June 10, 2015 & June 15, 2015
Public Hearings

2015 Housing & Community Development Consolidated Annual Action Plan

Lake County Consortium

Lake County, Illinois
North Chicago, Illinois
Waukegan, Illinois

Expected Resources

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

Introduction

The current anticipated resources are based on the Program Year 2015 allocation amounts for CDBG (Lake County & North Chicago), HOME and ESG. At this time, the County does not anticipate the use of any program income or unused funds from prior years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	2,638,773	0	0	2,638,773	10,555,092	Allocation assumptions based on FY2015 entitlement funds.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,041,188	0	0	1,041,188	4,164,752	Allocation assumptions based on FY2015 entitlement funds.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	219,917	0	0	219,917	879,668	Allocation assumptions based on FY2015 entitlement funds.

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

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.

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

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

Discussion

Annual Goals and Objectives

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

$75,000 North Chicago CDBG Entitlement Included Here

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	Lake County Employment & Transit Centers North Chicago	Low Cost Housing	CDBG: $410,734 HOME: $493,678	Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Added: 7 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Develop New Housing: Affordable & Special Needs	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Lake County Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods	CDBG: $242,500 HOME: $20,000	Rental units constructed: 40 Household Housing Unit
3	Assist People Without a Home	2015	2019	Homeless	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: $4,912 ESG: $203,423	Tenant-based rental assistance / Rapid Rehousing: 14 Households Assisted Homeless Person Overnight Shelter: 2198 Persons Assisted Homelessness Prevention: 36 Persons Assisted

$4,912 North Chicago CDBG Public Services Entitlement Included Here

OMB Control No: 2506-0117 (exp. 07/31/2015)

$10,000 North Chicago CDBG Public Services Entitlement Included Here

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Subsidize Housing for Low/Mod Income Families	2015	2019	Affordable Housing Homeless	Lake County Employment & Transit Centers North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: $107,791 HOME: $263,094	Public service activities other than Low/Moderate Income Housing Benefit: 1475 Persons Assisted Direct Financial Assistance to Homebuyers: 32 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 23 Persons Assisted
5	Provide Adequate Low/Mod IncomeArea Infrastructure	2015	2019	Non-Housing Community Development	Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods	CDBG: $404,750	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5587 Persons Assisted

$60,000 North Chicago CDBG Entitlement Included Here

$11,954 North Chicago CDBG Entitlement Included Here

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Revitalize Low/Mod Income Area Business Districts	2015	2019	Non-Housing Community Development	City of Waukegan Lake County Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Fox Lake Gurnee Park City Warren Township North Chicago	Strengthen Neighborhoods Job Creation and Retention	CDBG: $348,968	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 52613 Persons Assisted Jobs created/retained: 2 Jobs
7	Assist People with Disabilities	2015	2019	Affordable Housing Non-Homeless Special Needs	Lake County Employment & Transit Centers	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: $259,711	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1064 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 172 Persons Assisted

OMB Control No: 2506-0117 (exp. 07/31/2015)

$11,000 North Chicago CDBG Public Services Entitlement Included Here

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Welcoming Communities	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County North Chicago	Low Cost Housing Strengthen Neighborhoods	CDBG: $114,069	Public service activities other than Low/Moderate Income Housing Benefit: 794 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 93 Households Assisted
9	Job Creation	2016	2019	Non-Housing Community Development	City of Waukegan Mundelein Round Lakes Wauconda Township Waukegan Township Zion Beach Park Employment & Transit Centers Fox Lake Gurnee Park City Warren Township North Chicago	Job Creation and Retention	CDBG: $118,209	Jobs created/retained: 12 Jobs

OMB Control No: 2506-0117 (exp. 07/31/2015)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								$8,000 North Chicago CDBG Public Services Entitlement Included Here
10	Provide Services for Job Stability	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Lake County	Strengthen Neighborhoods Job Creation and Retention	CDBG: $119,276	Public service activities other than Low/Moderate Income Housing Benefit: 1571 Persons Assisted
11	Grant & Program Administration	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention	CDBG: $527,755 HOME: $104,119 ESG: $16,494	*$45,216 North Chicago CDBG Entitlement Included Here*

Table 2 – Goals Summary

Goal Descriptions

1	**Goal Name**	Rehab Existing Housing: Affordable & Special Needs
	Goal 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.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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	

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

1. Rehabilitate Existing Housing: Affordable and 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 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

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

Table 3 – Project Information

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

needs

The allocation priorities were based on the five-year Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Rehabilitate Existing Housing: Affordable & Special Needs
	Target Area	City of Waukegan Lake County Round Lakes Employment & Transit Centers North Chicago
	Goals Supported	Rehab Existing Housing: Affordable & Special Needs Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: $410,734 HOME: $493,678
	Description	Acquisition and/or rehab of existing buildings in order to provide a decent home and a suitable living environment for low andmoderate-income households and special needs populations.
	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	ACQUIRE & REHAB: 7 HOMES for families at or below 80% ACQUIRE & REHAB: 3 HOMES for 12 individuals with intellectual disabilities REHAB: 15 owner-occupied HOMES for families at or below 80%
	Location Description	ACQUIRE & REHAB: 7 HOMES for families at or below 80% in Waukegan (2) and in Lake Forest/Highland Park/Highwood [Employment & Transit Centers] (5) ACQUIRE & REHAB: 1 HOME for four individuals with intellectual disabilities in Libertyville/Vernon Hills [Employment & Transit Centers] ACQUIRE & REHAB: 1 HOME for four individuals with intellectual disabilities in Buffalo Grove area [Employment & Transit Centers] REHAB: 1 HOME for four individuals with intellectual disabilities in Libertyville [Employment & Transit Centers] REHAB: 15 owner-occupied HOMES for families at or below 80% of which 7 will be in North Chicago and the remainder throughout Lake County, particularly in the Round Lake area

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Planned Activities	Activities planned under the goal to Rehabilitate Existing Housing for Affordability & Special Needs include the following: • Affordable Housing Corporation of Lake County ($439,412) owner-occupied rehabilitation program [of which $216,079 is dedicated to North Chicago] • Community Partners for Affordable Housing ($142,500) acquisition & rehab [plus Lake County Affordable Housing Program funds to total 5 units] • Community Partners for Affordable Housing ($20,000) Community Housing Development Organization (CHDO) Operating • Glenkirk ($75,000) rehab existing CILA in Libertyville • Little City Foundation ($127,500) acquisition & rehab new CILA in Buffalo Grove area • Lake County Residential Development Corporation ($100,000) acquisition & rehab new CILA in Libertyville/Vernon Hills area for Riverside Foundation
2	**Project Name**	Develop New Housing: Affordable & Special Needs
	Target Area	Mundelein
	Goals Supported	Develop New Housing: Affordable & Special Needs Assist People Without a Home Subsidize Housing for Low/Mod Income Families Revitalize Low/Mod Income Area Business Districts Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: $242,500 HOME: $20,000

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Description	To expand Lake County's affordable and mixed-income housing stock in order to provide a decent home and a suitableliving environment for low- and moderate-income households and special needs populations. Activities may includeproviding infrastructure to new affordable and mixed-income housing.
	Target Date	8/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 low-income families, 10 of which will include people with disabilities, will benefit from this activity.
	Location Description	The planned activity allocates CDBG funds in support of the development of 40 units of low/moderate income rental housing in Mundelein (407 E Hawley Avenue), a Target Area with good transit including a METRA station and several PACE bus routes. This location is in an existing core business district with adjacent housing and services.
	Planned Activities	Activities planned under the goal to Develop New Housing for Affordability & Special Needs include the following: • Lake County Residential Development Corporation ($242,500) new construction of rental housing: Fair Haven Crossing in Mundelein (407 E Hawley Avenue) with which $7,500 of Lake County local funds will be combined • Lake County Residential Development Corporation ($20,000) CHDO Operating
3	**Project Name**	Assist People Without a Home
	Target Area	City of Waukegan Lake County North Chicago
	Goals Supported	Assist People Without a Home
	Needs Addressed	Low Cost Housing
	Funding	CDBG: $4,912 ESG: $203,423
	Description	To end homelessness in Lake County.

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	#FAMILIES REHOUSED: 14 homeless families #FAMILIES FOR WHOM HOMELESSNESS IS PREVENTED: 36 low-income families #CLIENTS FOR WHOM SHELTER WILL BE PROVIDED (IF NEEDED): 2,198 individuals without a home
	Location Description	Assistance for People Without a Home is available to anyone in Lake County.
	Planned Activities	North Chicago CDBG Public Services funding will provide $4,912 in operating support to PADS Lake County. Lake County Emergency Solutions Grant will provide: • $70,000 in rapid rehousing assistance for the homeless through Catholic Charities • $65,000 in shelter through A Safe Place ($23,000), Lake County Haven ($22,000) and PADS Lake County ($20,000) • $48,423 in homelessness prevention services through Catholic Charities ($35,000) and Prairie State Legal Services ($13,423) • $20,000 in homeless management information services (HMIS) administration through Lake County Community Development
4	**Project Name**	Subsidize Housing for Low/Mod Income Families
	Target Area	City of Waukegan Employment & Transit Centers North Chicago
	Goals Supported	Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Welcoming Communities

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Needs Addressed	Low Cost Housing
	Funding	CDBG: $107,791 HOME: $263,094
	Description	To provide direct assistance to facilitate and expand homeownership among and/or to provide rental assistance to persons of low- and moderate-income.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	#FAMILIES PROVIDED RENTAL ASSISTANCE FOR RAPID REHOUSING: 10 families without a home #FAMILIES PROVIDED RENTAL ASSISTANCE FOR HOMELESSNESS PREVENTION: 23 low-income families at risk of homelessness #FAMILIES PROVIDED DOWNPAYMENT ASSISTANCE IN PURCHASE OF FIRST HOME: 32 families below 80% Area Median Income (AMI) #NORTH CHICAGO RESIDENTS provided critical subsidized services: 30 #SENIORS to be provided free counseling, grants for needed services and/or counseling for caregivers throughout Lake County: 1,445
	Location Description	Assistance for people without a home or at risk of homelessness is available to anyone in Lake County.Downpayment assistance is available to anyone in Lake County, with 10 of 32 families expected to be in Waukegan. North Chicago residents will benefit directly from both subsidized food and representative payee services. Low-income seniors throughout Lake County will benefit from free counseling, grants for needed services and/or counseling for caregivers.

	Planned Activities	Activities planned under the goal to Subsidize Housing for Low/Moderate Income Families include the following: • Downpayment assistance through Affordable Housing Corporation of Lake County both county-wide ($163,094) and in Waukegan ($100,000) • Rapid rehousing ($50,000) through Catholic Charities • Homelessness prevention ($27,791) through Catholic Charities • Senior counseling & caregiver services ($20,000) through Family Service • Senior food baskets for North Chicago public housing residents ($5,000) through Northern Illinois Food Bank • Representative payee services for North Chicago residents ($5,000) through I-PLUS
5	**Project Name**	Provide Adequate Low/Mod Income Area Infrastructure
	Target Area	Mundelein Round Lakes Zion Park City North Chicago
	Goals Supported	Provide Adequate Low/Mod IncomeArea Infrastructure Provide Welcoming Communities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $404,750
	Description	To revitalize deteriorating or deteriorated neighborhoods.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Public infrastructure activities are expected to serve at 5,587 low/moderate income individuals living in eligible census block groups.
	Location Description	• FREMONT TOWNSHIP: West Shore Park housing subdivision (census tract blockgroup 8641083) which is 51.8% low/moderate income (LMI) near the Mundelein Target Area. • NORTH CHICAGO: Replace deteriorating water mains on 18th Street between Green Bay and Dugdale Roads; improve sidewalks in location TBD; realign roadways at Broadway Avenue, Glenn Drive and 20th Street. • PARK CITY: Roadway/parking/drainage improvements on Dixie Avenue between Teske Boulevard and Ruth Wilcox Drive. • ROUND LAKE HEIGHTS: Replace deteriorating water main on Brentwood Drive between Tomahawk and Rollins Roads. • ZION: Replace deteriorating water main on Hebron Avenue.

	Planned Activities	In support of public infrastructure improvements in low/moderate income areas, the following activities are planned: • FREMONT TOWNSHIP ($24,750): Subsidize cost of special assessment for low-income households in West Shore Park subdivision to replace a water tank. • NORTH CHICAGO: Upgrade water main ($80,000) in multiple residential neighborhoods, including redevelopment area for Marion Jones public housing; sidewalk replacement, repair and infill (in LMI eligible census blocks) ($10,000) to address trip hazards, ADA regulations and gaps in connectivity; and realignment of the intersection of Broadway Avenue, Glenn Drive and 20th Street ($50,000) to provide a safer crossing with less confusion for motorist and pedestrians. • PARK CITY ($80,000): Road improvements, flood drainage and parking for Betty Limbrunner Community Park. This park serves the needs of all the residents of Park City. • ROUND LAKE HEIGHTS ($80,000): Phase I water main upgrade and replacement necessary to develop 20 acres mixed use, including affordable housing. • ZION ($80,000): Replace deteriorating water main that provides domestic water service and fire protection to 14 affordable rental buildings.
6	**Project Name**	Revitalize Low/Mod Income Area Business Districts
	Target Area	City of Waukegan Mundelein Round Lakes Waukegan Township
	Goals Supported	Provide Adequate Low/Mod IncomeArea Infrastructure Revitalize Low/Mod Income Area Business Districts Job Creation
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $348,968
	Description	Revitalize Low/Mod Income Area Business Districts.

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	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Lake County and North Chicago expect to benefit at least 52,613 persons with infrastructure improvements public facilities renovations in low/moderate income areas. In addition, the adaptive reuse of a vacant auto dealership will create at least two new jobs for low/moderate income individuals.
	Location Description	In support of revitalizing business districts that service low/moderate income households in Lake County, the following activities are planned: • LAKE VILLA: Revitalize Cedar Avenue central business district. • MUNDELEIN: Revitalize East Hawley Street central business district. • NORTH CHICAGO: Streetscape improvements in business district location TBD. • WAUKEGAN TOWNSHIP: Transform vacant commercial building at 1324 Golf Road in Waukegan into centralized location for provision of emergency assistance and job training programs.

	Planned Activities	In support of revitalizing business districts that service low/moderate income households in Lake County, the following activities are planned: • LAKE VILLA: Revitalize a central business district by creating a municipal parking lot ($100,000) and by repurposing a vacant auto dealership into the Busy Brains childrens' museum ($37,014) --- the first such museum in Lake County. • MUNDELEIN ($100,000): Revitalize a central business district within the core of the downtown area, remediating blighted parkway areas along East Hawley Street. • NORTH CHICAGO ($11,954): Provide new street furniture, planter boxes, banners and/or lighting improvements along commercial corridors to create stronger business districts. • WAUKEGAN TOWNSHIP ($100,000): Centralize general assistance, case management and training services by the Township in a large vacant office building.
7	**Project Name**	Assist People with Disabilities
	Target Area	City of Waukegan Lake County Waukegan Township Zion Employment & Transit Centers North Chicago
	Goals Supported	Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $259,711
	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	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Through the rehabilitation of three facilities serving low/moderate income families and/or special needs populations, Lake County expects to provide at least 674 individuals with intellectual disabilities and at least 390 low/moderate income individuals through improved facilities and/or through better access to facilities. In addition, public services will be provided to at least 60 individuals with physical or visual disabilities and to at least 112 individuals with behavioral health and/or substance abuse issues.
	Location Description	In 2015 assistance for people with disabilities under Goal #7, the following activities are planned in several locations throughout Lake County: • Accessibility enhancements (e.g. elevator) at Family First community center at 202 S Genesee Street in Waukegan. • Accessibility enhancements (e.g. wheelchair accessible kitchen) at NorthPointe Resources' Killian Center at 3441 Sheridan Road in Zion. • Universal design facility enhancements (entire building renovation) at Center for Enriched Living at 280 Saunders Road in Riverwoods. • Physical activity, health and wellness programming provided to individuals with visual and physical disabilities throughout Lake County by Great Lakes Adaptive Sports Association. • Enhanced representative payee services for people with disabilities at the James Lovell Federal Health Care Center in North Chicago. • New behavioral health treatment in a primary care setting at Erie Family Health Clinic at 2323 Grand Ave in Waukegan.

	Planned Activities	In 2015 assistance for people with disabilities under Goal #7, the following activities are planned in several locations throughout Lake County: • Accessibility enhancements (e.g. elevator) at Family First community center at 202 S Genesee Street in Waukegan ($90,750). • Accessibility enhancements (e.g. wheelchair accessible kitchen) at NorthPointe Resources' Killian Center at 3441 Sheridan Road in Zion ($14,193). • Universal design facility enhancements (entire building renovation) at Center for Enriched Living at 280 Saunders Road in Riverwoods ($100,000). • Physical activity, health and wellness programming provided to individuals with visual and physical disabilities throughout Lake County by Great Lakes Adaptive Sports Association ($14,768). • Enhanced representative payee services for people with disabilities at the James Lovell Federal Health Care Center in North Chicago by I-PLUS ($20,000). • New behavioral health treatment in a primary care setting at Erie Family Health Clinic at 2323 Grand Ave in Waukegan ($20,000).
8	**Project Name**	Provide Welcoming Communities
	Target Area	City of Waukegan Lake County Waukegan Township Employment & Transit Centers Gurnee North Chicago
	Goals Supported	Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities
	Needs Addressed	Low Cost Housing Strengthen Neighborhoods
	Funding	CDBG: $114,069
	Description	To foster welcoming, inclusive and neighborly suburban communities.
	Target Date	4/29/2016

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Estimate the number and type of families that will benefit from the proposed activities	The County and North Chicago expect to provide fair housing legal services for 93 households, to support 521 children in need of court-appointed special advocates and to provide counseling for an estimated 273 victims of sexual abuse.	
	Location Description	Public service activities offered to any resident of Lake County from three different agencies located in Gurnee, Waukegan and Lincolnshire.	
	Planned Activities	The County and North Chicago expect to provide fair housing legal services for 93 households, to support 521 children in need of court-appointed special advocates and to provide counseling for an estimated 273 victims of sexual abuse through the following three agencies: 1. Prairie State Legal Services ($76,000) 2. Court Appointed Special Advocates (CASA) Lake County ($25,000) 3. Zacharias Sexual Abuse Center ($13,069)	*$6K Prairie State & $5K CASA North Chicago Entitlement Included Here*
9	**Project Name**	Create Jobs for Low/Mod Income Workers	
	Target Area	Lake County Employment & Transit Centers	
	Goals Supported	Job Creation	
	Needs Addressed	Job Creation and Retention	
	Funding	CDBG: $118,209	
	Description	To create or retain jobs for low- and moderate-income persons by providing assistance to small business incubators, small businesses and/or microenterprises.	
	Target Date	6/30/2016	
	Estimate the number and type of families that will benefit from the proposed activities	The County expects to create 12 jobs for low-income individuals who have completed a job training program in manufacturing.	

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Location Description	As the Lake County Job Center serves all of Lake County, any low-income resident could graduate from the job training program in manufacturing and become eligible for a manufacturing job created with this grant funding in the employment centers of Lake County.
	Planned Activities	Through Lake County Workforce Development, manufacturing businesses will receive CDBG grant funds that subsidize half the cost of new manufacturing positions into which graduates of the Job Center's manufacturing training program will be hired. It is expected this grant funding will create between 10 and 14 new jobs. The new jobs will be minimum wage, but would normally be made available only to workers with previous on-the-job manufacturing experience.
10	**Project Name**	Provide Services for Job Stability
	Target Area	City of Waukegan Lake County Mundelein Round Lakes Waukegan Township Zion Employment & Transit Centers North Chicago
	Goals Supported	Subsidize Housing for Low/Mod Income Families Assist People with Disabilities Provide Welcoming Communities Provide Services for Job Stability
	Needs Addressed	Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $119,276
	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	4/29/2016
	Estimate the number and type of families that will benefit from the proposed activities	The County expects to assist at least 1,571 low/moderate income individuals with public service activities such as job training, life-skills classes, parent education/support, and child care subsidies.

	Location Description	The proposed public services are available to any Lake County resident and will be provided by five agencies throughout Lake County: • Nicasa provides behavioral health and substance abuse services from facilities in Round Lake, North Chicago, Waukegan, Highland Park, Buffalo Grove, Zion and Mundelein. • Mano a Mano is based in Round Lake Park and assists a growing Latino immigrant population that has been greatly isolated from traditional institutions and resources. Services are being expanded to other community sites such as public libraries. • Highland Park Community Nursery serves working families in Highland Park and Highwood. • Youth Conservation Corps is located in Waukegan and recruits youth throughout Lake County, particularly for its Summer High School Program in partnership with the Lake County Forest Preserves. • YBLC (dba YouthBuild Lake County) is located in North Chicago and recruits throughout Lake County.

	Planned Activities	In 2015, activities in support of Goal #10 Provide Services for Job Stability are as follows: • Nicasa ($30,000): Mental health services in support of working individuals and families suffering from substance abuse and/or mental health issues that threaten job stability. • Mano a Mano ($25,000): Productive Parents Program helps low/moderate income families attain self-sufficiency by stabilizing employment, improving literacy and educating parents on school involvement. • Highland Park Community Nursery ($20,000): Provides scholarships for low/moderate income working families who cannot afford child care. • Youth Conservation Corps ($18,276): Serves low-income, at-risk, minority youth in Lake County through GED education, workforce development and community service. • YBLC (dba YouthBuild Lake County) ($26,000): Offers an 8-10 month career training opportunity serving 17-24 year old at-risk youth with a focus on GED/HSD attainment, case management services, life skills instruction, stipend-paid training and construction skills training.	*$8K North Chicago Entitlement Included Here*
11	**Project Name**	Grant & Program Administration	
	Target Area	Lake County North Chicago	
	Goals Supported	Rehab Existing Housing: Affordable & Special Needs Develop New Housing: Affordable & Special Needs Assist People Without a Home Subsidize Housing for Low/Mod Income Families Provide Adequate Low/Mod IncomeArea Infrastructure Revitalize Low/Mod Income Area Business Districts Assist People with Disabilities Provide Welcoming Communities Job Creation Provide Services for Job Stability Grant & Program Administration	

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	Needs Addressed	Low Cost Housing Strengthen Neighborhoods Job Creation and Retention
	Funding	CDBG: $527,755 HOME: $104,119 ESG: $16,494
	Description	This includes North Chicago CDBG Admin
	Target Date	4/29/2016
	Estimate the number and type of families that will benefit from the proposed activities	ADMIN
	Location Description	ADMIN
	Planned Activities	Grant & Program administration & planning

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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, including commercial revitalization, housing and infrastructure rehabilitation plus more adequate amenities. Indicated in HUD data as census tracts where over 55% of households are at or below 50% of area median income (AMI) and located in Beach Park, Fox Lake, Mundelein, Park City, the Round Lake area, Warren Township, Wauconda Township and Zion, these target areas are identified in green in the map below. In further articulating each area's specific needs/barriers, place-based strategies and opportunities, Lake County will work with local governments. A recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 140) is to "Use CDBG funds to make areas with existing affordable housing more attractive by investing in public facilities, infrastructure, and economic development there.
2. **Assist in expanding the supply of housing near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing.** Another recommended action for Lake County in its Analysis of Impediments to Fair Housing Choice (p. 146) is "The County could prioritize the allocation of CDBG and HOME funds to (housing) projects near public transportation and employment centers." To this end, the County is articulating areas "near transit and employment centers, especially outside areas where there are already heavy concentrations of affordable housing" as a geographic priority for affordable and special needs housing. Areas proximate to employment, retail and medical facilities –or easily accessible by public transportation – often lack affordable housing, so those areas are a priority for affordable housing in this *Action Plan*.

Geographic Distribution

Target Area	Percentage of Funds
Mundelein	11
Round Lakes	4
Wauconda Township	
Waukegan Township	14
Zion	3
Beach Park	

Target Area	Percentage of Funds
Employment & Transit Centers	18
Fox Lake	
Gurnee	0
Park City	3
Warren Township	
North Chicago	14

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic allocation was driven by a combination of the County's geographic priorities discussed above and the 2015 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, and the lion's share of the allocation shown above (16.6%) to Waukegan Township is located in the City of Waukegan.

Affordable Housing

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

Introduction

Lake County experienced a population growth of approximately 9% between 2000 and 2011 (2011 ACS, 5-Year Estimates) - with the population climbing from 644,356 to 700,424. Over the same time period the Area Median Income increased 19% to $79,666. While the rise in population and income are strong signs of positive growth patterns, the community also experienced a simultaneous sharp increase in poverty. Between the years 2000 and 2011 the number of individuals living below the poverty line in Lake County rose from 5.7% to 8.2%. That represents a 44% increase in the poverty rate. Furthermore, the number of homeowners (with a mortgage) who are cost burdened increased by 42% and the number of cost burdened renters increased by 47%. The data paint a picture of both growth and struggle for the community. Rising prices (in terms of wages and housing) are positive indicators of economic growth, but expensive housing puts continued pressure on low-to-moderate income households - pushing many of them into unsustainable housing situations. The County has established multiple goals directed at increasing access to affordable housing that it expects to result in the outcomes below.

One Year Goals for the Number of Households to be Supported	
Homeless	83
Non-Homeless	84
Special-Needs	13
Total	180

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	83
The Production of New Units	40
Rehab of Existing Units	16
Acquisition of Existing Units	41
Total	180

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

Discussion

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

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true in the recent past. New construction is likely to assist special needs households.

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

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally-subsidized affordable housing that is owned and operated by the public housing authorities. Lake County is served by the Lake County Housing Authority, North Chicago Housing Authority, and Waukegan Housing Authority. Due to the structure of HUD's E-Con Planning Suite IDIS template, this section only details the Lake County Housing Authority due to it the County serving as Lead Entity of the Consortium. Specific data for North Chicago and Waukegan has been included in the appendix.

The Lake County Housing Authority's mission "is to serve the Lake County community with housing opportunities and options." LCHA lists seven guiding principles that it adheres to in carrying out this mission:

* "Serves all segments of the population by considering the needs of clients and the community.

* Provides safe, decent, and sanitary housing.

* Considers the needs of its clients in program development and operation.

* Encourages clients toward independence and self-sufficiency.

* Develops programs that are fiscally responsible.

* Provides opportunities for staff development.

* Collaborates with other stakeholders in matters relating to housing."

The LCHA manages approximately 619 Public Housing units and 2,723 Housing Vouchers.

The Low Rent Public Housing Program of the Lake County Housing Authority maintains 332 units of housing developed for senior residents located in seven buildings, a 125-unit town home development and 163 single family housing units scattered throughout Lake County. Senior housing includes studio, one- and two-bedroom apartments and accessible one-bedroom units. A single-bedroom unit contains approximately 550 square feet of living space. Families are housed in accordance with the Authority's occupancy standards in two-, three-, four-, or five-bedroom homes.

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

The most immediate needs of residents of public housing and Housing Choice Voucher holders are as follows: emergency housing assistance, financial assistance, legal help, counseling, emergency shelter,

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medical treatment and other support services. Many of the County's goals address these issues, including subsidized housing, the addition of shelter beds, and job creation/retention.

Waukegan Housing Authority currently plans to perform several renovation over the coming year, including the renovation of ten vacant units each at Barwell Manor and at Armory Terrace Homes and of nine units each at Ravine Terrace and at Harry Poe Manor.

North Chicago Housing Authority plans over the coming year to perform site modifications to its two buildings, including concrete repair, landscaping, tuck-pointing and some roof/gutter work. Interior modifications will including floors, plumbing, electrical, cabinetry, doors, painting, fixtures, windows, appliances and system upgrades including furnace and water heaters.

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

The housing authorities provide homeownership classes and referrals to the downpayment assistance program provided by the Affordable Housing Corporation of Lake County.

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

Not applicable.

Discussion

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

Introduction

The County intends to support homeless and other special needs activities in the following ways:

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

Lake County consistently has fewer than twenty unsheltered people in the annual homelessness Point-In-Time count. Homeless outreach is conducted by staff at PADS, the largest provider of emergency shelter, and through the homeless outreach center at the Veteran's Assistance Lovell Federal Health Center. Lake County is migrating toward a coordinated assessment system that uses an evidence-based assessment tool to assess the needs of people entering the homeless services system. The score on this tool will be used to prioritize placement in various housing programs. A full assessment of the individual will be done by the housing programs. The limited unsheltered population and existing resources to address outreach inform Lake County's plan to invest ESG resources in areas other than outreach.

The County intends to assist 9 households with its Rental Assistance/Rapid Rehousing programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lake County will address the emergency shelter and transitional housing needs of homeless persons primarily under *Goal 3: Assist People Without a Home*. Under this goal, Lake County will support services and operations for emergency shelter programs, including domestic violence shelters. The transitional housing in Lake County is funded through the Continuum of Care.

Lake County has adopted a Housing First philosophy in its homeless services system which strives to keep shelter stays short. The purpose of shelter is to keep people experiencing homelessness safe as their needs are assessed for appropriate placement in, preferably permanent, housing. With the migration to coordinated assessment, Lake County will be adopting a diversion assessment. This best practice recommended by the National Alliance to End Homelessness will assure that those entering shelter do not have a more appropriate housing option. Managing those who become homeless through entry to shelter is an important strategy to ending homelessness in Lake County.

The County intends to support 20 additional Overnight/Emergency Shelter/Transitional Housing beds.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

As Lake County strives to end homelessness in Lake County, homeless services programs will be reporting on key performance measures that indicate success in reducing the length of homelessness and successfully transitioning people to permanent housing. The following performance measures were developed in collaboration with the Continuum of Care and will be included in the evaluation of projects for funding:

- Average length of stay
- Percentage of households with exits to permanent destinations
- Percentage of adult participants who maintain or increase their income
- Percentage of households who remain in permanent housing six months after their exit from the program (for rapid rehousing and homeless prevention programs, except legal services)

These performance measures will assist Lake County in allocating funds under the goal to *Assist People without a Home* to assure that resources are being investing in programs effective at accomplishing the specific goals of transitioning people to permanent housing destinations where they will be successful. The continued implementation of the coordinated assessment system will assist shelter programs in placing people in appropriate housing. The most vulnerable, high-need people will be placed in service-rich housing while those with fewer housing barriers will be directed toward affordable housing options with no services. The Consolidated Plan goals which increase the availability of affordable housing, including permanent supportive housing, will also assist the homeless and those at-risk of homelessness in obtaining appropriate affordable housing.

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

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

ESG and CDBG funds in homeless prevention as informed by community need and evidence-based practice.

The Lake County Continuum of Care works with health, mental health, corrections and foster care institutions to assure that people are not discharged into homelessness. Lake County supports and coordinates with these efforts. The Lake County Health Department maintains policies and procedures to ensure discharges do not result in homelessness or into programs that are HUD McKinney-Vento funded. Overall, the Health Department's discharge policies commit to ensuring that clients will not be discharged into homelessness and that discharges will only be made to appropriate housing or treatment programs unless the client leaves the program and refuses assistance. The Lake County Sheriff's Office - Corrections Division has informally implemented a protocol for the discharge of homeless inmates. The Jail has a reentry specialist team that works with all inmates, but specifically assists homeless inmates to find housing/shelter upon discharge. Clothing, transportation, and other information is provided to inmates who indicate the need.

Discussion

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

Introduction

In the high cost housing climate of Lake County, lack of housing choice that includes affordable housing options presents the issue of fair housing. As indicated in Lake County's Analysis of Impediments to Fair Housing, no one demographic group can afford 100% of the housing units sold in Lake County based on sale prices and the estimated median household income. Also, minority households may have a more difficult time procuring average or lower mortgage interest rates and terms, which push lower the price of housing affordable to them.

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

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

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

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

In Exhibit IX-1 of the Lake County Analysis of Impediments to Fair Housing Choice. the planned Phase 1 activities include updating the County fair housing website, developing benchmarks for fair housing outreach and training and hosting regional housing discussions.

Discussion

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

Introduction

Other actions will be planned in the coming months.

Actions planned to address obstacles to meeting underserved needs

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

Actions planned to foster and maintain affordable housing

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

Actions planned to reduce lead-based paint hazards

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

Actions planned to reduce the number of poverty-level families

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

Actions planned to develop institutional structure

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

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

Pending the outcomes of the PY2015 application round, actions will be planned in alignment with the 2015-19 Consolidated Plan.

Discussion

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	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(l)(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

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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 guidlienss 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).

2. 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).

3. 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

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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)

Any household that may otherwise be eligible for prevention assistance under ESG must also meet the "but for" rule – that is, "Would this individual or family be homeless but for this assistance?"

The "but for" rule can be documented with the following:

- Certification by the individual or head of household that no subsequent residence has been identified; and
- Self-certification or other written documentation, that the individual or family lacks the financial resources and support networks to obtain other permanent housing.

Furthermore, any household that qualifies for prevention assistance and meets the "but for" rule must also have the following qualifications:

- Have no more than three months of arrears; and
- Demonstrate an ability to sustain housing; and
- Demonstrate an ability to earn income; and
- Would remain in housing that is decent, safe, sanitary, and affordable.

If the household cannot meet the above qualifications, it is reasonable to infer that the household is in greater need than prevention assistance can provide for, and the household will be referred to a more appropriate program.

Programs funded to do rapid rehousing in Lake County must use an assessment that identifies barriers to obtaining and maintaining housing. Programs will select participants based on this assessment by prioritizing the population where a rapid rehousing intervention will be most effective. This population will have barriers to housing but not significant barriers. Programs will continue to assess the match between intervention and target population as data is available.

2. If the Continuum of Care has established centralized or coordinated assessment system that

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meets HUD requirements, describe that centralized or coordinated assessment system.

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.

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

All applications shall have a deadline for submission. Upon submission, applications will be reviewed by staff. Staff will make recommendations for ratings in specific criteria to be determined each year in the application review committees, and shall summarize projects in a format for the relevant Application Review Committee.

The Housing & Community Development Commission has four standing Advisory & Recommendation Committees (ARC). ESG applications are reviewed by the Homeless Assistance ARC which in a public meeting will review applications and make 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

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such matters." The HCDC Executive Committee shall meet to review the recommendations of the ARCs. The Executive Committee shall then direct 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, in consultation with the Continuum of Care, to help accomplish the following goals:

- Measure program performance
- Align program evaluation between ESG and the CoC
- 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 regulation for all projects receiving ESG funding. Therefore, all performance measures must be tracked in and run out of HMIS, locally known as ServicePoint.

The required ESG performance measures are as follows:

For all programs:

- Average length of stayPercentage of households with exits to permanent destinationsPercentage 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

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Discussion

Expected Resources

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

Introduction

The current anticipated resources are based on the 2014 allocation amounts for the CDBG grant program. At this time, the city does not anticipate the use of any program income or unused funds from prior years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	803,805	0	0	803,805	4,019,025	The annual allocation is an assumption based on 2014 funding levels.

Table 7 - 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

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.

If appropriate, describe publically owned land or property located within the jurisdiction that

may be used to address the needs identified in the plan

The City currently owns approximately 90% of the Waukegan lake front area. The property could be used for the development of high rise condos and single family housing units thereby addressing housing and the creation of businesses produce jobs thereby fostering economic development.

Discussion

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 Indic
1	Expand Public Service Offerings	2015	2019	Non-Housing Community Development	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Public Services	CDBG: $120,571	Public service activi other than Low/Moderate Inco Housing Benefit: 50 Persons Assisted Public service activi for Low/Moderate Income Housing Be 50 Households Assi

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indic
2	Code Enforcement	2015	2019	Affordable Housing Public Housing Non-Housing Community Development	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Code Enforcement	CDBG: $50,000	Buildings Demolish Buildings Housing Code Enforcement/Forec Property Care: 25 Household Housing
3	Provide for Owner Occupied Housing Rehabilitation	2015	2019	Affordable Housing	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan	Owner Occupied Housing Preservation	CDBG: $472,473	Homeowner Housin Rehabilitated: 20 Household Housing

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indi
4	Program Administration	2015	2016				CDBG: $160,761	

Table 8 – Goals Summary

Goal Descriptions

1	**Goal Name**	Expand Public Service Offerings
	Goal Description	The City will provide for (directly and indirectly) a variety of public services for residents of the community.
2	**Goal Name**	Code Enforcement
	Goal Description	The City of Waukegan will continue to provide CDBG funding to support the efforts of the Code Enforcement Division.
3	**Goal Name**	Provide for Owner Occupied Housing Rehabilitation
	Goal Description	
4	**Goal Name**	Program Administration
	Goal Description	General oversight and management of CDBG funds and activities.

AP-35 Projects - 91.420, 91.220(d)

Introduction

1. CDBG - Public Services

2. CDBG - Code Enforcement

3. CDBG - Program Administration

4. Housing Rehabilitation Program

#	Project Name
1	CDBG - Public Services
2	CDBG - Code Enforcement
3	Program Administration
4	Housing Rehabilitation Program

Table 9 – Project Information

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

The recent decrease in funding for entitlement communities has required the City to focus on core priorities to maximize the use of the community resources.

AP-38 Project Summary

Project Summary Information

OMB Control No: 2506-0117 (exp. 07/31/2015)

1	**Project Name**	CDBG - Public Services
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood City of Waukegan
	Goals Supported	Expand Public Service Offerings
	Needs Addressed	Public Services
	Funding	CDBG: $120,571
	Description	The City will provide for (directly and indirectly) a variety of public services for residents of the community.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Waukegan expects to assist 100 persons through public service activities other than Low/Moderate Income Housing. Waukegan expects to assist 10 households through public service activities for Low/Moderate Income Housing.
	Location Description	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose Fulton Neighborhood
	Planned Activities	
2	**Project Name**	CDBG - Code Enforcement
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Funding	CDBG: $50,000
	Description	The City of Waukegan will continue to provide CDBG funding to support the efforts of the Code Enforcement Division.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Waukegan expects to demolish 1 buiding and provide care for 25 housing units through Housing Code Enforcement/Foreclosed Property Care services.
	Location Description	
	Planned Activities	
3	**Project Name**	Program Administration
	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement Planning & Administration
	Funding	CDBG: $160,761
	Description	General oversight and management of CDBG funds and activities. CDBG funds are designated for salary, benefits and payroll taxes.
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Jurisdiction wide administration of the CDBG program.
	Planned Activities	CDBG administration efforts.
4	**Project Name**	Housing Rehabilitation Program

	Target Area	Williamsburg-Westmoreland Neighborhood Massena-Poplar Neighborhood Washington Park Neighborhood Roosevelt Park Neighborhood Eighth Street Neighborhood Melrose and Fulton Neighborhood 1st ward City of Waukegan
	Goals Supported	Code Enforcement
	Needs Addressed	Owner Occupied Housing Preservation
	Funding	CDBG: $472,473
	Description	Provide up to $40,000 per property for substantial rehabilitation, and individual project cost for emergency rehabilitation, for owner-occupied one to four unit properties owned by income-eligible households. Exterior violations cited by Code Compliance to be treated as emergency housing rehabilitation.
	Target Date	4/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estiamted twenty low to moderate income households will benefit from this project.
	Location Description	Within the City of Waukegan.
	Planned Activities	Housing rehabilitation program.

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

Geographic Distribution

Target Area	Percentage of Funds
Williamsburg-Westmoreland Neighborhood	
Massena-Poplar Neighborhood	
Washington Park Neighborhood	
Roosevelt Park Neighborhood	
Eighth Street Neighborhood	
Melrose and Fulton Neighborhood	
1st ward	
City of Waukegan	

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale is based on information collected during public hearings, through City wide surveys and from citizens and staff.

Discussion

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Lack of funding is the primary obstacle to addressing underserved needs when it comes to public services and the 15% CAP compulsory by HUD. Waukegan's CDBG office typically receives requests for up to four times the amount of funding that is available in a given year. Many qualified agencies are already in existence throughout Lake County, and we receive numerous telephone calls each year from people who are interested in starting various types of social service agencies. These individuals are added to our distribution list for notification of the training put on by the Consortium. This provides information to them of the process Waukegan adheres to and allowing them the opportunity to apply for grants in the future. There are various existing agencies that help serve underserved needs; although, they do not receive funding from CDBG.

It is difficult for landlords to find financial resources to address all existing needs when it comes to decent affordable housing. However, the City continues to embark upon financial institutions for financial resources as a primary means to overcome this obstacle to meet this underserved need. It has been suggested that banks provide low interest rate loans to enable absentee landlords to obtain affordable loans for the rehabilitation of their properties. This would help to provide quality affordable housing to the underserved population of Waukegan. Although to date, no such agreement has been made. The City continues to pursue this avenue. Waukegan's CDBG does not allocate any of grant funds toward rental rehab.

Actions planned to foster and maintain affordable housing

Waukegan CDBG has helped to foster and maintain affordable housing through various efforts. These efforts included, participation in the federally funded Neighborhood Stabilization Program (NSP), supporting the Affordable Housing Corporation of Lake County (AHC), and through the operation of an owner occupied Housing Rehabilitation Programs.

Financial institutions are teaming up with Affordable Housing Corporation and offering match programs for First Time Home Buyers Program (FTHB) that they finance, i.e. for every $5,000 from Affordable Housing the financial institution will offer another $5,000. Other funding for the program was provided by private mortgage lenders and HOME match met through reduced loan rates and fee reductions from these lending institutions. All aimed to foster and maintain affordable housing in Waukegan. However, due to the housing market, recession, and job lay off, more families were unable to take advantage of this program.

Waukegan runs an owner occupied housing rehabilitation program.

These efforts are geared toward increasing the affordable owner-occupied housing supply for low-income households. However, the current barrier is not limited to Waukegan. With the present state of the economy, being able to find an affordable home is not the issue, but rather qualifying (being credit worthy based on current lender requirements, having some savings, etc.) or just being afraid to make such a large purchase.

Actions planned to reduce lead-based paint hazards

Continue to implement the HUD regulations on lead-based paint hazards, find additional qualified lead contractors, provide additional financial assistance for lead-based paint treatment in addition to that normally permitted for rehab loans, paint testing and risk assessment by certified inspectors, abatement, and clearance testing. Educate homeowners through the distribution of the handout booklet "Protect Your Family from Lead in Your Home" to every participating household. CDBG has created a sign-off sheet for the file as proof of delivery of the booklet.

Actions planned to reduce the number of poverty-level families

In an effort to reduce the number of families living below the poverty level, the City of Waukegan funds several public service agencies aimed to help households remain or become self-sufficient. By funding various community services, which play a valuable role in providing a broad array of opportunities and collaborating with affordable housing programs, the City continues its efforts to reduce the number of families in poverty.

Actions planned to develop institutional structure

The Lake County Consortium, with its participating jurisdictions of Lake County and the Cities of North Chicago and Waukegan, has been collaborating extensively for a number of years with a broad range of for-profit or not-for-profit agencies, governmental bodies, and local citizens.

Three jurisdictions in Lake County receive Community Development Block Grant (CDBG) funds under the entitlement allocation: Lake County, as an urban county, and the Cities of North Chicago and Waukegan, each as independent entitlements. These three CDBG jurisdictions regularly coordinate with one another and collaborate on planning and implementation of CDBG-funded community development activities. These three units of local government have also formed a HOME Consortium for the purposes of carrying out housing activities funded under the HOME Investment Partnerships Program.

Lake County serves as the coordinating unit and Lead Agency for the administration of the Lake County Consortium. The Lake County Community Development Division administers the HOME Program. The Affordable Housing Commission, an entity created by the Lake County Board to stimulate affordable housing, also serves as an advisory commission on housing matters to the County Board.

The Consortium also formally governs the administration of the Emergency Shelter Grant Program and the Continuum of Care grants. The Cities of North Chicago and Waukegan collaborate with Lake County on countywide homeless planning and grant administration activities.

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

Many health and social service agencies are participants in the Continuum of Care planning process and in the Lake County Consolidated Application process. Many meet regularly throughout the year as a group, or in smaller groups, with Consortium staff members. Many of the issues discussed at these meetings have application beyond homeless and other social services, and have proved helpful in raising issues related to the development of the 2015 - 2019 Consolidated Plan and each Annual Action Plan.

Since many of these agencies receive funding from Consortium members, regular contact is maintained with them throughout the year.

The numerous agencies applying for Consortium funding are interviewed by each of the Consortium members' citizen advisory bodies regarding their program activities. This process ensures that agencies coordinate with other health, mental health, and service agencies on a regular basis.

Discussion

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	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.	0.00%

Discussion