/2018	\$86,000
10067836	CLSD	1029		Edgewater	CT	Round Lake Beach	Lake	1/18/2019	\$87,000
10056688	CLSD	1115		Victoria	AVE	North Chicago	Lake	12/28/2018	\$90,000
09698585	CLSD	40935 N		Prairie	AVE	Antioch	Lake	1/15/2019	\$90,000
10125221	CLSD	959		Lorraine	AVE	Waukegan	Lake	1/4/2019	\$90,500
10131390	CLSD	165 S		Osage	CT	Round Lake	Lake	12/28/2018	\$91,000
10113559	CLSD	962		Indiana	AVE	Waukegan	Lake	12/14/2018	\$92,000
10087261	CLSD	627		Main	ST	Antioch	Lake	12/14/2018	\$94,000
10106044	CLSD	27980 N		Ash	ST	Wauconda	Lake	1/11/2019	\$94,000
10035958	CLSD	3100		EZRA	AVE	Zion	Lake	1/14/2019	\$94,000
10099112	CLSD	1429		Lincoln	ST	North Chicago	Lake	12/14/2018	\$95,000
10117964	CLSD	37695 N		Sheridan	RD	Beach Park	Lake	12/27/2018	\$95,000
10125099	CLSD	2527		Melrose	AVE	Waukegan	Lake	1/14/2019	\$95,000
10092880	CLSD	2202		Jethro	AVE	Zion	Lake	1/24/2019	\$97,000
10089085	CLSD	237 S		Orchard	AVE	Waukegan	Lake	1/25/2019	\$97,000
10085866	CLSD	234		Rodeo	DR	Grayslake	Lake	1/29/2019	\$97,000
10141235	CLSD	1505		Greenfield	AVE	North Chicago	Lake	1/4/2019	\$97,900
10119180	CLSD	922		Shields	AVE	Winthrop Harbor	Lake	12/7/2018	\$100,000
10113829	CLSD	521		Bobby	LN	Mundelein	Lake	12/20/2018	\$100,000
10108671	CLSD	18		Ridgeland	AVE	Fox Lake	Lake	12/11/2018	\$104,000
10113914	CLSD	427 W		Hawthorne	DR	Round Lake Beach	Lake	12/18/2018	\$105,000
10019758	CLSD	822		Fulton	AVE	Winthrop Harbor	Lake	12/19/2018	\$105,000

10128397	CLSD	1926	Chippewa	RD	Waukegan	Lake	1/18/2019	\$105,000
10082575	CLSD	925	Chestnut	ST	Waukegan	Lake	12/7/2018	\$107,500
10140933	CLSD	1506 N	East End	AVE	Round Lake Beach	Lake	1/3/2019	\$108,000
10127985	CLSD	1613	Brentwood	DR	Round Lake Beach	Lake	12/18/2018	\$109,000
10133181	CLSD	2813	Shoshone	RD	Waukegan	Lake	12/28/2018	\$109,184
10103727	CLSD	1920	23rd	ST	North Chicago	Lake	12/4/2018	\$110,000
09958829	CLSD	1013	Westmoreland	AVE	Waukegan	Lake	12/10/2018	\$110,000
10092657	CLSD	3201	Brookside	AVE	Waukegan	Lake	12/12/2018	\$110,000
10107971	CLSD	2212	23rd	ST	North Chicago	Lake	12/21/2018	\$110,000
10123174	CLSD	817	Buena Vista	CT	Round Lake Beach	Lake	12/31/2018	\$111,500
10063301	CLSD	2716	Eshcol	AVE	Zion	Lake	12/17/2018	\$114,000
10111195	CLSD	3307	Gabriel	AVE	Zion	Lake	1/16/2019	\$114,000
10157485	CLSD	26681 W	Maple	ST	Antioch	Lake	1/31/2019	\$114,000
10069267	CLSD	42678 N	Lake	AVE	Antioch	Lake	12/3/2018	\$115,000
10078630	CLSD	1723	Seymour	AVE	North Chicago	Lake	12/4/2018	\$115,000
10080559	CLSD	1111	Palmer	PL	Waukegan	Lake	12/14/2018	\$115,000
10095045	CLSD	708	Massena	AVE	Waukegan	Lake	12/26/2018	\$115,000
10083667	CLSD	1505	Walnut	DR	Round Lake Beach	Lake	1/17/2019	\$115,000
10064097	CLSD	1906 N	Poplar	ST	Waukegan	Lake	1/28/2019	\$115,000
10072486	CLSD	2351	Choctaw	RD	Waukegan	Lake	12/27/2018	\$115,500
10117793	CLSD	1417	16th	ST	North Chicago	Lake	12/17/2018	\$116,000
10065641	CLSD	1701	Jethro	AVE	Zion	Lake	12/20/2018	\$118,000
10154516	CLSD	1020	Main	ST	Antioch	Lake	1/23/2019	\$118,000
10127308	CLSD	2218	Gilead	AVE	Zion	Lake	12/22/2018	\$118,900
10148454	CLSD	1708	20th	ST	North Chicago	Lake	12/20/2018	\$119,500
10048917	CLSD	2041	Linden	AVE	Waukegan	Lake	12/14/2018	\$120,000
10139414	CLSD	28537 W	Treetop	RD	Ingleside	Lake	12/20/2018	\$120,000
10114338	CLSD	2103	20th	ST	Zion	Lake	1/24/2019	\$120,000
10110133	CLSD	2508	Walnut	ST	Waukegan	Lake	1/31/2019	\$120,000
10140285	CLSD	1851	Delaware	RD	Waukegan	Lake	12/27/2018	\$121,500
09989306	CLSD	37832 N	Harper	RD	Beach Park	Lake	12/21/2018	\$123,000
10137888	CLSD	2340	Dakota	RD	Waukegan	Lake	1/1/2019	\$123,000
10063936	CLSD	3000	Enoch	AVE	Zion	Lake	12/13/2018	\$124,000
09982244	CLSD	37093 N	IL Route 59		Lake Villa	Lake	12/20/2018	\$124,500
10160034	CLSD	93	Hilldale	RD	Fox Lake	Lake	1/11/2019	\$124,900
10079498	CLSD	3532	Winhaven	DR	Waukegan	Lake	12/12/2018	\$125,000
10112964	CLSD	2407	11th	ST	Winthrop Harbor	Lake	12/18/2018	\$125,000
10134484	CLSD	6 E	PINEVIEW	DR	Round Lake Park	Lake	1/8/2019	\$125,000
10127905	CLSD	1110	North	AVE	Waukegan	Lake	1/25/2019	\$126,000
10127076	CLSD	35	Martin	AVE	Waukegan	Lake	12/21/2018	\$126,900
10119613	CLSD	2309 E	Beck	RD	Lindenhurst	Lake	12/12/2018	\$127,000
10081480	CLSD	2913	Carousel	CT	Grayslake	Lake	1/29/2019	\$127,000
10142554	CLSD	1418	Pine Grove	AVE	Round Lake Beach	Lake	1/10/2019	\$128,000
10151078	CLSD	3012	Elisha	AVE	Zion	Lake	1/14/2019	\$128,000
10117477	CLSD	417	Alpine	DR	Round Lake	Lake	12/20/2018	\$129,000
10145392	CLSD	1945	Apache	RD	Waukegan	Lake	1/11/2019	\$129,000
10084340	CLSD	2515	Horeb	AVE	Zion	Lake	1/15/2019	\$129,000

10140980	CLSD	26437 N	Willow	AVE	Mundelein	Lake	1/14/2019	\$129,900
10114677	CLSD	36452 N	Wesley	RD	Ingleside	Lake	1/23/2019	\$129,900
10098025	CLSD	2024	Bethesda	BLVD	Zion	Lake	12/6/2018	\$130,000
10109315	CLSD	2240	Ottawa	RD	Waukegan	Lake	12/10/2018	\$130,000
10075906	CLSD	42192 N	6th	AVE	Antioch	Lake	12/12/2018	\$130,000
10088747	CLSD	1050	Flossmoor	AVE	Waukegan	Lake	12/18/2018	\$130,000
10131131	CLSD	29	BEACHVIEW	DR	Round Lake Beach	Lake	12/21/2018	\$130,000
10067113	CLSD	1331 N	Ash	ST	Waukegan	Lake	12/26/2018	\$130,000
10111635	CLSD	1531	Walnut	DR	Round Lake Beach	Lake	1/22/2019	\$130,000
10141989	CLSD	2213	WAVERLY	PL	Waukegan	Lake	12/31/2018	\$131,900
10106149	CLSD	228	Forest	DR	Island Lake	Lake	1/23/2019	\$132,000
10107312	CLSD	33070 N	RIDGE	RD	Grayslake	Lake	1/14/2019	\$132,500
10094644	CLSD	26454 W	Shannon	AVE	Antioch	Lake	1/28/2019	\$132,900
09924225	CLSD	3852	Fox Hunt	WAY	Grayslake	Lake	12/10/2018	\$133,000
10139195	CLSD	38427 N	Wilson	AVE	Beach Park	Lake	1/30/2019	\$133,000
10097478	CLSD	1715	13TH	ST	Waukegan	Lake	1/18/2019	\$134,000
10140637	CLSD	2904	Gideon	AVE	Zion	Lake	12/5/2018	\$135,000
10141771	CLSD	630	Clover	RD	Wauconda	Lake	12/20/2018	\$135,000
10163024	CLSD	21279 W	Shady	LN	Lake Zurich	Lake	1/23/2019	\$138,000
10107292	CLSD	1309	Kenmore	AVE	Round Lake Beach	Lake	1/14/2019	\$139,900
10143273	CLSD	408	Cherry Valley	RD	Vernon Hills	Lake	12/10/2018	\$140,000
10129130	CLSD	2206 W	Crescent	AVE	Waukegan	Lake	12/19/2018	\$140,000
10060893	CLSD	2920	Salem	BLVD	Zion	Lake	1/16/2019	\$140,000
10065580	CLSD	25998 W	Indian Trail	RD	Barrington	Lake	12/19/2018	\$142,000
10136597	CLSD	2113	Kemble	AVE	North Chicago	Lake	12/28/2018	\$142,000
10059068	CLSD	38242 N	Harper	RD	Beach Park	Lake	1/9/2019	\$142,500
10117057	CLSD	35065 N	Hilldale	DR	Ingleside	Lake	12/18/2018	\$144,000
10073361	CLSD	63 N	Fairlawn	AVE	Mundelein	Lake	12/21/2018	\$144,800
09963274	CLSD	807	Mayfield	DR	Round Lake Beach	Lake	1/16/2019	\$144,900
10149444	CLSD	1010	Lorelei	DR	Zion	Lake	1/17/2019	\$144,900
10013999	CLSD	1420 N	Park	DR	Round Lake Beach	Lake	12/4/2018	\$145,000
10023052	CLSD	2410	13th	ST	Winthrop Harbor	Lake	12/5/2018	\$145,000
10062193	CLSD	2317	Emmaus	AVE	Zion	Lake	12/10/2018	\$145,000
10091558	CLSD	2314	Horseshoe	CT	Grayslake	Lake	12/12/2018	\$145,000
10132586	CLSD	1014	Rogers	CT	Waukegan	Lake	1/3/2019	\$145,000
10109839	CLSD	3404	Greenleaf	AVE	Island Lake	Lake	12/14/2018	\$147,000
10141255	CLSD	8 N	Lake	AVE	Third Lake	Lake	12/31/2018	\$147,000
10096989	CLSD	1717	HOREB	AVE	Zion	Lake	12/12/2018	\$148,000
10121311	CLSD	218 S	Butrick	ST	Waukegan	Lake	1/31/2019	\$148,000
10144242	CLSD	664	Clover	RD	Wauconda	Lake	1/4/2019	\$149,900
10107038	CLSD	26	Beachview	DR	Round Lake Beach	Lake	12/3/2018	\$150,000
09661208	CLSD	35820 N	Cedar Island		Fox Lake	Lake	12/3/2018	\$151,500
10117096	CLSD	810	Yeoman	ST	Waukegan	Lake	12/28/2018	\$154,650
10080630	CLSD	3336	STONEGATE	RD	Waukegan	Lake	12/7/2018	\$155,000
10127039	CLSD	3101	CASIMER PULASKI	DR	North Chicago	Lake	12/14/2018	\$155,000
10133985	CLSD	38297 N	Briar	RD	Spring Grove	Lake	12/21/2018	\$155,000

10121018	CLSD	1608 N	OAK	AVE	Round Lake Beach	Lake	12/16/2018	\$156,000
10142348	CLSD	128	Oak Knoll	DR	Lake Villa	Lake	1/28/2019	\$156,500
10128338	CLSD	427	Pine Grove	AVE	Gurnee	Lake	12/26/2018	\$157,500
10064780	CLSD	662	Briar	RD	Wauconda	Lake	12/20/2018	\$158,000
10141442	CLSD	116	Hubbard	CT	Wauconda	Lake	1/18/2019	\$158,000
09867050	CLSD	3230	Cashmore	RD	Waukegan	Lake	12/10/2018	\$159,000
10134656	CLSD	33380 N	Lone Rock	RD	Grayslake	Lake	1/29/2019	\$159,700
10138551	CLSD	1232	Witchwood	CT	Round Lake Beach	Lake	12/26/2018	\$159,900
10147195	CLSD	438 N	Ash	ST	Waukegan	Lake	1/15/2019	\$159,900
10000796	CLSD	2222 N	Stonehedge	CT	Round Lake Beach	Lake	12/4/2018	\$160,000
10060743	CLSD	2812 W	Grove	AVE	Waukegan	Lake	12/10/2018	\$160,000
10132832	CLSD	539	Kirkwood	AVE	Winthrop Harbor	Lake	12/20/2018	\$160,000
10135386	CLSD	2411	8th	PKWY	Waukegan	Lake	1/4/2019	\$160,000
10112658	CLSD	230	Allanson	RD	Mundelein	Lake	1/22/2019	\$160,000
10120113	CLSD	837	College	AVE	Winthrop Harbor	Lake	1/22/2019	\$160,000
10128588	CLSD	1115	PHEASANT RUN		Zion	Lake	12/14/2018	\$160,900
10142769	CLSD	412 W	Keith	AVE	Waukegan	Lake	1/4/2019	\$162,000
10138911	CLSD	3521	Winhaven	DR	Waukegan	Lake	1/18/2019	\$164,500
10109777	CLSD	678 N	Autumn	CIR	Lindenhurst	Lake	12/26/2018	\$164,800
10025842	CLSD	10219 W	Mawman	AVE	Beach Park	Lake	12/12/2018	\$165,000
10122711	CLSD	1997	WILLOW RIDGE	DR	Round Lake Beach	Lake	12/17/2018	\$165,000
10139786	CLSD	222 S	Channel	DR	Round Lake Beach	Lake	12/21/2018	\$165,000
10124613	CLSD	1705	Kedron	BLVD	Zion	Lake	12/31/2018	\$165,000
10145913	CLSD	3	LIPPINCOTT	RD	Fox Lake	Lake	1/4/2019	\$165,000
10151938	CLSD	350	Oakwood	DR	Antioch	Lake	1/25/2019	\$165,000
10127545	CLSD	321	Runyard	AVE	Winthrop Harbor	Lake	1/28/2019	\$165,000
10107568	CLSD	1251	Pheasant Run		Zion	Lake	1/31/2019	\$165,000
10115679	CLSD	50	Park	AVE	Lake Villa	Lake	1/7/2019	\$167,000
10144486	CLSD	426	REDWING	DR	Round Lake Beach	Lake	1/18/2019	\$167,000
10040560	CLSD	301	Behm	DR	Grayslake	Lake	12/13/2018	\$167,500
10050383	CLSD	39245 N	Cedar Crest	DR	Lake Villa	Lake	12/6/2018	\$168,000
10140661	CLSD	1391	Brighton	LN	Lake Villa	Lake	1/24/2019	\$168,000
10105865	CLSD	37382 N	Fairview	LN	Lake Villa	Lake	12/21/2018	\$168,200
10124634	CLSD	41566 N	Illinois	ST	Zion	Lake	12/27/2018	\$168,500
10021851	CLSD	41	Allen	AVE	Grayslake	Lake	12/11/2018	\$169,000
10080816	CLSD	9828 W	Paxton	DR	Zion	Lake	1/31/2019	\$169,000
10152020	CLSD	1724	PONTIAC	CT	Round Lake Heights	Lake	1/18/2019	\$170,000
10136326	CLSD	2397	Ojibwa	TRL	Round Lake Heights	Lake	12/21/2018	\$172,000
10144330	CLSD	42	Elm	AVE	Fox Lake	Lake	1/14/2019	\$172,500
10149677	CLSD	63 S	Beck	RD	Lindenhurst	Lake	1/29/2019	\$172,500
10138085	CLSD	2739 W	Cheyenne	RD	Waukegan	Lake	1/18/2019	\$173,000
10014882	CLSD	25582 W	WACKER	DR	Lake Villa	Lake	1/25/2019	\$174,000
10074990	CLSD	142	Walnut	CT	Mundelein	Lake	12/17/2018	\$174,500
10123756	CLSD	1123 N	FAIRFIELD	RD	Round Lake Beach	Lake	12/10/2018	\$175,000
10066164	CLSD	822	Fuller	RD	Gurnee	Lake	12/14/2018	\$175,000
10114379	CLSD	865	Hillandale	DR	Antioch	Lake	12/20/2018	\$175,000
10139998	CLSD	211	Churchill	CT	Round Lake Beach	Lake	12/28/2018	\$175,000

10032185	CLSD	2303	Salem	LN	Round Lake Beach	Lake	12/7/2018	\$176,900
10141747	CLSD	2400 S	Bonnie Brook	LN	Waukegan	Lake	12/28/2018	\$177,000
10149682	CLSD	1709	Gilboa	AVE	Zion	Lake	1/18/2019	\$177,500
10119202	CLSD	169	Clover	CT	Hainesville	Lake	1/3/2019	\$178,500
10084924	CLSD	430	Oakwood	RD	Wauconda	Lake	12/20/2018	\$179,000
10045534	CLSD	18609 W	Old Plank	RD	Grayslake	Lake	12/7/2018	\$180,000
10075174	CLSD	25719 W	Lehmann	BLVD	Lake Villa	Lake	12/19/2018	\$180,000
10105099	CLSD	34724	Mudjekeewis	TER	McHenry	Lake	12/28/2018	\$180,000
10111146	CLSD	2290 N	Tedy	LN	Round Lake Beach	Lake	12/31/2018	\$180,000
10132980	CLSD	671	Pierce	CT	Grayslake	Lake	1/16/2019	\$180,000
10061919	CLSD	1443	Cavell	AVE	Highland Park	Lake	1/30/2019	\$180,000
10071886	CLSD	36404 N	GRANDWOOD	DR	Gurnee	Lake	12/10/2018	\$180,500
10092574	CLSD	2718	Sallmon	AVE	Waukegan	Lake	12/14/2018	\$181,000
10077275	CLSD	37245 N	Hampshire	LN	Lake Villa	Lake	1/29/2019	\$181,000
10131028	CLSD	26267 N	Oak	AVE	Mundelein	Lake	12/21/2018	\$182,000
10126407	CLSD	13122	Birmingham	CT	Beach Park	Lake	1/2/2019	\$182,500
10102170	CLSD	160	DARTMOOR	DR	Round Lake Park	Lake	12/14/2018	\$183,000
10111862	CLSD	2116	Castle	CT	Waukegan	Lake	12/21/2018	\$183,000
10113413	CLSD	15 N	Fairlawn	AVE	Mundelein	Lake	12/31/2018	\$183,000
10092068	CLSD	33451 N	Sears	BLVD	Grayslake	Lake	1/16/2019	\$183,000
10151316	CLSD	3908	SUMAC	AVE	Island Lake	Lake	1/25/2019	\$183,500
10135706	CLSD	1044	Martingale	LN	Round Lake Beach	Lake	12/28/2018	\$184,500
10134273	CLSD	12686 W	Sherman	AVE	Waukegan	Lake	12/10/2018	\$185,000
10111482	CLSD	2369 N	Sunrise	DR	Round Lake Beach	Lake	12/20/2018	\$185,000
10125270	CLSD	36441 N	Lannom	LN	Ingleside	Lake	12/28/2018	\$185,000
10139236	CLSD	3517	Stonegate	RD	Waukegan	Lake	1/7/2019	\$185,000
10151411	CLSD	80 E	Country Walk	DR	Round Lake Beach	Lake	1/18/2019	\$185,000
09992418	CLSD	801	Grand	BLVD	Wauconda	Lake	1/4/2019	\$185,500
10135527	CLSD	38289 N	Manor	AVE	Beach Park	Lake	1/4/2019	\$186,500
10003818	CLSD	35861 N	Benjamin	AVE	Ingleside	Lake	1/22/2019	\$187,500
10114639	CLSD	23558 N	Field	RD	Lake Zurich	Lake	12/7/2018	\$188,000
10141559	CLSD	2725	Audrey	AVE	Waukegan	Lake	1/31/2019	\$188,888
10064108	CLSD	510 N	Beck	RD	Lindenhurst	Lake	12/19/2018	\$189,000
10135035	CLSD	2520 S	Bonnie Brook	LN	Waukegan	Lake	12/20/2018	\$189,900
10020050	CLSD	791	Rogers	RD	Gurnee	Lake	12/7/2018	\$189,975
10034901	CLSD	1006	Journal	PL	Deerfield	Lake	12/6/2018	\$190,000
10102029	CLSD	1410	Flossmoor	AVE	Waukegan	Lake	12/12/2018	\$190,000
09981219	CLSD	425	Clearview	AVE	Wauconda	Lake	12/17/2018	\$190,000
10099119	CLSD	125	Cheri	LN	Antioch	Lake	12/19/2018	\$190,000
10065157	CLSD	20766 W	Rollins	RD	Lake Villa	Lake	12/28/2018	\$190,000
10040488	CLSD	10269 W	California	AVE	Beach Park	Lake	1/2/2019	\$190,000
10136084	CLSD	26150 W	Channel	AVE	Antioch	Lake	1/4/2019	\$190,000
10155992	CLSD	39460 N	Park	AVE	Lake Villa	Lake	1/11/2019	\$190,000
10125256	CLSD	37054 N	Delany	RD	Gurnee	Lake	1/2/2019	\$191,000
10069598	CLSD	698	PENN	BLVD	Lindenhurst	Lake	12/7/2018	\$192,000
09816603	CLSD	788 N	BECK	RD	Lindenhurst	Lake	1/4/2019	\$192,000
10081392	CLSD	26778 N	Genesee	ST	Wauconda	Lake	1/11/2019	\$192,000

10108479	CLSD	38609 N	Cedar	AVE	Beach Park	Lake	12/3/2018	\$192,500
10102725	CLSD	2540 N	Stratford	LN	Round Lake Beach	Lake	12/21/2018	\$193,125
10130242	CLSD	110 W	LINDSAY	DR	Round Lake Beach	Lake	1/14/2019	\$194,000
10145036	CLSD	205 S	Lewis	AVE	Waukegan	Lake	1/17/2019	\$194,000
10063484	CLSD	352 N	CORNERSTONE	DR	Volo	Lake	12/10/2018	\$194,900
10048982	CLSD	606	Picadilly	LN	Antioch	Lake	12/14/2018	\$195,000
10115876	CLSD	63	Netherlands	DR	Antioch	Lake	12/14/2018	\$195,000
10048055	CLSD	3608	Rebecca	DR	Zion	Lake	12/17/2018	\$195,000
10106909	CLSD	9	Manor	RD	Lake Zurich	Lake	12/27/2018	\$195,000
10129764	CLSD	395	Northgate	RD	Lindenhurst	Lake	1/18/2019	\$195,000
09991612	CLSD	635	Penn	BLVD	Lindenhurst	Lake	12/28/2018	\$196,500
10103761	CLSD	2447 N	Periwinkle	WAY	Round Lake Beach	Lake	12/14/2018	\$197,500
10078455	CLSD	2399 N	Old Pond	LN	Round Lake Beach	Lake	1/3/2019	\$197,500
10104329	CLSD	329	Cory	AVE	Waukegan	Lake	12/3/2018	\$198,000
10132896	CLSD	36094 N	Tara	CT	Ingleside	Lake	12/14/2018	\$199,900
10120106	CLSD	224 S	Primrose	LN	Round Lake	Lake	12/20/2018	\$200,000
10043045	CLSD	412	CHERRY VALLEY	RD	Vernon Hills	Lake	1/8/2019	\$200,000
10129954	CLSD	61	Wesley	AVE	Lake Villa	Lake	1/18/2019	\$200,000
10144654	CLSD	1032	Neuhaven	DR	Antioch	Lake	1/31/2019	\$200,000
10063606	CLSD	119	Eagle Point	RD	Fox Lake	Lake	12/5/2018	\$202,900
10076000	CLSD	376	CROOKED LAKE	LN	Lindenhurst	Lake	12/6/2018	\$203,000
10122324	CLSD	127	HARVEY	AVE	Grayslake	Lake	1/31/2019	\$203,500
09944441	CLSD	127	Mainsail	DR	Third Lake	Lake	12/21/2018	\$205,000
10124247	CLSD	506	Hillcrest	LN	Lindenhurst	Lake	12/27/2018	\$206,000
10128421	CLSD	34275 N	Redtop	RD	Round Lake	Lake	12/28/2018	\$206,000
10148507	CLSD	39830	Torry	LN	Beach Park	Lake	12/28/2018	\$206,000
10140132	CLSD	10 N	Fairlawn	AVE	Mundelein	Lake	1/18/2019	\$206,000
10082027	CLSD	328	Deer Run	DR	Hainesville	Lake	1/25/2019	\$209,000
10143112	CLSD	1181	Devon	DR	Antioch	Lake	1/3/2019	\$210,000
10086373	CLSD	24450	CHEROKEE	TRL	Grayslake	Lake	1/8/2019	\$210,000
10129687	CLSD	618 W	Division	ST	Mundelein	Lake	1/11/2019	\$210,000
10128211	CLSD	36379 N	Wesley	RD	Ingleside	Lake	1/17/2019	\$210,000
10147871	CLSD	1140	Otto Graham	LN	Beach Park	Lake	1/18/2019	\$210,000
10097333	CLSD	226 N	Ridgemoor	AVE	Mundelein	Lake	12/7/2018	\$211,000
10116346	CLSD	1439 S	BAYPORT	LN	Round Lake	Lake	12/14/2018	\$214,000
10058481	CLSD	39183 N	Ogden	LN	Beach Park	Lake	12/7/2018	\$215,000
10006536	CLSD	2224	Oak Leaf	CT	Lake Villa	Lake	12/13/2018	\$215,000
09997828	CLSD	828 E	Rockland	RD	Libertyville	Lake	12/20/2018	\$215,000
10121413	CLSD	33187 N	Eastview	AVE	Grayslake	Lake	12/28/2018	\$215,000
10131808	CLSD	26363 N	Walnut	AVE	Mundelein	Lake	12/28/2018	\$215,000
10104916	CLSD	1991	Marsh Meadow	LN	Round Lake	Lake	12/31/2018	\$215,000
10077613	CLSD	882	Shambliss	LN	Buffalo Grove	Lake	1/11/2019	\$215,000
10079031	CLSD	181 W	Hampton	DR	Round Lake	Lake	1/31/2019	\$215,000
10096668	CLSD	2920	Emmaus	AVE	Zion	Lake	1/18/2019	\$216,000
10152855	CLSD	25727 W	Woodland	DR	Round Lake	Lake	1/30/2019	\$217,000
10120383	CLSD	244 S	Primrose	LN	Round Lake	Lake	12/17/2018	\$219,000
10142888	CLSD	36340 N	Edgewood	DR	Gurnee	Lake	12/20/2018	\$220,000

10132128	CLSD	278	Hojem	LN	Grayslake	Lake	1/18/2019	\$220,000
10104772	CLSD	447	HAVENWOOD	DR	Round Lake	Lake	1/25/2019	\$220,000
10093997	CLSD	33639 N	Greentree	RD	Grayslake	Lake	1/29/2019	\$220,000
10057205	CLSD	123	Dartmoor	DR	Round Lake Park	Lake	12/10/2018	\$221,000
10138486	CLSD	2050	Burr Oak	CT	Round Lake	Lake	12/14/2018	\$222,000
10104521	CLSD	353	Robincrest	LN	Lindenhurst	Lake	12/7/2018	\$223,000
10109911	CLSD	2417 E	Thornwood	DR	Lindenhurst	Lake	12/10/2018	\$223,000
10099022	CLSD	34257 N	Wineberry	LN	Round Lake	Lake	12/18/2018	\$223,000
10074765	CLSD	40240	N US Highway 45	HWY	Lake Villa	Lake	12/31/2018	\$223,000
10108030	CLSD	4190	Midlane	DR	Wadsworth	Lake	12/17/2018	\$223,500
10029567	CLSD	1012	Oaktree	TRL	Lake Villa	Lake	12/14/2018	\$224,900
10123961	CLSD	965	Blackburn	ST	Gurnee	Lake	12/11/2018	\$225,000
10111779	CLSD	305	Tanager	LN	Lindenhurst	Lake	12/21/2018	\$225,000
10140490	CLSD	121 W	Hawthorne	BLVD	Mundelein	Lake	1/15/2019	\$225,000
10123608	CLSD	306	Sanctuary	CT	Hainesville	Lake	12/31/2018	\$226,000
09918775	CLSD	39640 N	QUEENSBURY	LN	Beach Park	Lake	12/21/2018	\$227,000
09969647	CLSD	1995	Marigold	LN	Round Lake	Lake	12/27/2018	\$227,000
10069408	CLSD	464	Dublin	DR	Mundelein	Lake	1/17/2019	\$227,000
10144859	CLSD	173 N	Cornerstone	DR	Volo	Lake	1/11/2019	\$227,500
10100080	CLSD	826	Woodbine	CIR	Lake Zurich	Lake	12/7/2018	\$227,900
10116429	CLSD	19632 W	Cambridge	RD	Mundelein	Lake	12/7/2018	\$227,900
10056452	CLSD	600	Russell	AVE	Winthrop Harbor	Lake	12/4/2018	\$228,000
10015522	CLSD	5	Windjammer	CT	Third Lake	Lake	1/28/2019	\$228,000
10129365	CLSD	2127 W	Litchfield	DR	Round Lake	Lake	12/21/2018	\$229,500
10124821	CLSD	10413 W	Prairie	LN	Beach Park	Lake	12/27/2018	\$229,900
10065920	CLSD	26188 N	GERALDINE	LN	Barrington	Lake	1/8/2019	\$230,000
09981700	CLSD	295 W	Prairie Walk	LN	Round Lake	Lake	1/15/2019	\$230,000
10163670	CLSD	1394	Heron	DR	Antioch	Lake	1/31/2019	\$230,000
10103221	CLSD	517	Brown	ST	Wauconda	Lake	12/4/2018	\$232,400
10072878	CLSD	1735	Wentworth 83	DR	Volo	Lake	12/28/2018	\$233,600
10063350	CLSD	760 S	Vintage	LN	Round Lake	Lake	12/3/2018	\$235,000
10067438	CLSD	10381	Country	LN	Beach Park	Lake	12/3/2018	\$235,000
10134137	CLSD	972	Dunhill	RD	Grayslake	Lake	1/10/2019	\$235,000
10029043	CLSD	4575	Kings Way		Gurnee	Lake	1/11/2019	\$235,000
10058456	CLSD	311	High Point	DR	Lindenhurst	Lake	1/16/2019	\$235,000
10096199	CLSD	539	Penny	LN	Grayslake	Lake	1/31/2019	\$235,000
10066391	CLSD	55	Whispering Oaks	LN	Grayslake	Lake	12/21/2018	\$235,900
10140436	CLSD	2003	Daybreak	LN	Zion	Lake	1/23/2019	\$237,000
10108702	CLSD	1015	Sheridan	DR	Wauconda	Lake	12/17/2018	\$238,000
10111991	CLSD	1720	Wentworth 62	DR	Volo	Lake	1/25/2019	\$239,855
10133769	CLSD	69 N	Idlewild	AVE	Mundelein	Lake	12/14/2018	\$239,900
10068170	CLSD	132 W	Arlington	DR	Round Lake	Lake	12/3/2018	\$240,000
09979028	CLSD	7638	Mendocino	DR	Gurnee	Lake	12/4/2018	\$240,000
09952270	CLSD	3250	Midlane	DR	Wadsworth	Lake	12/7/2018	\$240,000
10090766	CLSD	39833 N	Fairway	DR	Antioch	Lake	12/14/2018	\$240,000

10045168	CLSD	3287	Western	AVE	Highland Park	Lake	1/7/2019	\$240,000
10140316	CLSD	3820	TICKSEED	DR	Zion	Lake	1/16/2019	\$240,000
10136186	CLSD	908	Timber Lake	DR	Antioch	Lake	1/31/2019	\$240,990
10159185	CLSD	311	Niagara	DR	Volo	Lake	1/31/2019	\$241,000
10150583	CLSD	1139	North	AVE	Deerfield	Lake	1/7/2019	\$241,500
10010039	CLSD	320	Woodhill	LN	Lake Villa	Lake	12/13/2018	\$242,000
10100942	CLSD	951	Brookside	LN	Deerfield	Lake	12/21/2018	\$242,350
10099652	CLSD	139 S	Pershing	AVE	Mundelein	Lake	12/5/2018	\$242,500
10010492	CLSD	1618	Powderhorn 96	DR	Volo	Lake	1/4/2019	\$244,500
10077624	CLSD	2160 N	Aster	PL	Round Lake Beach	Lake	12/8/2018	\$245,000
10134886	CLSD	4118	Sarah	DR	Zion	Lake	12/19/2018	\$245,000
10097488	CLSD	403	Roslyn	RD	Barrington	Lake	12/21/2018	\$245,000
10085468	CLSD	220	Appley	AVE	Libertyville	Lake	12/21/2018	\$245,000
10120820	CLSD	211	Bridge	LN	Tower Lakes	Lake	1/28/2019	\$245,000
10136126	CLSD	1679	Serenity	DR	Antioch	Lake	1/31/2019	\$245,000
10099456	CLSD	214	George	AVE	Wauconda	Lake	1/22/2019	\$246,000
10127009	CLSD	36216 N	Old Creek	CT	Gurnee	Lake	12/17/2018	\$247,000
10137781	CLSD	36783 N	Magnolia	AVE	Gurnee	Lake	1/15/2019	\$247,000
10131070	CLSD	2337	Trailside	LN	Wauconda	Lake	1/18/2019	\$247,000
10119971	CLSD	1125	Popes Creek	CIR	Grayslake	Lake	12/4/2018	\$248,000
10115250	CLSD	704	Sierra	PL	Gurnee	Lake	1/29/2019	\$248,000
10114130	CLSD	525	DEER RUN		Fox Lake	Lake	1/25/2019	\$249,000
10089750	CLSD	24585 W	Sodman	CT	Antioch	Lake	12/4/2018	\$250,000
10049988	CLSD	642	LINCOLN	AVE	Highland Park	Lake	12/6/2018	\$250,000
10072323	CLSD	1324	Wentworth	DR	Volo	Lake	12/13/2018	\$250,000
09968254	CLSD	34159 N	Gerwal	AVE	Grayslake	Lake	12/14/2018	\$250,000
10097976	CLSD	302	Kenloch	AVE	Libertyville	Lake	1/4/2019	\$250,000
10167765	CLSD	430	Arborgate	LN	Buffalo Grove	Lake	1/24/2019	\$250,000
10145348	CLSD	849	Galena	DR	Volo	Lake	1/30/2019	\$250,000
10127115	CLSD	21758 W	Brentwood	LN	Lake Villa	Lake	12/27/2018	\$253,000
10124892	CLSD	119	BLUE HERON	CT	Round Lake	Lake	12/18/2018	\$253,955
10019006	CLSD	1881	Alta 88	DR	Volo	Lake	1/28/2019	\$253,995
10040270	CLSD	1166	Bellows	WAY	Volo	Lake	12/19/2018	\$254,500
10126595	CLSD	591	Crystal	PL	Gurnee	Lake	12/14/2018	\$255,000
10132319	CLSD	10 N	Lake	AVE	Fox Lake	Lake	12/17/2018	\$255,000
10051955	CLSD	431	Garfield	AVE	Libertyville	Lake	12/20/2018	\$255,000
10029044	CLSD	2476	Lawson	BLVD	Gurnee	Lake	1/28/2019	\$255,000
10145565	CLSD	1687	Serenity	DR	Antioch	Lake	12/31/2018	\$257,490
09983711	CLSD	1524	Breckenridge 26	DR	Volo	Lake	12/10/2018	\$259,990
10127296	CLSD	318 W	Highplains	RD	Round Lake	Lake	12/7/2018	\$260,000
10103781	CLSD	956	Cooper	CT	Buffalo Grove	Lake	12/12/2018	\$260,000
09923116	CLSD	26680 N	Il Route 83		Mundelein	Lake	12/14/2018	\$260,000
10113920	CLSD	202	Linden	RD	Lake Zurich	Lake	1/11/2019	\$260,000
10141685	CLSD	900	Hollystone	LN	Buffalo Grove	Lake	1/11/2019	\$260,000
10123478	CLSD	16180 W	Arlington	DR	Libertyville	Lake	1/24/2019	\$260,000
10096918	CLSD	225	Meadowlark	CIR	Lindenhurst	Lake	12/10/2018	\$261,000

10114082	CLSD	36773 N	YEW TREE	DR	Lake Villa	Lake	12/17/2018	\$262,000
10103486	CLSD	307	High	ST	Wauconda	Lake	12/18/2018	\$262,000
09997231	CLSD	34025 N	Fischer	DR	Ingleside	Lake	12/31/2018	\$262,000
10071130	CLSD	902	Timber Lake	DR	Antioch	Lake	1/4/2019	\$262,340
10096640	CLSD	1969 W	Windsor	DR	Round Lake	Lake	12/14/2018	\$262,500
09979580	CLSD	520 E	Lincoln	AVE	Libertyville	Lake	1/18/2019	\$264,000
10050635	CLSD	515	Ridgewood	DR	Antioch	Lake	12/17/2018	\$265,000
09890766	CLSD	474	Barn Swallow	DR	Lindenhurst	Lake	1/21/2019	\$265,000
10118870	CLSD	720	Cypress Bridge	RD	Lake Zurich	Lake	12/18/2018	\$266,000
10099446	CLSD	229	FAIRWAY	RD	Lake Zurich	Lake	12/12/2018	\$266,500
10054370	CLSD	36973 N	Deer Trail	DR	Lake Villa	Lake	1/23/2019	\$268,000
10128172	CLSD	468	Mockingbird	CT	Lindenhurst	Lake	12/21/2018	\$269,000
10127548	CLSD	385	Pebblecreek	DR	Lake Zurich	Lake	1/10/2019	\$270,000
10027941	CLSD	225	Bobolink	DR	Grayslake	Lake	1/18/2019	\$270,000
10083122	CLSD	807	Ridge	AVE	Wauconda	Lake	12/28/2018	\$270,105
10095767	CLSD	6	Auburn	CT	Vernon Hills	Lake	12/12/2018	\$272,000
10065813	CLSD	1614	Vineyard	DR	Gurnee	Lake	12/14/2018	\$273,000
09982399	CLSD	40375 N	Sea Eagle	CT	Antioch	Lake	12/19/2018	\$273,000
10061837	CLSD	1805	Alta 228	DR	Volo	Lake	12/27/2018	\$273,645
10102846	CLSD	1212	Tulip Tree	CT	Lake Villa	Lake	12/4/2018	\$275,000
10033046	CLSD	414	Wicks	ST	Grayslake	Lake	12/10/2018	\$275,000
10114120	CLSD	4290	Greenbriar	CT	Gurnee	Lake	1/17/2019	\$277,000
10093669	CLSD	495	Mitchell	DR	Grayslake	Lake	12/20/2018	\$278,000
09951021	CLSD	41345 N	Elime	RD	Antioch	Lake	12/5/2018	\$280,000
10043506	CLSD	447	Barberry	RD	Highland Park	Lake	12/14/2018	\$280,000
10056374	CLSD	33447 N	Lakeview	CT	Grayslake	Lake	12/18/2018	\$280,000
10133841	CLSD	39106 N	OGDEN	LN	Beach Park	Lake	12/27/2018	\$280,000
10103580	CLSD	17566 W	Huntington	CIR	Grayslake	Lake	12/28/2018	\$280,000
10031171	CLSD	6220	Formoor	LN	Gurnee	Lake	1/25/2019	\$280,000
10149803	CLSD	2721	Moraine Valley	RD	Wauconda	Lake	1/29/2019	\$280,000
09973787	CLSD	3207	Newport	LN	Wadsworth	Lake	12/14/2018	\$280,500
10115789	CLSD	95 E	Brittany	LN	Hainesville	Lake	1/30/2019	\$280,500
10162547	CLSD	110	Woodland	RD	Libertyville	Lake	1/31/2019	\$281,000
10027174	CLSD	1758	Lind	LN	Gurnee	Lake	12/11/2018	\$282,550
10101919	CLSD	1071	Wrens Gate		Mundelein	Lake	12/10/2018	\$285,000
10088196	CLSD	377	Cambridge	DR	Grayslake	Lake	12/31/2018	\$285,000
10055371	CLSD	558 W	DAYBREAK	LN	Round Lake	Lake	1/2/2019	\$285,000
10137590	CLSD	1915	Rosemary	LN	Gurnee	Lake	1/3/2019	\$285,000
10070459	CLSD	126	Marimac	LN	Vernon Hills	Lake	12/28/2018	\$286,500
10122251	CLSD	2575	Portage	AVE	Wauconda	Lake	1/15/2019	\$287,500
10027498	CLSD	7560	Melon	CT	Gurnee	Lake	1/18/2019	\$289,900
10067000	CLSD	661	Iris	CT	Lake Villa	Lake	12/19/2018	\$290,000
10079088	CLSD	1278	LEXINGTON	LN	Lake Zurich	Lake	1/11/2019	\$290,000
10097456	CLSD	431 W	Rockland	RD	Libertyville	Lake	1/18/2019	\$290,000
10118497	CLSD	1822	Alta 241	DR	Volo	Lake	12/21/2018	\$293,680
10043215	CLSD	1657	HUNTINGTON	LN	Highland Park	Lake	12/27/2018	\$295,000
10135661	CLSD	1193	Pine Tree	DR	Lake Villa	Lake	1/23/2019	\$297,500

10065144	CLSD	35217 N	Indian	TRL	Ingleside	Lake	12/14/2018	\$299,000
10116079	CLSD	6480	Doral	DR	Gurnee	Lake	1/18/2019	\$299,000
10062740	CLSD	1155	Thompson	BLVD	Buffalo Grove	Lake	1/30/2019	\$299,000
09997217	CLSD	943	Red Hawk	DR	Antioch	Lake	12/20/2018	\$300,000
10013300	CLSD	1188	Windemere	CIR	Gurnee	Lake	12/24/2018	\$300,000
10147823	CLSD	472	MOCKINGBIRD	CT	Lindenhurst	Lake	12/28/2018	\$300,000
10006524	CLSD	226	Ridgewood	CT	Lake Zurich	Lake	1/31/2019	\$300,000
10095100	CLSD	332	Kim	TRL	Lake Zurich	Lake	12/5/2018	\$302,000
10080778	CLSD	1431	Wentworth	DR	Volo	Lake	12/5/2018	\$305,000
09969831	CLSD	201	Brainerd	AVE	Libertyville	Lake	12/14/2018	\$305,000
10125495	CLSD	26145 W	indian trail	RD	Barrington	Lake	12/20/2018	\$305,000
10128735	CLSD	1172	Laurel	LN	Gurnee	Lake	1/31/2019	\$308,000
10052317	CLSD	13223 W	Hidden Springs	TRL	Wadsworth	Lake	12/17/2018	\$309,000
10056534	CLSD	1202	Pine Tree	DR	Lake Villa	Lake	1/23/2019	\$309,000
09912109	CLSD	1784	Southland	AVE	Highland Park	Lake	12/7/2018	\$310,000
09979371	CLSD	1019	Holly	CIR	Lake Zurich	Lake	12/21/2018	\$310,000
10103081	CLSD	575	Blazing Star	DR	Lake Villa	Lake	1/11/2019	\$310,000
09970124	CLSD	25092 W	North	AVE	Antioch	Lake	1/28/2019	\$310,000
10112783	CLSD	502 S	Stewart	AVE	Libertyville	Lake	1/29/2019	\$310,000
10026231	CLSD	916	Cheswick	DR	Gurnee	Lake	12/21/2018	\$312,000
10120367	CLSD	1449	Chase	CT	Buffalo Grove	Lake	1/24/2019	\$312,500
10063113	CLSD	1660	Valencia	WAY	Mundelein	Lake	12/14/2018	\$313,000
10102502	CLSD	5	WARRINGTON	RD	Vernon Hills	Lake	12/21/2018	\$314,000
10120904	CLSD	6410	Andover	DR	Gurnee	Lake	12/3/2018	\$315,000
10063649	CLSD	146	Lilac	LN	Buffalo Grove	Lake	12/3/2018	\$315,000
10144000	CLSD	515	Ash	ST	Libertyville	Lake	12/10/2018	\$315,000
10014845	CLSD	6307	Doral	DR	Gurnee	Lake	12/20/2018	\$317,990
10101619	CLSD	36569 N	Yew Tree	DR	Lake Villa	Lake	12/3/2018	\$320,000
09841917	CLSD	831	Essington	LN	Buffalo Grove	Lake	12/3/2018	\$320,000
10032950	CLSD	80	Wildwood	DR	Barrington	Lake	1/11/2019	\$320,000
10064905	CLSD	418	Cyprus	CIR	Lake Villa	Lake	1/25/2019	\$320,000
10128563	CLSD	1126	Lockwood	DR	Buffalo Grove	Lake	12/28/2018	\$322,500
10135062	CLSD	39551 N	Channel View	DR	Antioch	Lake	12/14/2018	\$323,000
10087091	CLSD	1426	Roxbury	LN	Wauconda	Lake	1/25/2019	\$323,500
10127173	CLSD	141	Partridge	CT	Grayslake	Lake	12/17/2018	\$325,000
10041572	CLSD	2948 N	Southern Hills	DR	Wadsworth	Lake	12/27/2018	\$325,000
10048709	CLSD	417	Red Rock	DR	Lindenhurst	Lake	12/28/2018	\$325,000
10121556	CLSD	141	Annapolis	DR	Vernon Hills	Lake	12/28/2018	\$325,000
10067978	CLSD	905 W	North	AVE	Lake Bluff	Lake	1/30/2019	\$325,000
10119748	CLSD	32	Mulberry East	RD	Deerfield	Lake	12/27/2018	\$325,500
10102469	CLSD	1127	Lexington	LN	Lake Zurich	Lake	12/3/2018	\$328,000
10142879	CLSD	246	LENOX	LN	Mundelein	Lake	1/11/2019	\$329,500
10029706	CLSD	1300	SHETLAND	DR	Mundelein	Lake	12/14/2018	\$329,900
10110744	CLSD	2412	High Point	DR	Lindenhurst	Lake	12/7/2018	\$330,000
10080618	CLSD	1045	Concord	CIR	Mundelein	Lake	12/7/2018	\$330,000
10104767	CLSD	750	Waterbury	AVE	Gurnee	Lake	12/14/2018	\$330,000

Normandy								
10147571	CLSD	1659	Woods	CT	Grayslake	Lake	1/18/2019	\$330,000
10098210	CLSD	662	Surryse	RD	Lake Zurich	Lake	12/3/2018	\$332,500
10091717	CLSD	505	Princeton	LN	Deerfield	Lake	12/12/2018	\$332,500
10102899	CLSD	36473 N	Mill Creek	DR	Gurnee	Lake	1/11/2019	\$335,000
10126026	CLSD	628	Lexington	SQ	Gurnee	Lake	1/4/2019	\$337,500
10103889	CLSD	502	Windover	CIR	Buffalo Grove	Lake	12/4/2018	\$340,000
09994629	CLSD	1144	Ridgewood	DR	Highland Park	Lake	12/10/2018	\$340,000
10108339	CLSD	18730	Stonebridge	CT	Grayslake	Lake	1/4/2019	\$340,000
10261239	CLSD	1551	Savannah	CIR	Mundelein	Lake	1/30/2019	\$341,682
10121422	CLSD	1115	Juniper	PKWY	Libertyville	Lake	1/14/2019	\$344,000
10030503	CLSD	428	Broadview	AVE	Highland Park	Lake	1/22/2019	\$344,000
10100586	CLSD	1150	Lockwood	CT	Buffalo Grove	Lake	12/19/2018	\$345,000
10122965	CLSD	1012	Concord	CIR	Mundelein	Lake	1/15/2019	\$345,000
10153161	CLSD	103	Dickinson	CT	Vernon Hills	Lake	1/28/2019	\$345,000
09989007	CLSD	945	Holmes	AVE	Deerfield	Lake	12/6/2018	\$350,000
10067213	CLSD	18835 W	Linden	AVE	Grayslake	Lake	12/27/2018	\$350,000
10146629	CLSD	909	Castlewood	LN	Deerfield	Lake	1/2/2019	\$350,000
10032706	CLSD	1208	Thorndale	LN	Lake Zurich	Lake	1/9/2019	\$350,000
10152851	CLSD	805	Dunhill	CT	Gurnee	Lake	12/31/2018	\$352,000
09969100	CLSD	23769 N	Lakeside	DR	Lake Zurich	Lake	1/25/2019	\$352,500
10079230	CLSD	24786 W	Middle Fork	RD	Barrington	Lake	12/27/2018	\$354,000
10057270	CLSD	101	Manchester	DR	Buffalo Grove	Lake	1/15/2019	\$355,000
09999428	CLSD	1117	Hedgerow	DR	Grayslake	Lake	1/22/2019	\$355,000
10123002	CLSD	230	Osage	LN	Buffalo Grove	Lake	1/25/2019	\$355,000
09916217	CLSD	944	Chestnut	ST	Deerfield	Lake	1/31/2019	\$355,000
10070128	CLSD	806	INTERLAKEN	DR	Lake Zurich	Lake	12/28/2018	\$360,000
10076545	CLSD	822	SUMAC	RD	Highland Park	Lake	1/11/2019	\$360,000
10101925	CLSD	826	Ravenswood	CT	Lake Zurich	Lake	1/22/2019	\$363,000
10030555	CLSD	171	Greenbriar East	DR	Deerfield	Lake	12/7/2018	\$365,000
10093702	CLSD	537	Sierra	PL	Gurnee	Lake	12/10/2018	\$365,000
10085966	CLSD	3278	Province	CIR	Mundelein	Lake	12/21/2018	\$365,000
10097418	CLSD	444	KINGSPORT	DR	Gurnee	Lake	12/21/2018	\$366,000
10003431	CLSD	9	Dukes	LN	Lincolnshire	Lake	1/11/2019	\$366,500
10105347	CLSD	34405 N	EASTINGS	WAY	Gurnee	Lake	12/6/2018	\$368,000
09860977	CLSD	551	WOODVALE	AVE	Deerfield	Lake	12/21/2018	\$369,000
10085548	CLSD	506 E	Austin	AVE	Libertyville	Lake	1/4/2019	\$370,000
10133471	CLSD	207	4th	ST	Libertyville	Lake	1/11/2019	\$370,000
10067862	CLSD	1812	Prairie Ridge	CIR	Lindenhurst	Lake	12/11/2018	\$375,000
10056965	CLSD	1159	Stanton	RD	Lake Zurich	Lake	12/27/2018	\$375,000
10117504	CLSD	222 W	Scranton	AVE	Lake Bluff	Lake	1/18/2019	\$375,000
10144001	CLSD	66	Copperwood	DR	Buffalo Grove	Lake	1/15/2019	\$380,000
09949227	CLSD	331	Greenwood	AVE	Lake Forest	Lake	1/22/2019	\$380,000
10108077	CLSD	24264 N	GRANDVIEW	DR	Barrington	Lake	12/7/2018	\$382,000
10134028	CLSD	128	Stowe 117	CT	Volo	Lake	12/18/2018	\$382,525
10004190	CLSD	1755	Sherwood	RD	Highland Park	Lake	1/17/2019	\$383,000
10158240	CLSD	3091	Rockwell	CIR	Mundelein	Lake	1/30/2019	\$384,000

10057542	CLSD	1158	Tracie	DR	Lake Zurich	Lake	1/18/2019	\$385,000
10116727	CLSD	25942 N	Tahoe	CT	Long Grove	Lake	12/20/2018	\$386,000
10125523	CLSD	7693	Canyon	CT	Gurnee	Lake	12/28/2018	\$387,000
10139285	CLSD	9 E	Fabish	DR	Buffalo Grove	Lake	1/31/2019	\$387,000
10132175	CLSD	141	Stowe 114	CT	Volo	Lake	12/6/2018	\$388,995
10004696	CLSD	2228	Cathedral	CT	Gurnee	Lake	12/14/2018	\$390,000
10059490	CLSD	629	Oxbow	LN	Barrington	Lake	12/31/2018	\$390,000
09983091	CLSD	1514	Jersey	CT	Buffalo Grove	Lake	12/3/2018	\$395,000
10100576	CLSD	578	Yardley	TRL	Mundelein	Lake	12/5/2018	\$395,000
10109068	CLSD	11	Cloverdale	CT	Buffalo Grove	Lake	12/27/2018	\$395,000
10109599	CLSD	107	Manchester	DR	Buffalo Grove	Lake	1/25/2019	\$395,000
10118231	CLSD	1886 S	Osprey	LN	Libertyville	Lake	12/27/2018	\$398,000
09964432	CLSD	400	Pinehurst	CT	Gurnee	Lake	1/4/2019	\$399,000
10126058	CLSD	23124 N	Apple Hill	LN	Lincolnshire	Lake	12/14/2018	\$400,000
10056051	CLSD	1965 S	Finch	CT	Libertyville	Lake	12/20/2018	\$402,500
10145182	CLSD	1701	CEDAR GLEN	DR	Libertyville	Lake	1/30/2019	\$403,000
09784778	CLSD	611 N	Dock	DR	Lake Barrington	Lake	12/7/2018	\$405,000
10127366	CLSD	819 N	Delany	RD	Gurnee	Lake	1/11/2019	\$405,000
10147088	CLSD	25644 N	Arrowhead	DR	Long Grove	Lake	1/11/2019	\$405,000
10116847	CLSD	660	Essington	LN	Buffalo Grove	Lake	12/28/2018	\$407,000
10122111	CLSD	24765 W	Petite Lake	RD	Lake Villa	Lake	12/20/2018	\$407,600
10041176	CLSD	34106 N	Partridge	LN	Gurnee	Lake	1/18/2019	\$408,000
10130838	CLSD	739	Williamsburg	AVE	Gurnee	Lake	12/10/2018	\$410,000
10085672	CLSD	1140	GAIL	DR	Buffalo Grove	Lake	12/27/2018	\$410,000
10137628	CLSD	915	Hobson	DR	Buffalo Grove	Lake	1/10/2019	\$414,000
10113649	CLSD	595	Chesterfield	LN	Barrington	Lake	12/3/2018	\$415,000
09981580	CLSD	157	COPPERWOOD	DR	Buffalo Grove	Lake	12/3/2018	\$416,000
10048880	CLSD	89	Open	PKWY	Hawthorn Woods	Lake	1/3/2019	\$416,500
10131937	CLSD	580	Old Walnut	CIR	Gurnee	Lake	1/11/2019	\$419,000
10114563	CLSD	27247 N	FAIRFIELD	RD	Wauconda	Lake	12/12/2018	\$420,000
10122415	CLSD	409	Greentree	PKWY	Libertyville	Lake	12/14/2018	\$420,000
10003741	CLSD	6131	Oakmont	LN	Gurnee	Lake	12/19/2018	\$420,000
10047034	CLSD	715	Sunrise	RD	Green Oaks	Lake	12/28/2018	\$420,000
10105774	CLSD	5127 N	Arlington Heights	RD	Long Grove	Lake	1/25/2019	\$420,000
10064804	CLSD	943	Marvell	LN	Highland Park	Lake	12/17/2018	\$425,000
10044973	CLSD	1663	Rockefeller	DR	Mundelein	Lake	1/29/2019	\$425,451
10024878	CLSD	3292	Ravinia	CIR	Mundelein	Lake	12/14/2018	\$427,000
10095914	CLSD	58	Lincolnshire	DR	Lincolnshire	Lake	1/31/2019	\$427,500
10115256	CLSD	1521	Nathan	LN	Libertyville	Lake	12/12/2018	\$430,000
10117907	CLSD	339	Woodland	RD	Libertyville	Lake	12/19/2018	\$430,000
10010986	CLSD	1560	Savannah	CIR	Mundelein	Lake	1/17/2019	\$431,423
10134354	CLSD	311 E	Lake Shore	DR	Tower Lakes	Lake	1/25/2019	\$435,000
10085422	CLSD	1308 S	West Fork	DR	Lake Forest	Lake	12/14/2018	\$439,500
10123253	CLSD	824	Wedgewood	CT	Lindenhurst	Lake	12/28/2018	\$440,000
10056629	CLSD	247	Nita	LN	Libertyville	Lake	1/14/2019	\$442,000
10070683	CLSD	11233 W	Melvin	DR	Lake Bluff	Lake	1/4/2019	\$449,000

10035190	CLSD	1148	Victoria	DR	Fox River Grove	Lake	12/12/2018	\$450,000
10038474	CLSD	1148	Tamarack	LN	Libertyville	Lake	12/19/2018	\$450,000
10111574	CLSD	1255	Benson	LN	Green Oaks	Lake	12/27/2018	\$450,000
10129048	CLSD	1144	Knollwood	RD	Deerfield	Lake	1/3/2019	\$451,000
10110910	CLSD	530	Skokie	AVE	Highland Park	Lake	12/11/2018	\$453,000
10128500	CLSD	607	Dawes	ST	Libertyville	Lake	1/18/2019	\$458,000
09924925	CLSD	4	HIGHLAND	TER	Hawthorn Woods	Lake	12/14/2018	\$465,000
10088308	CLSD	286	Kimberly	RD	North Barrington	Lake	12/17/2018	\$465,000
10048122	CLSD	2544	Shenandoah	LN	Long Grove	Lake	12/14/2018	\$468,000
10007150	CLSD	2333	Federal	PKWY	Lindenhurst	Lake	12/7/2018	\$470,000
10013612	CLSD	721	Price	LN	Deerfield	Lake	12/19/2018	\$471,000
10044278	CLSD	222	elm	CT	Libertyville	Lake	12/5/2018	\$475,000
10050976	CLSD	1250	Oxford	RD	Deerfield	Lake	12/6/2018	\$475,000
10045058	CLSD	1340	Aitken	DR	Bannockburn	Lake	12/21/2018	\$475,000
10107756	CLSD	23	Beverly	LN	Hawthorn Woods	Lake	1/15/2019	\$475,000
10070456	CLSD	305	Hill	CT	Buffalo Grove	Lake	12/12/2018	\$480,000
10102247	CLSD	100	Old Oak	RD	North Barrington	Lake	12/28/2018	\$480,000
10136298	CLSD	45	NEWFIELD	DR	Buffalo Grove	Lake	1/11/2019	\$480,000
10101473	CLSD	4628	Twin Lakes	LN	Long Grove	Lake	1/15/2019	\$480,000
10135434	CLSD	325	Hidden Creek	RD	Lake Zurich	Lake	1/15/2019	\$480,000
10103655	CLSD	2286	Sarazen	DR	Vernon Hills	Lake	1/31/2019	\$480,000
10127275	CLSD	26132 N	Greenbriar	CT	Lake Barrington	Lake	12/28/2018	\$482,000
10100015	CLSD	1236	Cavell	AVE	Highland Park	Lake	12/4/2018	\$482,500
10079724	CLSD	1702	Shoal Creek	TER	Vernon Hills	Lake	1/11/2019	\$482,500
10142496	CLSD	1051	Knollwood	RD	Deerfield	Lake	1/23/2019	\$483,500
10087030	CLSD	1540	Daybreak	DR	Libertyville	Lake	1/14/2019	\$490,000
10108112	CLSD	700	Sheridan	RD	Highland Park	Lake	12/14/2018	\$492,000
10074807	CLSD	102	Thompson	BLVD	Buffalo Grove	Lake	12/17/2018	\$492,000
09964929	CLSD	1725	Clavinia	AVE	Deerfield	Lake	12/12/2018	\$495,000
			Court of Fox River					
09980683	CLSD	2	Valley		Lincolnshire	Lake	12/20/2018	\$495,000
10082087	CLSD	1015	HAZEL	AVE	Deerfield	Lake	1/10/2019	\$495,000
10120752	CLSD	4	Norbert	DR	Hawthorn Woods	Lake	1/25/2019	\$495,000
10081615	CLSD	905	Brand	LN	Deerfield	Lake	12/17/2018	\$500,000
09747126	CLSD	771	Cherokee	RD	Lake Forest	Lake	12/19/2018	\$500,000
10043124	CLSD	1977	Castlewood	RD	Highland Park	Lake	1/24/2019	\$500,000
10112186	CLSD	1711	Devonshire	LN	Lake Forest	Lake	1/31/2019	\$500,000
09963497	CLSD	26	ANDREW	LN	Hawthorn Woods	Lake	12/20/2018	\$506,779
10095442	CLSD	1155	County Line	RD	Highland Park	Lake	12/21/2018	\$515,000
10068020	CLSD	359	Park	LN	Lake Bluff	Lake	1/10/2019	\$515,000
09906398	CLSD	36927 N	THOROUGHbred	DR	Wadsworth	Lake	1/10/2019	\$519,000
09725814	CLSD	27543 W	Kazimour	DR	Lake Barrington	Lake	12/5/2018	\$520,000
10109678	CLSD	14460	Post Oak	CT	Green Oaks	Lake	12/6/2018	\$520,000
09931163	CLSD	201	Alpine	DR	Lake Zurich	Lake	12/12/2018	\$520,000
10143054	CLSD	1999	Sheridan	RD	Buffalo Grove	Lake	12/20/2018	\$520,000
10043288	CLSD	1110	Chestnut	ST	Deerfield	Lake	12/31/2018	\$520,000

10008134	CLSD	608	Sycamore	ST	Vernon Hills	Lake	12/7/2018	\$525,000
10030723	CLSD	6332	Valley View	LN	Long Grove	Lake	12/28/2018	\$525,000
10045434	CLSD	723	Interlochen	CT	Riverwoods	Lake	1/15/2019	\$525,000
10092527	CLSD	23858 N	Lakeside	DR	Lake Zurich	Lake	12/5/2018	\$527,000
10096654	CLSD	1661	Wickham	CT	Green Oaks	Lake	12/12/2018	\$530,000
10047170	CLSD	20943 N	Heather	CT	Kildeer	Lake	1/4/2019	\$535,000
10073562	CLSD	28437 N	Seminole	CT	Mundelein	Lake	12/21/2018	\$539,900
10057374	CLSD	1660	Lake Eleanor	DR	Deerfield	Lake	12/19/2018	\$540,000
10097127	CLSD	2470	CHAMBOURD	DR	Buffalo Grove	Lake	12/14/2018	\$545,000
10112553	CLSD	45	Cody	LN	Deerfield	Lake	12/28/2018	\$548,000
09840849	CLSD	26543 N	Topanga	TRL	Wauconda	Lake	12/10/2018	\$550,000
10087572	CLSD	19263 W	Forest	LN	Mundelein	Lake	12/17/2018	\$550,000
10144284	CLSD	930	harvard	CT	Highland Park	Lake	1/18/2019	\$555,000
10072105	CLSD	3507	Surrey	LN	Long Grove	Lake	1/23/2019	\$556,500
10088455	CLSD	20566 N	Swansway		Deer Park	Lake	12/17/2018	\$559,000
10025412	CLSD	1208	Hackberry	RD	Deerfield	Lake	1/10/2019	\$560,000
10126545	CLSD	1248	Glencoe	AVE	Highland Park	Lake	12/17/2018	\$562,500
09844905	CLSD	403 N	WHITE DEER	TRL	Vernon Hills	Lake	12/14/2018	\$565,000
10122933	CLSD	1200	Jaimee	LN	Libertyville	Lake	12/19/2018	\$569,000
10091376	CLSD	621	Burdick	ST	Libertyville	Lake	12/3/2018	\$570,000
10088583	CLSD	20934	Rub of The Green	LN	Barrington Hills	Lake	12/13/2018	\$570,000
10113426	CLSD	1644	Saint Andrew	DR	Vernon Hills	Lake	12/27/2018	\$570,000
10047770	CLSD	25365 N	Northbridge	RD	Lake Zurich	Lake	12/28/2018	\$575,000
10126076	CLSD	369 N	Deere Park	DR	Highland Park	Lake	1/28/2019	\$575,000
10073012	CLSD	506	Lake Shore	DR	Barrington	Lake	1/29/2019	\$575,000
10031573	CLSD	321	Park	LN	Lake Bluff	Lake	1/16/2019	\$577,500
10076631	CLSD	21345 W	Williamsburg	CT	Kildeer	Lake	1/3/2019	\$578,000
10088851	CLSD	460	Standish	DR	Deerfield	Lake	12/7/2018	\$579,000
10040863	CLSD	2203	AVALON	DR	Buffalo Grove	Lake	1/21/2019	\$579,000
10061420	CLSD	1312	Lake Shore	DR	Barrington	Lake	12/20/2018	\$580,000
10143497	CLSD	1073	Highland	AVE	Lake Forest	Lake	1/11/2019	\$580,000
10004387	CLSD	267	Leslee	LN	Highland Park	Lake	1/3/2019	\$585,000
10090242	CLSD	110	Haverton	WAY	North Barrington	Lake	1/10/2019	\$587,000
10110413	CLSD	1138	Sycamore	DR	Lake Zurich	Lake	12/3/2018	\$590,000
10099696	CLSD	5822	Blue Heron	DR	Long Grove	Lake	1/3/2019	\$590,000
10078483	CLSD	283	Laurel	AVE	Highland Park	Lake	1/31/2019	\$590,000
09937071	CLSD	23536 W	Juniper	CT	Deer Park	Lake	12/5/2018	\$592,000
10149742	CLSD	21909 N	Mayfield	LN	Deer Park	Lake	1/29/2019	\$601,000
10099607	CLSD	6583	Beech	LN	Libertyville	Lake	12/3/2018	\$605,000
10065967	CLSD	1351	Manassas	LN	Long Grove	Lake	12/20/2018	\$610,000
09870031	CLSD	20073 N	Wallingford	LN	Deer Park	Lake	1/25/2019	\$615,000
10064047	CLSD	390	Foxford	DR	Buffalo Grove	Lake	12/21/2018	\$617,500
10044845	CLSD	581	Coventry	LN	Buffalo Grove	Lake	12/17/2018	\$620,000
09970683	CLSD	26398 W	Lake	ST	Antioch	Lake	1/11/2019	\$620,000
10097944	CLSD	2 E	Prairie	CT	Hawthorn Woods	Lake	12/14/2018	\$625,000
10108261	CLSD	103	Atteridge	RD	Lake Forest	Lake	1/10/2019	\$625,000

10115232	CLSD	5268	Brentwood	CIR	Long Grove	Lake	1/15/2019	\$625,000
09978391	CLSD	1665	Cranshire	CT	Deerfield	Lake	1/30/2019	\$630,000
10141140	CLSD	35	Acorn	LN	Highland Park	Lake	12/20/2018	\$635,000
10090630	CLSD	220	Carriage	TRL	Barrington	Lake	1/2/2019	\$637,000
10102080	CLSD	6255	Pine Tree	DR	Long Grove	Lake	12/5/2018	\$640,000
10064322	CLSD	1573 N	Cypress Pointe	DR	Vernon Hills	Lake	1/28/2019	\$640,000
10027548	CLSD	861	Mellody	RD	Lake Forest	Lake	1/14/2019	\$645,000
10116031	CLSD	1029	Timber	LN	Lake Forest	Lake	12/5/2018	\$652,000
10117975	CLSD	18715 W	Edwards	RD	Antioch	Lake	12/5/2018	\$660,000
09993844	CLSD	237	Lakeside	PL	Highland Park	Lake	12/14/2018	\$660,000
09913631	CLSD	1057	Brittany	RD	Highland Park	Lake	12/20/2018	\$660,000
10045859	CLSD	5902	FINCH	CT	Long Grove	Lake	1/15/2019	\$660,000
10064399	CLSD	1352	Cavell	AVE	Highland Park	Lake	12/14/2018	\$665,000
10055669	CLSD	27158 W	CUBA	RD	Barrington	Lake	12/14/2018	\$675,000
10016909	CLSD	3055	Warbler	PL	Highland Park	Lake	12/20/2018	\$675,000
10117058	CLSD	122	FLINT CREEK	CT	Hawthorn Woods	Lake	12/21/2018	\$681,462
10016658	CLSD	201	Dover	CIR	Lincolnshire	Lake	12/11/2018	\$684,000
10111820	CLSD	160	Cardinal	DR	Hawthorn Woods	Lake	1/14/2019	\$687,123
10026411	CLSD	1721	Lakeview	TER	Libertyville	Lake	12/7/2018	\$700,000
09943232	CLSD	634	Academy Woods	DR	Lake Forest	Lake	12/28/2018	\$700,000
10089037	CLSD	7202	Brae	CT	Gurnee	Lake	12/6/2018	\$705,000
10154293	CLSD	1786	Sawgrass	ST	Vernon Hills	Lake	1/24/2019	\$705,000
10071797	CLSD	222 S	Stewart	AVE	Libertyville	Lake	1/18/2019	\$715,000
10072274	CLSD	723	Exmoor	AVE	Barrington	Lake	12/7/2018	\$722,500
10049248	CLSD	7	Bannockburn	CT	Bannockburn	Lake	1/14/2019	\$723,000
09938415	CLSD	158	Cardinal	DR	Hawthorn Woods	Lake	12/7/2018	\$725,000
10144866	CLSD	7275	Providence	CT	Long Grove	Lake	12/31/2018	\$750,000
10128555	CLSD	21925 N	Wolter	LN	Kildeer	Lake	1/18/2019	\$760,000
09780710	CLSD	1490 S	Ridge	RD	Lake Forest	Lake	1/23/2019	\$760,000
10121688	CLSD	14695 W	Oak	LN	Lincolnshire	Lake	1/14/2019	\$775,000
10057101	CLSD	313	LAUREL	AVE	Highland Park	Lake	12/14/2018	\$785,000
09894440	CLSD	245	Mark	LN	Lake Zurich	Lake	12/14/2018	\$787,000
10136162	CLSD	232	SUNSET	DR	Libertyville	Lake	1/3/2019	\$792,000
10104600	CLSD	1144	Ranch	RD	Lake Forest	Lake	1/17/2019	\$805,000
09865324	CLSD	27579 W	Henry	LN	Barrington	Lake	1/17/2019	\$825,000
10130692	CLSD	1051	Melody	RD	Lake Forest	Lake	12/3/2018	\$850,000
10108184	CLSD	413	Castle Pines	LN	Riverwoods	Lake	12/6/2018	\$850,000
09775913	CLSD	532	North	AVE	Barrington	Lake	1/25/2019	\$850,000
10048478	CLSD	245	PARK	LN	Deerfield	Lake	1/11/2019	\$867,000
10071446	CLSD	3127	Cuba	RD	Long Grove	Lake	12/14/2018	\$870,000
10108231	CLSD	1617	Elderberry	DR	Libertyville	Lake	12/14/2018	\$873,000
10124615	CLSD	28	Ridge	RD	Barrington Hills	Lake	12/12/2018	\$875,000
09946230	CLSD	25562	Canyon Creek	CT	Barrington	Lake	12/19/2018	\$875,000
10116126	CLSD	1740	Clifton	AVE	Highland Park	Lake	12/21/2018	\$875,000
10112029	CLSD	28	Edgewood	CT	Deerfield	Lake	12/17/2018	\$890,000
09798535	CLSD	6571	Beech	LN	Libertyville	Lake	12/6/2018	\$900,000

10057722	CLSD	995	Waveland	RD	Lake Forest	Lake	12/6/2018	\$905,000
10103311	CLSD	764	Northmoor	RD	Lake Forest	Lake	12/27/2018	\$929,000
10249596	CLSD	238	Lake	ST	Libertyville	Lake	1/31/2019	\$962,500
10007329	CLSD	140	Cary	AVE	Highland Park	Lake	12/14/2018	\$987,500
10015170	CLSD	885	Blackhawk	LN	Riverwoods	Lake	12/5/2018	\$1,000,000
10082365	CLSD	224	Linden Park	PL	Highland Park	Lake	12/6/2018	\$1,000,000
09947710	CLSD	210 E	Liberty	ST	Barrington	Lake	12/7/2018	\$1,000,000
09993258	CLSD	4767	WELLINGTON	DR	Long Grove	Lake	12/3/2018	\$1,008,000
10040168	CLSD	20005	Old Meadow	TRL	Long Grove	Lake	12/21/2018	\$1,015,000
10096843	CLSD	31212	Sage	CT	Libertyville	Lake	12/5/2018	\$1,020,000
10055322	CLSD	153	Ridge	LN	Lake Forest	Lake	1/22/2019	\$1,070,000
10008766	CLSD	1230	Kajer	LN	Lake Forest	Lake	12/14/2018	\$1,100,000
09856516	CLSD	1310	Gavin	CT	Lake Forest	Lake	12/5/2018	\$1,125,000
09901196	CLSD	1400	Arbor	LN	Lake Forest	Lake	1/7/2019	\$1,125,000
10041895	CLSD	1665	Oak Knoll	DR	Lake Forest	Lake	12/17/2018	\$1,150,000
09969778	CLSD	1080	Winwood	DR	Lake Forest	Lake	12/11/2018	\$1,170,000
09947820	CLSD	940 W	James	CT	Lake Forest	Lake	1/30/2019	\$1,225,000
10109957	CLSD	72	Hillburn	LN	North Barrington	Lake	1/29/2019	\$1,275,000
10008235	CLSD	711	Rockefeller	RD	Lake Forest	Lake	12/4/2018	\$1,325,000
09970697	CLSD	617 E	Scranton	AVE	Lake Bluff	Lake	12/14/2018	\$1,437,500
10123063	CLSD	1130	Walden	LN	Lake Forest	Lake	1/2/2019	\$1,450,000
10093462	CLSD	880	Great Elm	LN	Highland Park	Lake	12/5/2018	\$1,475,000
09982436	CLSD	870	Holden	CT	Lake Forest	Lake	1/29/2019	\$1,500,000
10094407	CLSD	311	Cherokee	RD	Lake Forest	Lake	1/11/2019	\$1,550,000
09954160	CLSD	540	STABLEWOOD	LN	Lake Forest	Lake	1/31/2019	\$1,797,500
09924655	CLSD	1494	Wedgewood	DR	Lake Forest	Lake	12/28/2018	\$1,812,500
09639134	CLSD	1730	Paddock	LN	Lake Forest	Lake	1/4/2019	\$2,000,000
10252214	CLSD	301	Vine	AVE	Lake Forest	Lake	1/18/2019	\$2,160,000

Median Sale Price

\$255,000

95% of Median
Sale Price

\$242,250