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Housing & Community Development Commission

Action Plan 2020 - Second Amendment

May 1, 2020 to April 30, 2021

Lake County Board Approval – November 10, 2020

Expected Resources

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

Introduction

The anticipated resources are based on the FY2020 allocation and the assumption that funding levels will remain consistent for FY2021-24.

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		~~101,627~~	~~183,575~~	~~3,190,565~~		CDBG funds will be used to support community development in Lake County's target areas and to support affordable housing efforts throughout Lake County.
		Public Services	2,905,363	132,812	208,028	3,246,203	11,621,452	

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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	1,670,311	133,486	0	1,803,797	6,681,244	HOME funds will be used to develop affordable housing for low-income communities, including new construction and rehabilitation of single- and multi-family units.

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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: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,467	0	0	225,467	901,868	ESG funds will be used to assist persons experiencing homelessness with outreach, shelter services and rapid rehousing services.

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Other	public - local	Acquisition Admin and Planning Conversion and rehab for transitional housing Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Rapid re-housing (rental assistance) Rental Assistance Services TBRA Transitional housing	301,000	0	0	301,000	0	Lake County Affordable Housing Fund, as allocated by the Lake County Board. Typically, $300,000 of general funds are allocated in the County's annual budget process. The amount of funds made available after the 2020 program year is to be determined in the context of the County budgeting process.

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Table 1 - 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

The CDBG Program does not require matching funds, however Lake County incentivizes outside investment during the CDBG application process. Project applications are scored based on their ability to attract outside investment and the amount of leveraged funding provided in the budget.

The ESG Program regulations require 100% match. This requirement is met through local funds (Lake County Affordable Housing fund) and private funds.

The HOME Program regulations require a 25% match. Match requirements are met by developer equity, municipal investments, local fundraising, bank financing, First Time Home Buyer grants, and State of Illinois affordable housing funds.

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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. Several Lake County municipalities in this Plan's Target Areas of North Chicago, Round Lake Beach and Zion have formed the new Lake County Land Bank. Potential involvement by Lake County is being explored, especially the possibility of direct sales of tax-foreclosed properties by Lake County to the Land Bank. According to CMAP, "Land banks bring important skills to address vacancy and abandonment that can be prevalent in disinvested areas and have been successful in the region with Cook County Land Bank and the South Suburban Land Bank Development Authority. Rebuilding disinvested areas will be critical to long-term regional prosperity by ensuring that jobs and economic opportunities are available in communities where economically disconnected residents live."

Discussion

The development of new affordable housing units is made possible by various funding sources beyond those available through the participating jurisdiction. In addition to applying for HOME funds from the county, affordable housing developers often utilize state funding sources such as Low Income Housing Tax Credits (LIHTC) or Illinois Affordable Housing Tax Credits (IAHTC), which are available through Illinois Housing Development Authority (IHDA). Low Income Housing Tax Credits are applied for in a competitive process; projects with high scores are awarded funding. The Low Income Housing Tax Credits Qualified Allocation Plan (QAP), which is updated annually, outlines the criteria IHDA uses to evaluate projects applying for tax credits. Criteria included in this plan are sometimes location-based and can increase or decrease the likelihood that projects in a specific area are awarded funding. For instance, the 2020-2021 QAP awards additional points to projects in Opportunity Areas (OAs). The Opportunity Areas change annually, and in recent years Lake County has had limited areas which qualify as Opportunity Areas, limiting the ability of affordable housing developers to earn high scores on IHDA applications and bring state tax credits funds to developments in Lake County.

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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	Improve homeless crisis response system	2020	2024	Homeless	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area	End Homelessness in Lake County Inclusive Growth	CDBG: $408,243 ESG: $208,557 Local: $150,000	Public service activities other than Low/Moderate Income Housing Benefit: 41 Persons Assisted Rental units rehabilitated: 20 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 18 Households Assisted Homeless Person Overnight Shelter: 910 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Homelessness Prevention: 50 Persons Assisted Businesses assisted: 3 Businesses Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assist People with Special Needs	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area	Inclusive Growth Accessible Housing	CDBG: $1,018,172 ~~$968,575~~	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 ~~5265~~ Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 4777 Persons Assisted Rental units rehabilitated: 2 Household Housing Unit Homeless Person Overnight Shelter: 230 Persons Assisted Businesses assisted: 1 Businesses Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Maximize Affordable Housing	2020	2024	Affordable Housing	Mundelein Area Waukegan Area Zion Area North Chicago Area High Outcome Areas	Accessible Housing	CDBG: $983,274 HOME: $1,636,765 Local: $121,000	Public service activities other than Low/Moderate Income Housing Benefit: 51 Persons Assisted Rental units constructed: 84 Household Housing Unit Rental units rehabilitated: 84 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 29 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 15 Beds Businesses assisted: 2 Businesses Assisted Buildings Demolished: 2 Buildings

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Create Pathways for Upward Economic Mobility	2020	2024	Affordable Housing Non-Housing Community Development	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area	Inclusive Growth	CDBG: $255,441 ~~$249,400~~	Businesses assisted: 4 Businesses Assisted Buildings Demolished: 1 Buildings Homeowner Housing Rehabilitated: 1 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Program Administration	2020	2024		Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit	CDBG: $581,073 HOME: $167,031 ESG: $16,910 Local: $30,000	Other: 1 Other

Table 2 – Goals Summary

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Goal Descriptions

1	**Goal Name**	Improve homeless crisis response system
	Goal Description	Lake County is actively seeking to address homeless by prioritizing system wide improvements to the Homeless Crisis Response System. In June of 2019, an assessment of the Homeless system was performed by a national consulting firm. The report identified several gaps in the existing system. Goal #1 of Program Year 2020 (PY2020) is working with the Lake County Coalition for the Homeless to make systematic improvements and address the identified.
2	**Goal Name**	Assist People with Special Needs
	Goal Description	Lake County will continue to utilize CDBG funds to assist people with special needs (**persons with disabilities, persons with HIV/AIDS, elderly persons, frail elderly persons, persons with alcohol and/ or drug addictions, victims of domestic violence and public housing residents**---as defined by HUD). CDBG Public Services are used in this Plan to prevent homelessness, help the homeless, transport the elderly to appointments, transport out-of-school youth to job sites, provide fair housing and housing condition/eviction legal assistance. In addition Lake County will look to serve persons with disabilities beyond the 15% public service cap by funding capital improvements to public facilities assisting low-moderate income persons and special needs facilities serving seniors, victims of domestic violence, persons with substance abuse issues, persons with developmental disabilities, persons with physical disabilities, and persons with severe mental illness.
3	**Goal Name**	Maximize Affordable Housing
	Goal Description	The third goal is to provide decent homes and suitable living environments for low-and moderate-income households by preserving and expanding Lake County's affordable housing stock through acquisition, rehabilitation, new construction, and rental assistance activities. Lake County will continue to implement a two-pronged approach to address affordable housing; (1) improve the existing housing stock in areas with existing affordable options and (2) promote the development of new units and housing types in high outcome areas where affordable options are limited.

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4	**Goal Name**	Create Pathways for Upward Economic Mobility
	Goal Description	Lake County is in agreement with the statement from CMAP's On To 2050 Plan, "the region cannot succeed without a concerted investment to rebuild jobs, amenities and resources in communities that have been left behind. Investment for continued economic growth and success for the entire region should include investments in communities with limited resources for rebuilding infrastructure and amenities needed for jobs, housing choices and healthy living." Within this goal, a focus will be leveraging the transportation system to promote growth and to create pathways to opportunity for both low/moderate income workers and people with disabilities. In support of all four goals, and especially to address the need for increased transportation options for low/moderate income workers, CDBG Public Service dollars will be targeted in transportation, adaptive equipment for people with disabilities and diversity/inclusion programming addressing the need for inclusive growth.
5	**Goal Name**	Program Administration
	Goal Description	

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AP-35 Projects - 91.420, 91.220(d)

Introduction

It is anticipated that Lake County will administer approximately $24,700,000 of funding during Program Years 2020-2024. This HUD Strategic Plan is focused on addressing tough problems, the solutions to which requires new partners, new agency capacity and new project sites that can come together over the next five years to achieve the four goals. Last December 2019, Lake County issued a call for strategic projects addressing the goals and needs outlined in this Plan. Lake County received 36 responses, many of which are contained in this 2020 Action Plan.

In addition, Lake County annually solicits funding applications from community partners for projects that support the stated needs and goals of the Consolidated Plan. The amount of funding requested consistently exceeds the amount of funds available. Applications are scored according to a defined criterion and presented to of four Advisory and Recommendation Committees (ARCs) for recommendation to the Housing and Community Development Commission (HCDC). Following two public hearings, the HCDC makes their funding recommendations to the Lake County Board (LCB) in the form of the Annual Action Plan (AAP). The (LCB) makes final approvals of the AAP and the projects detailed below.

For PY2020, Lake County allocates $5,517,215 including $301,000 of Lake County Affordable Housing Program funds towards this Annual Action Plan. The maximum of 20% CDBG, 10% HOME and 7% ESG to Grant Administration.

A total of $637,930 of HOME CHDO Reserve funds (CR) have been allocated, which is greater than the HOME regulated CR minimum.

A total of $25,000 of HOME CHDO Operating (CO) funds have been allocated, which is less than the HOME regulated maximum.

It is anticipated that Lake County will administer approximately $24,700,000 of funding during Program Years 2020-2024.

#	Project Name
1	ESG20 - Lake County, IL
2	Facility Improvements - Homeless
3	Homelessness Prevention
4	Housing Advocacy
5	Nonprofit Capacity Building
6	Permanent Supportive Housing
7	Transitional Housing
8	Facility Improvements - Accessibility

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#	Project Name
9	Facility Improvements - Housing
10	Lake County Crisis Center
11	North Chicago – Public Facilities and Infrastructure Improvements
12	Public Services
13	Acquisition of Affordable Rental Housing
14	Down payment Assistance
15	Lake Forest Senior Cottages
16	Owner Occupied Rehabilitation Program
17	Affordable Senior Housing – Mundelein
18	Fair Housing
19	Waukegan Housing Authority - Armory Terrace Reconstruction
20	City of Zion - 27th Street
21	City of Zion - Kenosha Rd. Demolition
22	Small Business Loan Program
23	City of Zion - Galilee Demolition
24	Program Administration
25	Affordable Housing Rehabilitation and Resale

Table 3 – Project Information

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

Allocation priorities are primarily a function of the scoring of the applications received from community partners. Scoring criteria was formulated from the priority needs and goals identified during the consultation process and how well each potential project addresses those needs/goals.

The amount of funding that can is made available represents the main obstacle to addressing underserved needs. The amount of funding requested received by Lake County consistently exceeds the amount funds that can be made available.

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AP-38 Project Summary

Project Summary Information

1	**Project Name**	ESG20 - Lake County, IL
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system
	Needs Addressed	End Homelessness in Lake County
	Funding	ESG: $225,467 Local: $150,000
	Description	Rapid rehousing, emergency shelter, HMIS and outreach.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rapid rehousing - 18 households Shelter - 910 persons assisted Outreach - 125 persons assisted
	Location Description	Countywide

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	Planned Activities	Catholic Charities - $65,000 ESG and $150,000 AHP - Rapid Rehousing, subrecipient will help families/individuals experiencing homelessness locate housing in the community, negotiate with landlords and provide home-based cased management to promote housing retention. PADS Lake County - $40,579 ESG and A Safe Place $25,362 ESG - Shelter, provide emergency shelter, assessments and referrals to homeless. PADS Lake County - $57,327 ESG – Outreach, provide a connection to the homeless on the street, in their cars, in abandoned buildings and other places not meant for human habitation. Lake County - $20,289 ESG - Homeless Management Information System (HMIS) - Collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Lake County - $16,910 ESG - Program Administration
2	**Project Name**	Facility Improvements - Homeless
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area
	Goals Supported	Improve homeless crisis response system Assist People with Special Needs
	Needs Addressed	End Homelessness in Lake County
	Funding	CDBG: $176,243
	Description	Facility improvements for the homeless support system.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter: 230 persons assisted Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 550 persons assisted
	Location Description	1800 Grand Ave., Waukegan, IL 1720 Green Bay Rd., North Chicago, IL
	Planned Activities	PADS Lake County - $28,243 CDBG Renovation of the restroom facilities at the PADS Lake County Day Center. The renovation would convert existing shower stalls into two separate restrooms for client use. Midwest Veterans Closet - $75,000 CDBG - Assist in the development of a new facility to house the Midwest Veterans Closet A Safe Place - $73,000 CDBG - Capital improvements at a shelter for victims of domestic violence
3	**Project Name**	Homelessness Prevention
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system
	Needs Addressed	End Homelessness in Lake County
	Funding	CDBG: $140,000
	Description	Homelessness prevention services.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	50 persons assisted
	Location Description	
	Planned Activities	Catholic Charities - $140,000 CDBG - Subrecipient will provide homelessness prevention services in the form of short-term rental assistance and housing stabilization case management services to individuals and families as risk of becoming homeless.
4	**Project Name**	Housing Advocacy
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system
	Needs Addressed	Accessible Housing
	Funding	CDBG: $40,000
	Description	Legal services
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	31 persons assisted

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	Location Description	
	Planned Activities	North Shore Legal Aid Clinic - $20,000 CDBG and Prairie State Legal Services - $20,000 CDBG - Assist low and mod-income renters with problems arising from landlord and tenant relations focusing on evictions, but also including security deposits, lease disputes, and wrongful retaliation. No-cost legal assistance to Lake County residents who are low/no income individuals.
5	**Project Name**	Capacity Building for Nonprofits
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area
	Goals Supported	Improve homeless crisis response system Assist People with Special Needs Maximize Affordable Housing
	Needs Addressed	End Homelessness in Lake County Inclusive Growth
	Funding	CDBG: $225,000
	Description	Technical assistance for local nonprofits to increase their capacity to provide services.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 businesses
	Location Description	N/A

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	Planned Activities	Technical assistance for local nonprofits to increase their capacity to provide services. Agencies include; • PADS Lake County - $50,000 CDBG, • The Harbour - $25,000 CDBG, • Nicasa - $25,000 CDBG • Collaborative Community Housing Initiative - $50,000 CDBG, • Mano a Mano - $25,000 CDBG, • Childserv - $25,000 and • Adelante Center - $25,000 CDBG.
6	**Project Name**	Permanent Supportive Housing
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system Maximize Affordable Housing
	Needs Addressed	End Homelessness in Lake County Accessible Housing
	Funding	CDBG: $150,000 HOME: $73,431
	Description	Create permanent supportive housing units.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	54 households
	Location Description	2801 Sunset Ave. Waukegan, IL
	Planned Activities	Thresholds $100,000 CDBG and Independence Center $50,000 CDBG - Create permanent supportive housing in Lake County, IL by rehabilitating existing units Over the Rainbow $73,431 HOME - Create permanent supportive housing in Lake County, IL by constructing new units.
7	**Project Name**	Transitional Housing
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Improve homeless crisis response system Maximize Affordable Housing
	Needs Addressed	End Homelessness in Lake County Accessible Housing
	Funding	CDBG: $25,000
	Description	Create additional transitional housing beds
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	15 beds
	Location Description	To be determined
	Planned Activities	A Safe Place $25,000 CDBG - Create an additional transitional housing beds in Lake County
8	**Project Name**	Facility Improvements - Accessibility
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	End Homelessness in Lake County Accessible Housing
	Funding	CDBG: $111,000
	Description	Facility improvements at an emergency shelter.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1015 persons assisted

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	Location Description	102 Highwood Ave. Highwood, IL 640 Ridge Rd. Highland Park, IL
	Planned Activities	Facility accessibility improvement for nonprofit service agencies: • Highwood Public Library $46,000 CDBG, • Highland Park Community Nursery $40,000 CDBG, and • Northern Illinois Recovery Community Organization (NIRCO) $25,000 CDBG
9	**Project Name**	Facility Improvements - Housing
	Target Area	Waukegan Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	Accessible Housing
	Funding	CDBG: $160,500
	Description	Renovations to facilities operated by nonprofit housing providers.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	18 housing units
	Location Description	Village of Gurnee City of Waukegan
	Planned Activities	Improvements to facilities for nonprofit housing providers: • Clearbrook $134,000 CDBG, • Arden Shore $15,000, and • Wings $11,500.
	Project Name	Lake County Crisis Center

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10	**Target Area**	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	End Homelessness in Lake County
	Funding	CDBG: $156,638
	Description	Public facility serving low/mod income residents
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 persons assisted
	Location Description	To be determined
	Planned Activities	Lake County Administration Office $156,638 CDBG - Development of a crisis police drop off center where police drop-off center to reduce incidents of persons in behavioral health crisis from needlessly ending up in an emergency room or jail.
11	**Project Name**	North Chicago – Public Facilities and Infrastructure Improvements
	Target Area	North Chicago Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	Inclusive Growth

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	Funding	CDBG: $168,637
	Description	Infrastructure improvements in the City of North Chicago
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	~~3600~~ 4335 persons assisted
	Location Description	City of North Chicago
	Planned Activities	City of North Chicago ~~$168,637~~ $218,234 CDBG - Upgrades to the public facilities and infrastructure system serving the City of North Chicago. • ~~$20,403 CDBG – Stormwater inlet repair~~ • ~~$110,000~~ $50,000 CDBG – Streetscaping and tree planting • $35,000 CDBG – Sidewalk reconstruction • $3,234 CDBG – Fire equipment • $130,000 CDBG – ADA improvements at City Hall
12	**Project Name**	Public Services
	Target Area	Waukegan Area Zion Area North Chicago Area
	Goals Supported	Assist People with Special Needs
	Needs Addressed	Inclusive Growth
	Funding	CDBG: $198,800
	Description	Support for public service agencies serving Lake County residents.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	4777 persons assisted
	Location Description	Throughout Lake County
	Planned Activities	Support nonprofit public services agencies. • Northern Illinois Food Bank - $5,000 CDBG • PADS Lake County - $16,000 CDBG • CASA Lake County - $6,000 CDBG • Zacharias Center - $5,000 CDBG • A Safe Place - $10,000 CDBG • Antioch Area Healthcare Alliance - $15,809 CDBG • Arden Shore - $30,449 CDBG • Center for Enriched Living - $6,542 CDBG • Eldercare - $25,000 CDBG • Great Lakes Adaptive Sports Association - $12,500 CDBG • Mano a Mano - $30,000 CDBG • Youthbuild Lake County - $36,500 CDBG
13	**Project Name**	Acquisition of Affordable Rental Housing
	Target Area	High Outcome Areas
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: $326,727 Local: $81,000
	Description	Acquisition of an affordable rental unit.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	3 housing units
	Location Description	High Outcome Areas
	Planned Activities	Community Partners for Affordable Housing (CPAH) $267,977 CDBG, $81,000 AHP and Urban Muslim Minority Alliance (UMMA) $58,750 CDBG- Acquisition of affordable rental housing units
14	**Project Name**	Down Payment Assistance Program
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: $120,375 Local: $40,000
	Description	Direct financial assistance
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	29 households
	Location Description	Throughout Lake County

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	Planned Activities	CPAH $120,375 HOME and $40,000 AHP - Forgivable loans to first time home buyers
15	**Project Name**	Lake Forest Senior Cottages
	Target Area	High Outcome Areas
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: $775,000
	Description	New construction of homes for seniors.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	12 households
	Location Description	Lake Forest, IL
	Planned Activities	CPAH $775,000 HOME - Construction of six buildings consisting of two 2-bedroom units. In total, twelve units would benefit seniors at fifty percent and sixty percent of the Area Median Income (AMI).
16	**Project Name**	Owner Occupied Rehabilitation Program
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area
	Goals Supported	Maximize Affordable Housing

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	Needs Addressed	Accessible Housing
	Funding	CDBG: $30,847 HOME: $175,383
	Description	Rehabilitation of owner-occupied units for low/mod income homeowners.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	8 housing units
	Location Description	Throughout Lake County
	Planned Activities	CPAH $30,847 CDBG and $175,383 HOME - Rehabilitation of owner-occupied units for low/mod income homeowners.
17	**Project Name**	Affordable Senior Housing – Mundelein
	Target Area	Mundelein Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: $200,273
	Description	New construction of rental units for seniors.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	45 housing units
	Location Description	513 E. Hawley St., Mundelein, IL

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	Planned Activities	The Debruler Co. $200,273 HOME - Construction of 45 units of senior housing at the southwest corner of Hawley and Prospect Avenue Mundelein, IL.
18	**Project Name**	Fair Housing
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area Highwood Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: $45,700
	Description	Fair housing programming
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	51 persons assisted
	Location Description	Countywide
	Planned Activities	Prairie State Legal Services $45,700 CDBG - Operate the Fair Housing Program for Lake County by providing free legal services to the most vulnerable groups in our society, including the poor, the elderly, and all protected groups under the federal Fair Housing Act and the Illinois Human Rights Act.
19	**Project Name**	Armory Terrace Reconstruction
	Target Area	Waukegan Area

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	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	HOME: $292,304
	Description	Reconstruction of 50 public housing units.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 households
	Location Description	1701 N McAree Rd., Waukegan, IL
	Planned Activities	Waukegan Housing Authority and Bear Development, LLC $292,304 - Complete renovation of 50 rental units of existing housing located at 1701 N McAree Rd that are currently referred to as Armory Terrace. The Development will utilize HUD's Rental Assistance Demonstration (RAD) program where the current public housing units will be converted into units that will receive Project Based Rental Assistance (PBRA).
20	**Project Name**	City of Zion - 27th Street
	Target Area	Zion Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: $250,000
	Description	Creation of affordable housing at 1805 27th Street.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	24 housing units
	Location Description	1805 27th Street, Zion, IL
	Planned Activities	City of Zion $250,000 - Create 24 affordable housing units at the property located at 1805 27th Street, Zion, IL.
21	**Project Name**	City of Zion - Kenosha Rd. Demolition
	Target Area	Zion Area
	Goals Supported	Maximize Affordable Housing
	Needs Addressed	Accessible Housing
	Funding	CDBG: $100,000
	Description	Demolition of two dilapidated structures in the City of Zion.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 buildings demolished
	Location Description	2000 Liberty Ln, Zion, IL
	Planned Activities	City of Zion $100,000 CDBG - Demolition of two dilapidated structures located on Liberty Ln. in the City of Zion, IL.
	Project Name	Small Business Loan Program

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22	**Target Area**	Waukegan Area Zion Area North Chicago Area
	Goals Supported	Create Pathways for Upward Economic Mobility
	Needs Addressed	Inclusive Growth
	Funding	CDBG: $14,400
	Description	Small business loans to eligible businesses.
	Target Date	4/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 businesses assisted
	Location Description	Throughout Lake County
	Planned Activities	Black Chamber of Commerce of Lake County $14,400 CDBG - Provide program administration for a program that provides low interest loans to Lake County business owners providing them the resources to establish, stabilize or expand their small businesses enabling them to hire additional low/moderate income employees.
23	**Project Name**	City of Zion - Galilee Demolition
	Target Area	Zion Area
	Goals Supported	Create Pathways for Upward Economic Mobility
	Needs Addressed	Inclusive Growth
	Funding	CDBG: $150,000
	Description	Demolition of a dilapidated structure in the City of Zion, IL.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	1 building demolished
	Location Description	2771 Galilee Ave., Zion, IL
	Planned Activities	City of Zion $150,000 CDBG - Demolition of the existing structure located at 2771 Galilee Ave.
24	**Project Name**	Program Administration
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Program Administration
	Needs Addressed	End Homelessness in Lake County Inclusive Growth Accessible Housing Borderless Transit
	Funding	CDBG: $581,073 HOME: $167,031 Local: $30,000
	Description	Program Administration
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Program administration
25	**Project Name**	Affordable Housing Rehabilitation and Resale
	Target Area	Mundelein Area Round Lakes Area Waukegan Area Zion Area Fox Lake Area North Chicago Area High Outcome Areas Highwood Area
	Goals Supported	Create Pathways for Upward Economic Mobility
	Needs Addressed	Inclusive Growth Accessible Housing
	Funding	~~CDBG: $60,000~~ $66,0641 CDBG
	Description	Rehabilitation and resale of single-family homes.
	Target Date	4/30/2021

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	Estimate the number and type of families that will benefit from the proposed activities	1 housing unit
	Location Description	Throughout Lake County
	Planned Activities	Youth Conservation Corps. will rehabilitate single family homes for resale in low/mod income households throughout Lake County.

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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 investment.

2. Assist in expanding the supply of housing in the identified high outcome areas, outside areas where there are already heavy concentrations of affordable housing.

Geographic Distribution

Target Area	Percentage of Funds
Mundelein Area	4
Round Lakes Area	
Waukegan Area	10
Zion Area	9
Fox Lake Area	
North Chicago Area	4
High Outcome Areas	24
Highwood Area	1

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic distribution of Program Year 2020 (PY20) funds is driven by the geographic priorities discussed above. The geographic percentages are also a function of the partnership between Lake County, the City of Waukegan and the City of North Chicago. Both the City of Waukegan and the City of North Chicago receive entitlement funds and the Joint Agreement between defines an annual investment amount be allocated to each municipality.

Discussion

According to CMAP's On To 2050 Plan, "Strong, livable places offer a range of housing, transportation, employment, and amenity options to meet these changing needs. While their character varies according to local goals, vibrant destinations and communities attract activity and investment. Strategies to shape these communities build on each other and also contribute to regional resilience. For example, compact development patterns support cost-effective public transit service and also facilitate walking and biking; transit and non-motorized options, in turn, improve mobility and public health and also reduce GHG

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(Greenhouse Gas) emissions; these prioritized investments reduce infrastructure costs and promote fiscal sustainability. Fostering strong places throughout the region provides many opportunities for improving quality of life and economic results for the region's residents and businesses."

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	36
Non-Homeless	115
Special-Needs	113
Total	264

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	36
The Production of New Units	81
Rehab of Existing Units	117
Acquisition of Existing Units	30
Total	264

Table 6 - 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, down payment 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.

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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 495 units of public housing, including 332 units of public housing for seniors and individuals with disabilities and 161 single family homes. Additionally, LCHA administers 350 project-based vouchers and approximately 3,076 tenant-based Housing Choice Vouchers, including special purpose vouchers such as 285 Family Unification (FUP) vouchers, 50 Mainstream vouchers, and 100 Non-Elderly Disabled Vouchers (NED).

Waukegan Housing Authority maintains 448 public housing units. Additionally, WHA administers 16 project-based vouchers and administers a Housing Choice Voucher Program, including special purpose vouchers such as 33 tenant-based FUP vouchers, 79 HUD-VASH vouchers, and 28 Mainstream vouchers.

North Chicago Housing Authority manages 150 public housing units and administers 471 Housing Choice Vouchers, including 5 FUP vouchers and 70 HUD-VASH vouchers.

Lake County welcomes opportunities to collaborate, and public housing agencies are invited to apply for funding during open founding rounds, including the 5-year call for projects.

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

Waukegan Housing Authority is in the process of a Rental Assistance Demonstration (RAD) redevelopment of their Barwell property, oh which HOME funds have been committed. This redevelopment will enable the WHA to improve the quality of 220 public housing units.

Additionally, Lake County will continue partnering with all three public housing agencies where possible. Past partnerships, such as the inclusion of LCHA in the ServicePoint Referral Network, referrals to LCHA and WHA Mainstream Voucher programs, and the inclusion of a portion of Housing Choice Voucher recipients in the Landlord Risk Mitigation Fund program, will continue throughout the following year.

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 down payment 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

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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 continued to prioritize 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.

In recent years, Lake County has collaborated with the three Public Housing Agencies in Lake County to bring additional resources into the community for the provision of affordable housing as well as to increase access to existing resources. Lake County partnered with the Lake County Coalition for the Homeless (LCCH) to assist both Lake County Housing Authority (LCHA) and Waukegan Housing Authority (WHA) to apply for additional Housing Choice Vouchers from the U.S. Department of Housing and Urban Development (HUD). This partnership resulted in a successful award of additional special-purpose Housing Choice Vouchers, known as Mainstream Vouchers, to both PHAs. The partnership also expanded coordination among the agencies for the purposes of administering the vouchers. The full award of Mainstream Vouchers given to LCHA and a portion of the award given to WHA preference homeless clients of the LCCH.

These units, along with other units made available to LCCH clients experiencing homelessness, are eligible for the Landlord Risk Mitigation Fund, a program developed through a partnership with the Lake County Coalition for the Homeless (LCCH). The fund provides a financial incentive for landlords in the private market to rent units to LCCH clients, including those given a housing choice voucher. Additionally, LCHA has become a member of the ServicePoint Referral Network, a network of public, governmental, and nonprofit Lake County service providers that are able to send and receive electronic referrals for the purposes of enhanced coordination among providers. These partnerships will continue throughout the Action Plan year.

Additionally, public housing agencies are always welcome to apply for Lake County HUD funding for eligible projects to increase the availability of affordable housing.

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

Introduction

Lake County coordinates with the Lake County Coalition for the Homeless to ensure that the homeless crisis response system meets the needs of Lake County residents experiencing homelessness or at-risk of homelessness. The system responds to the needs of persons experiencing homelessness through engagement and connection to services and housing. The Lake County Coalition for the Homeless oversees the Coordinated Entry system to ensure that all agencies who may serve as the first point of engagement with persons experiencing homelessness can quickly connect the household to the resources they need. Emergency shelters, street outreach, mainstream system, and other providers may serve as points of entry into the system. Once identified at a point of entry, households are referred to the housing and other resources most appropriate to them. Those experiencing literal homelessness are referred to the Coordinated Entry By-Name List, where they are assessed and prioritized for housing such as permanent supportive housing, rapid rehousing, or other subsidized housing resources. Those at risk of homelessness are referred to Homelessness Prevention programs. Many of these resources are prioritized for subpopulations including those experiencing chronic homelessness and veteran households.

Over the next year, Lake County will support several agencies that provide point of entry services and housing services to households experiencing homelessness or a-risk of homelessness.

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 individual needs of homeless persons are addressed by case managers at homeless service agencies, including shelters. For persons experiencing homelessness that are unsheltered, staff of outreach programs meet the client where they in the community to assess their individual needs and connect them to services in the community. Currently, PADS Lake County is the only provider of homeless outreach services, which produces excellent results with limited staff capacity. Over the next year, Lake County will increase the capacity of the outreach program at PADS in order to better serve those experiencing unsheltered homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lake County can support emergency shelter and transitional housing programs by funding improvements to the public buildings as well as by supporting the public services these

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agencies provide. Over the next year, Lake County will fund both infrastructure improvements and services for PADS and A Safe Place, agencies which provide emergency shelter and services to persons experiencing homelessness. Additionally, funding will support two new transitional housing programs being developed by A Safe Place and ChildServ.

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

As discussed above, the homeless crisis response system quickly connects households experiencing homelessness to the resources most appropriate to them, such as permanent supportive housing, rapid rehousing, or other subsidized housing resources. Many of these resources are prioritized for subpopulations including those experiencing chronic homelessness and veteran households. System Performance Metrics are reviewed often to identify ways to shorten the period of time that individuals and families experience homelessness and assess the success of programs to prevent individuals and families who were recently homeless from becoming homeless again. All of these efforts are intended to quickly facilitate the transition to permanent housing. Additionally, Lake County continues to develop partnerships and allocate funding that will bring additional affordable housing units into the community, especially those prioritized for those experiencing homelessness.

Over the next year, Lake County will fund Catholic Charities Rapid Rehousing program, which assists households experiencing homelessness to transition to permanent housing. Lake County will support several Permanent Supportive Housing developments, including projects by Thresholds, Independence Center, and Over the Rainbow. Though these developments are not reserved for individuals and families experiencing homelessness, a subset of the units are expected to serve those with a history of homelessness, and Over the Rainbow will set aside a portion of the units for persons experiencing homelessness. Additionally, Lake County continues to administer the Landlord Risk Mitigation Fund with prior year funding, which helps expand the amount of units that are available to those being served by programs such as Rapid Rehousing.

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,

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employment, education, or youth needs.

Lake County's homeless crisis response system has multiple partnerships and referral pathways that are intended to identify households in crisis in order to prevent homelessness. Homelessness Prevention programs serve as crucial safety nets that can help households in crisis stabilize in permanent housing. Over the next year, Lake County will support Homeless Prevention programs that address multiple barriers that can lead to homelessness. Catholic Charities provides financial rental assistance to families that are at high risk of homelessness, and both Prairie State Legal Services and North Suburban Legal Aid Clinic provide legal housing advocacy assistance to help maintain the housing of households at risk of homelessness. Lake County will support these programs. Additionally, as mentioned above, Lake County continues to develop partnerships and strengthen referral pathways between governmental and nonprofit agencies that serve low income individuals and families to ensure that those in crisis are identified and served before they experience homelessness.

Discussion

Lake County focuses on the needs of households experiencing homelessness and at risk of homelessness by playing a role at both the system level and the agency level. Activities are intended to continually improve the systems of service, and funding is allocated to meet the needs identified. Continual assessment ensures that funding is prioritized in ways that will make the greatest impact on Lake County residents.

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

Introduction

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

Restrictive land use policy in Lake County contributes to the current lack of quality, affordable housing stock. According to CMAP's 2019 Community Data Snapshot, data available from 2013 to 2017 showed significant portions of residents across all income levels pay over thirty percent of their income in housing expenses (https://www.cmap.illinois.gov/documents/10180/102881/Lake+-+ALL.pdf). Lake County will promote changes to land use controls and land tax policies through strategic implementation of financial resources and public-private partnerships.

These actions will revisit previously identified strategies with great potential for impact: encourage variety of housing types to meet resident needs; encourage zoning codes at county and municipal levels; expand relationships with housing developers to encourage affordable housing development and consider inclusionary zoning mechanisms; and assist the expanding of housing supply near employment centers.

Lake County will support a range of housing programs partners ranging from large scale housing developers to home owners. This will maximize the creation and preservation of affordable housing units appropriate for each different housing market type in Lake County. Successful large scale projects will add needed units to the affordable housing stock as well as possibly allay local fears of higher density housing. Strategic partnerships with non-profit housing developers will create opportunities to protect current affordable housing stock as well as provide an option for future affordable housing development. Lake County will also partner with private non-profits to provide homeowners with funds to renovate their homes and assist new homeowners with their down payment. Homeowner-focused programs extend the life of existing housing structures and reduce transaction costs of purchasing a home. These lower costs would reduce pressures from land tax policies and rising home prices. This could be helpful to a homeowner seeking to remain near their job site and neighborhood amenities.

Lake County will need expanded capacity from partners for future progress on housing affordability. To that end, Lake County will work to expand non-profit capacity to develop high-impact strategic initiatives. One initiative will be to develop housing models that maximize service delivery for populations with specialized needs. Another initiative will be to generate economic growth in

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economically disinvested areas. This would address housing affordability through increased incomes.

Discussion

Lake County will support projects that address housing needs and can serve as a vehicle to engage the public and elected officials on the opportunity to update land use laws. As a non-home rule jurisdiction, Lake County can encourage policy change by example. It has done so by amending its zoning code to include accessory dwelling units and by recently choosing to not increase its property tax levy, thereby not increasing financial burden to taxpayers. These combined efforts with housing developers and non-profit agencies will allow Lake County to reduce barriers to affordable housing over the next year and near future.

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Lake County shall continue to work with the Illinois Department of Public Health (IDPH) and its Childhood Lead Prevention Program to reduce lead-based paint hazards. Lake County will continue to utilize CDBG and HOME programs in response to lead-based paint contamination.

Lake County will continue to include lead-based paint evaluations in its existing housing programs; primarily as part of the Owner-Occupied Rehabilitation Program (OORP). The application process includes providing prospective clients a copy of the USEPA brochure, "The Lead-Safe Certified Guide to Renovate Right". Residences built prior to 1978 receive a lead-based paint inspection by a State of Illinois-certified professional. A report is prepared identifying the existence of and condition of any/all surfaces within the home containing lead-based paint. Applicants participating in the OORP receive a copy of the report. The OORP includes the remediation of LBP hazards by U.S. EPA certified contractors. All contractors must be certified lead renovators and the company must be registered as a firm by the U.S. EPA. A clearance report and LBP Free certificate is included in the required documentation for OORP households where LBP has been identified.

As per Federal Regulations found at 24 CFR Part 35, specific thresholds are followed to determine the protective hazard reduction requirement for each project that has been assisted with HOME and/or CDBG funding.

- Acquisition/Leasing - Visual Assessment
- Rehabilitation receiving up to and including $5,000 per unit - Paint testing – Stabilization
- Rehabilitation receiving more than $5,000 - $25,000 per unit - Identify and address lead-based paint hazards - Implement interim controls
- Rehabilitation receiving over $25,000 - Identify and eliminate lead-based paint hazards. Full abatement of lead-based paint is required

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

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service agencies

Discussion

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Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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	$29,656
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	$29,656

Other CDBG Requirements

1. The amount of urgent need activities
There are no urgent need activities in the Action Plan.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
In addition to investing HOME Investment Partnership Program (HOME) funds in eligible activities as described in 24 CFR 92.205, Lake County invests other funding sources into housing activities. CDBG funds are often utilized for CDBG-eligible housing activities. Additionally, local Affordable Housing Program (AHP) funds are invested in housing activities to complement those funded by HOME and CDBG.

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's Recapture and Resale Provisions document describe the conditions under which a homebuyer activity will be subject to either resale or recapture. Recapture provisions 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. Resale provisions shall be required when the HOME

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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, or 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.

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:

   Lake County's Recapture and Resale Provisions document ensures the affordability of units acquired with HOME funds. When resale provisions are applicable, the unit is sold to an income-eligible homebuyer and the period of affordability is completed by a second low-income beneficiary. When recapture provisions are applicable, the appropriate portion of funds are recaptured from the homebuyer and reinvested in an additional HOME-eligible activity, and the period of affordability is met by a second low-income beneficiary.

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:

   Lake County does not currently utilize HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

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

   Lake County's Written Standards for Provision of Emergency Solutions Grants (ESG) Assistance are attached.

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

   The Lake County Coalition for the Homeless, which serves as Lake County's Continuum of Care, has a Coordinated Entry system that meets HUD requirements for a coordinated assessment system. Individuals and families experiencing homelessness engage with the system at Entry Points, where they are assessed for the By-Name List and prioritized for housing resources. All beneficiaries are tracked through the centralized Homeless Management Information System database. The CoC reviews data on the System Performance Metrics to track the success of individual programs as well as the system as a whole and allocates funding to best address system needs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to

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private nonprofit organizations (including community and faith-based organizations).

ESG funding is allocated through an annual application round. Community organizations are invited to submit applications for ESG-eligible activities, which are scored by Lake County staff according to a scoring matrix. Funding recommendations are discussed by the Homeless Advisory and Recommendation Committee, then passed on to The Housing and Community Development Commission for approval. These meetings are open to public for comment. The Lake County Board ultimately approves the recommendations, and funds are distributed to the awardees.

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.

Not applicable; the jurisdiction is able to meet the homeless participation requirement in 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

ESG recipients are expected to abide by all ESG rules and requirements and provide high quality services. In order to ensure compliance, ESG recipients are monitored annually utilizing monitoring tools developed in accordance with HUD monitoring guidance. Monitoring includes a review of program documents, including program policies and participant files. Any deficiencies are addressed with the agency quickly.

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