March 16, 2010

2010 – 2014 Housing and Community Development Consolidated Plan

Lake County Consortium

Lake County, Illinois
North Chicago, Illinois
Waukegan, Illinois

2010 – 2014 Housing and Community Development Consolidated Plan

Lake County Consortium

Contents

Executive Summary....1

Introduction....2

Institutional Structure....2

Community Profile....9

Consultation Process (91.100)....20

Citizen Participation (91.105 & 91.200)....20

Needs Assessment (91.205)....22

Housing Profile....22

Homeless....29

HUD Table 1A....29

Housing & Service Needs of Special Populations – Not Homeless....41

Lead-Based Paint Hazards....47

Housing & Market Analysis (91.210)....50

General Characteristics....50

Public & Assisted Housing....65

Barriers to Affordable Housing....71

Strategic Plan – Needs, Goals & Strategies (91.215)....73

HUD Table 2A....74

Priority Housing Needs/Investment Plan Table....74

Priority Housing Activities 76
HUD Table 2B 77
Priority Community Development Needs – Lake County 77
Priority Community Development Needs – Waukegan 79
Priority Community Development Needs – North Chicago 78
1.0 Consortium Housing Goals & Strategies 80
1.1 Fair Housing 80
1.2 Rehabilitation 81
1.3 New Construction 82
1.4 Homebuyer Assistance 83
2.0 Homeless Goals & Strategies 85
2.1 Emergency Shelter 86
2.2 Permanent Supportive Housing 86
2.3 Rapid Re-Housing 87
2.4 Transitional Housing 87
2.5 Homelessness Prevention & Outreach 87
2.6 Supportive Services for the Homeless 87
3.0 Lake County Community Development Goals & Strategies 88
3.1 Public Facilities 88
3.2 Physiological Needs 91
3.3 Safety & Security Needs 93
3.4 Administration & Planning 96
4.0 North Chicago Community Development Goals & Strategies 97
4.1 Public Facilities 97
4.2 Infrastructure Improvement 98
4.3 Public Services 99
4.4 Economic Development 101
4.5 Planning & Administration 102
5.0 Waukegan Community Development Goals & Strategies 103
5.1 Public Facilities 103
5.2 Public Services 105
5.3 Code Enforcement 108
5.4 Program Oversight and Administration 109

Anti-Poverty Strategy 110

Monitoring Standards & Procedures 112

Appendix A: Public Involvement Process A-1

Appendix B: 2005-2009 Awards & Funding History B-1

Lake County Consortium B-1

Lake County B-4

City of North Chicago B-9

City of Waukegan B-11

Appendix C: HUD Cross-Reference Chart C-1

List of Maps & Figures

Map 1: Lake County Municipalities & Boundaries 10
Figure 1: Population Distributions of Minorities in Lake County 12
Map 2: Percent Minority Population by Block Group 13
Figure 2: Income and Poverty Rate by Municipalities for 1999 15
Map 3: Low- and Moderate-Income Census Block Groups 17
Figure 3: Population by Age Group in Lake County for 2000 and 2008. 18
Figure 4: County by the North American Industrial Classification System Major Group – 1999 and 2008 19
Figure 5: Housing Units Trends and Comparison with Population and Household Trends, 1990-2008 22
Figure 6: Year Structure Built for Housing Units in Lake County 23
Figure 7: Housing Types in Lake County 1990-2008 24
Figure 8a: Illinois Housing Development Authority 26
Figure 8b: HUD Privately Owned Subsidized Apartments 27
Figure 8c: Lake County HOME Consortium 27
Figure 8d: Lake County Housing Authority 28
Figure 8e: North Chicago Housing Authority 28
Figure 8f: Waukegan Housing Authority 28
Figure 8g: Housing for Persons with Disabilities 28
Figure 8h: Housing for Persons with AIDS/HIV and their Families 28
Figure 9: Primary Reason for Homelessness 31
Figure 10a: Emergency Shelter Inventory Chart 32
Figure 10b: Transitional Housing/Safe Havens Inventory Chart 32
Figure 10c: Permanent Supportive Housing Inventory Chart 33
Figure 11: Inventory of Services for the Homeless – 2007 34
Figure 12a: Gender Characteristics of the Homeless 35
Figure 12b: Racial Characteristics of the Homeless 35
Figure 12c: Age Characteristics of the Homeless 36
Figure 13: Chronically Homeless Population 38
Figure 14a: Population Projections – Illinois DCEO 42
Figure 14b: Total Population Growth 42
Figure 14c: Age Groups Growth 42
Figure 15: Living Arrangements of LCHD BHS Program Participants 43
Figure 16: Living Arrangements of LCHD SA Program Participants 44
Figure 17a: Estimated Presence of Lead-Based Paint in Housing 47
Figure 17b: Estimated Housing Units in Lake County with Lead-Based Paint Present 47
Figure 17c: Estimated Housing Units in North Chicago with Lead-Based Paint Present 47
Figure 17d: Estimated Housing Units in Waukegan with Lead-Based Paint Present 47
Map 4: Ratio of 2008 Assessor's Market Value for Residential Property to 2007 Median Household Income for Lake County and Major Employment Centers 51
Figure 18a: Housing Problems 2000 – Lake County 54
Figure 18b: Housing Problems 2000 – North Chicago 56
Figure 18c: Housing Problems 2000 - Waukegan 58
Figure 19: Percent of Income Used for Housing Expenses, 2000 Census (gray) and 2006-2008 ACS (black) 60
Figure 20a: Affordability Mismatch 2000 – Lake County 62
Figure 20b: Affordability Mismatch 2000 – North Chicago 63
Figure 20c: Affordability Mismatch 2000 – Waukegan 64
Figure 21: Section 8 Assistance 70

Executive Summary

The *2010 - 2014 Housing and Community Development Consolidated Plan (Consolidated Plan)* is a countywide plan identifying housing and community development needs, goals, and strategies for the Consortium of entitlement jurisdictions within Lake County, Illinois (Lake County and the Cities of North Chicago and Waukegan) from May 1, 2010 to April 30, 2014.

Prioritized goals within the *Consolidated Plan* identify available funding activities, given an annual distribution of U.S. Housing and Urban Development (HUD) funds through the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs. Funding these activities supports the three principle goals of the Department of Housing and Urban Development (HUD) promoting: decent housing, a suitable living environment, and expanded economic opportunities.

Acknowledging the interdependence and increased collaboration between Lake County and the Cities of North Chicago and Waukegan, a description of the collaborative efforts to develop this *Consolidated Plan* is included in the Introduction Chapter.

The existing housing and community development conditions in Lake County are described in the Needs Assessment, Housing & Market Analysis, and General Characteristics Chapters of the *Consolidated Plan*. These sections provide a broad needs assessment, upon which the Strategic Plan Chapter is grounded.

The Strategic Plan Chapter identifies Needs, Goals, and Strategies, where Priority Community Development Needs and the corresponding Outcomes, Five-Year Goals and Strategies are delineated for all three entitlement jurisdictions. Housing and Homeless Goals and Strategies are presented countywide, with narrative explanations of jurisdictional priorities. Other Community Development Five-Year Goals and Strategies specific to each entitlement jurisdiction are presented independently, allowing each entitlement jurisdiction to set quantifiable goals for the use of its independent CDBG funds.

The achievements of the *2005 - 2009 Consolidated Plan* are described in Appendix B: 2005 – 2009 Awards and Funding History.

Each year, as funding decisions are made, the *Consolidated Annual Action Plan* is prepared, detailing funding allocations, short-term goals and how the proposed programs will relate to each jurisdiction's established Five-Year Goals and Strategies. The Consortium's program year runs from May 1 to April 30. After each program year, the Consortium members measure the achievements of their individual subrecipient programs in relation to their Five-Year Goals, and summarizes them within individualized (annual) *Consolidated Annual Performance Evaluation Report's (CAPER's)*.

Introduction

The purpose of the *2010 – 2014 Housing and Community Development Consolidated Plan (Consolidated Plan)* is to encourage and support jurisdictions in the development of viable urban communities, principally for low- and moderate-income persons, consistent with the three principle goals of the U.S. Department of Housing and Urban Development (HUD) promoting: decent housing, a suitable living environment, and expanded economic opportunities.

The intent of this countywide *Consolidated Plan* is to identify housing and community development needs, goals, outcomes and strategies for Lake County, Illinois. It is also the intent of this document to implement as many of the goals and findings (as possible) from the Lake County Board's "*Strategic Plan*," Lake County's *2004 Regional Framework Plan* (as amended), State of Illinois housing plans/affordable housing tax credit programs, and the United Way of Lake County's *Community Assessment: A Study of Needs in Lake County*, ---- given limited federal program eligibility and federal funding availability from the U.S. Department of Housing and Urban Development (HUD).

This document serves as a major component toward the official application to the U.S. Department of Housing and Urban Development (HUD) for funding from three current HUD grant programs: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Shelter Grant (ESG) Programs for fiscal years 2010 -2014. This document also serves as a secondary component of the official application for other HUD grant programs: especially the Continuum of Care grants and any current/future Economic Stimulus proposals that may be continued, created, or released.

This document will provide guidance to Lake County and the Cities of North Chicago and Waukegan for the allocations of these federal funds, and will also serve to identify priorities for the investment of resources for housing and community development purposes.

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 with a broad range of for-profit or not-for-profit agencies, governmental bodies, and local citizens.

Lake County Consortium

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.

Lake County

The Lake County Board, under the auspices of its Health and Community Services (HCS) Committee, implements and governs the Lake County portions of the *Consolidated Plan*. The Board relies heavily on planning guidance and funding recommendations from the county Community Development staff and numerous advisory groups, as described below.

The Lake County Board receives annual entitlement grants from the Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) Programs. The Lake County Board also executes contracts with HUD for the annual HOME entitlement grant on behalf of the HOME Consortium. Lake County staff facilitates countywide homeless services planning, and applies annually for Continuum of Care homeless funding, on behalf of Lake County and the Cities of North Chicago and Waukegan.

For the CDBG program, the Lake County Urban County jurisdiction includes all portions of the County, except for the Cities of North Chicago and Waukegan. North Chicago and Waukegan are both entitlement communities and, therefore, they each allocate their own CDBG funds.

Under previous five year Consolidated Plans, Volo was the only Village that opted out of the urban county jurisdiction for the 2003 – 2005 program years, without explanation.

For 2006-2008 program years, one split place municipality, Village of Island Lake, elected to include its total population in Lake County's total. One municipality, Village of Fox River Grove, elected to withhold its population from Lake County's total for these program years.

For 2009-2011 program years, one split place municipality, the Village of Island Lake, has elected to split its population between Lake County and McHenry County. Two municipalities, the Village of Fox River Grove and Port Barrington, have elected to include their entire municipal populations with McHenry County's total.

Lake County Board

The Lake County Board consists of 23 elected members, who are elected every four years on a staggered basis by district. The terms for Board members are 2 – 4 – 4, 4 – 2 – 4, or 4 – 4 – 2 years and are commensurate with Census redistricting each decade. Board members serve as individual representatives for their Lake County Districts. Board Agendas, Committee Agendas, and Committee Schedules are posted in the Board Office and are available on the County's webpage at www.lakecountyil.gov/CountyBoard. The Board meets regularly on the second Tuesday of each month in the Lake County Administration Building, 10th Floor. They also approve the *Consolidated Plan* and each *Annual Action Plan* prior to submission to HUD.

County Board Committees

The County Board has eight standing Committees that meet on a regular scheduled basis. The Board also meets as a "Committee of the Whole" on the Friday prior to the Board Meeting. HUD-funded and County-funded community development programs report to two Committees prior to any Board action: the Health and Community Services (HCS) Committee and the Financial and Administrative (F&A) Committee.

The HCS Committee is comprised of seven members of the Lake County Board. This Committee was reformed in December 2006 through the blended activities of the Community and Economic Development Committee and the Health and Human Services Committee, to include County Board policies and projects involving health, community development, housing, tourism, and economic development activities. Their first meeting occurred on January 9, 2007. The Committee expressed

interest in homelessness and human service planning, particularly in relation to the County's land use, economic development, and transportation infrastructure planning. The Committee now meets the two Tuesdays prior to the County Board meeting, usually meeting on the first and last Tuesday of each month.

The F&A Committee is comprised of seven members of the Lake County Board. The responsibilities of this long-standing Committee include overseeing the annual budget and appropriations, all personnel actions, wages and job classifications, benefits, employee relations, risk management, communications, solid waste management tax, county property, capital improvements, central printing and postage. It is in the realm of contract approvals and budgetary adjustments that HUD funded or County funded community development projects are brought before this Committee. The F&A Committee meets the first and last Wednesday of each month.

County Board Commission Structure

Given the extensive demands on the County Board at the Committee level, the Board often looks to its Commission structure to conduct its non-governmental matters. Of particular importance for this *Consolidated Plan* are the Community Development Commission and the Affordable Housing Commission, which advise the Board on community development and housing matters. Both commissions report frequently to the Health and Community Services (HCS) Committee. A third commission for economic development issues disbanded in December 1998 and formed a public-private partnership, called the Lake County Partners, which is still in existence today. Lake County Partners, a 501(c)3 economic development corporation, works to maintain economic vitality and quality of life in Lake County, Illinois by creating and retaining quality jobs, stimulating capital investment, pursuing economic diversity and improving the County's business climate. The Lake County Partners also reports frequently on its activities to the Health and Community Services (HCS) Committee.

Community Development Commission

According to its by-laws, the Community Development Commission (CDC) acts as a representative body of elected officials and citizens in ascertaining facts, preparing plans and programs, coordinating activities, setting priorities for funding, and undertaking such other activities, as are necessary or appropriate, under the U.S. Housing and Community Development Act of 1974, as amended.

The CDC is composed of 15 members (five County Board members, five Mayors, Village Presidents, or Township Supervisors and five citizen representatives). The Commission has primary responsibility for developing and carrying out the County's community development policies, contained within the *Consolidated Plan*. Each year, the Commission is responsible for guiding the development of the *Annual Action Plan* and advising the Health and Community Services Committee and the Lake County Board regarding its formal acceptance. The Commission seeks public involvement, whenever possible, to better inform themselves on housing and community development needs. A minimum of four meetings of the Commission shall be convened each program year.

Lake County Coalition for the Homeless

The Continuum of Care Committee of the Lake County Coalition for the Homeless, formerly called the Advisory Planning Group (APG), was originally convened in January 1998 to oversee the county's Continuum of Care process under the auspices of the Community Development Commission and the Lake County Board. In January 2009, it reconvened as a committee of the Lake County Coalition for the Homeless, centralizing all issues related to homelessness under one body. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community

stakeholders. The CoC Committee functions as an advisory arm of the Community Development Commission, keeping the Commission informed of its ongoing activities, and bringing pivotal decisions back to the Commission for input and approval. The committee envisions its charge broadly as working on multiple levels to strengthen Lake County's Continuum of Care through:

- Ongoing needs assessment and analysis,
- Provision of technical assistance,
- Increased stakeholder participation,
- Development of strategies for addressing identified needs,
- Monitoring of progress toward strategic objectives and action steps,
- Coordination of various organizational structures related to homelessness, and
- Coordination of the annual CoC NOFA application.

Affordable Housing Commission

The Affordable Housing Commission is the leading Lake County governmental agency assisting county, township, and municipal governments in advocating for more affordable housing. On behalf of the Lake County Board, the Affordable Housing Commission advocates to the public for more affordable housing and collaborates with county government in setting public policy and priorities for affordable housing in Lake County. The Affordable Housing Commission is the advisory board to the Community Development Commission and the Lake County Consortium regarding the federal Lake County Consortium Home Investment Partnerships (HOME)/Community Development Block Grant (CDBG) housing fund and the local Lake County Affordable Housing Program (LCAHP) fund. The Affordable Housing Commission is comprised of representatives from the County Board, housing authorities, the real estate industry (including homebuilders, for-profit and non-profit developers, lenders, and real estate agents), and the general public. The Executive Committee of the Commission meets the first Tuesday of every month and the full Commission meets the third Tuesday of every other month. The Lake County Board created the Affordable Housing Commission on November 12, 1991. In December of 1992, the Affordable Housing Commission created, and currently maintains, a non-profit organization, the Affordable Housing Corporation of Lake County (AHC). The AHC works to increase and preserve affordable housing opportunities throughout Lake County via high integrity, high impact services and partnerships that protect and empower consumers and communities. The AHC aims to become Lake County's most agile, responsive, and impactful programming resource for affordable housing needs that are unmet by the private market.

Lake County Housing Authority

The Lake County Housing Authority (LCHA), organized pursuant to State of Illinois Law, has a seven member Board of Commissioners who are appointed by the Chairman of the Lake County Board and approved by the members of the Lake County Board to serve a five year term. The Chairman and Vice Chairman are elected annually within the Board of Commissioners. The LCHA administers the Section 8 voucher program for Lake County, excluding the Cities of North Chicago and Waukegan.

City of North Chicago

The City of North Chicago, through its Community Development and Planning Department, directly administers the North Chicago entitlement Community Development Block Grant. The City uses Citizen's Advisory Committee recommendations and City Council actions to govern the allocation and use of CDBG funds.

North Chicago City Council

North Chicago follows a Mayor-Council form of government with seven political wards. Day to day administration is the responsibility of the City Administrator. The City Council meets the first and third Monday of the month. First discussed in Community Development Committee Meetings where aldermen have the opportunity to ask staff questions, the City Council is the final governmental body to review recommendations as submitted by the Citizen's Advisory Committee (CAC). They also approve the *Consolidated Plan* and each *Annual Action Plan* prior to its submission to HUD.

Citizen's Advisory Committee (CAC)

The Citizens Advisory Committee (CAC) is composed of five local residents and three representatives from the business/ industrial community. These members are responsible for reviewing all submitted applications and deciding on the CDBG funding levels for each activity in all five program areas of the Community Development Block Grant (CDBG). These five areas include: Housing (housing administration and monitoring, regular rehabilitation, emergency rehabilitation, housing education and training), Economic Development, Public Improvements (streets and alleys, sidewalk improvements, streetscape improvements, public facilities), Public Services (social service agencies), and General Administration.

The intent of the Citizens Advisory Committee (CAC) is to find a cross section of the community so that the needs of North Chicago residents are better met. The CAC meets approximately 4-5 times per program year.

North Chicago Housing Authority

The North Chicago Housing Authority (NCHA), organized pursuant to State of Illinois Law, has a five member Board of Commissioners who are appointed by the Mayor of the City of North Chicago. However, the NCHA has its own Executive Director who oversees daily operations. The NCHA administers the Section 8 voucher program for the City of North Chicago. Future Housing Authority re-development plans and property modernization efforts are available for review and comment by local citizens and the City of North Chicago.

City of Waukegan

The City of Waukegan directly administers the Waukegan entitlement Community Development Block Grant (CDBG) through its Community Development Department. The Stakeholder Participation Panel (SPP) acts in an advisory capacity regarding HUD funding, as the City Council is responsible for the oversight of these funds.

Waukegan City Council

The City of Waukegan is structured as a Mayor-Council form of government. The Mayor's position is a full-time position, elected at-large for a four year term. The City Council is comprised of nine aldermen, elected from within their own separate wards as a part-time, four-year position. The Mayor's office is located within City Hall, and the City Council meets the first and third Monday evening of each month.

The Mayor and City Council have final approval of all decisions regarding the allocation of CDBG funds. They also approve the *Consolidated Plan* and each *Annual Action Plan* prior to submission to U.S. Department of Housing and Urban Development (HUD).

Stakeholder Participation Panel

The City of Waukegan CDBG Office also maintains a Stakeholder Participation Panel. This panel is comprised of interested citizens who help conduct public meetings and hearings, review applications for funding, conduct interviews with representatives of applicant agencies and make recommendations for funding to the Mayor and City Council. The size of the SPP varies, but averages about 17.

Waukegan Housing Authority

The Waukegan Housing Authority (WHA), organized pursuant to State of Illinois Law, has a Board of Commissioners who are appointed by the Mayor of the City of Waukegan. However, the WHA has its own Executive Director who oversees daily operations. There is also a memorandum of agreement between the City of Waukegan and the WHA which provides for the utilization of City police in the protections of WHA properties. The WHA administers the Section 8 voucher program for the City of Waukegan.

Coordination with Housing Authorities

The Executive Directors of the three housing authorities in the county and the Community Development staff of the three Consortium members held one joint meeting during the course of the preparation of this *2010 – 2014 Consolidated Plan*.

The three governmental entities comprising the Lake County Consortium – Lake County, City of North Chicago, and City of Waukegan – are also afforded the opportunity to review and comment on the Housing Authority Agency Plans prior to their submission to HUD. Lake County reviews the housing authorities' Annual and Five-Year Plans, and provides annual Certificates of Consistency with the Consolidated Plan to the housing authorities for submission to HUD in connection with these plans. Periodic joint meetings are scheduled, to the extent feasible, during the course of the program year in order to ensure a continuing dialogue between local government and the housing authorities.

In addition, each of the housing authorities are encouraged to become involved as part of the general membership of the Affordable Housing Commission. As of the date of this *Consolidated Plan*, the Executive Director of the Lake County Housing Authority participates in this manner.

Coordination with Other Assisted Housing Providers

Representatives of the housing development industry, including assisted housing developers, sit on the Affordable Housing Commission. Prior to the *2010-2014 Consolidated Plan*, the Executive Director of Affordable Housing Corporation has met with developers to discuss potential housing projects, joined on numerous occasions by local government staff. However, due to federal funding reductions, County staff directs and maintains contact with HOME and CDBG project sponsors throughout the application, funding, and administration cycles. Members of the Affordable Housing Commission, the Executive Director of the Affordable Housing Corporation, and local government staff join the County in these meetings as appropriate. Lake County staff also participates in monthly meetings of the Lake County Housing Action Coalition (LCHAC), a project of the Affordable Housing Commission, which are also attended by local assisted housing providers.

Coordination with Private and Governmental Health, Mental Health, and 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 this *Consolidated Plan*.

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

Community Profile

Lake County is located in the northeast corner of Illinois on the southwestern coast of Lake Michigan. Cook County borders the County on the south and McHenry County to its west while Kenosha County, Wisconsin borders it on the north. Waukegan is the County seat. The County's 470 square miles are divided into 18 political townships and 52 municipalities. (See *Map 1* on the following page.)

The County has an abundance of natural resources. To its east, the County is bounded by 24 miles of Lake Michigan shoreline including Illinois Beach State Park. Picturesque glacial lakes and moraines cover the western two thirds of the County. The Fox River flows through the far western portion of the County. The Chain, as it is locally known, is a complex of lakes found in Fox River valley.

In the past century, the County has served as a center of agriculture, including field crops and horses, a lake resort area for middle class Chicagoans, and the location of several of Chicago's wealthy north-shore commuter suburbs. The industrial centers of Waukegan and North Chicago developed on the lakeshore.

In the last several decades, the County has experienced rapid development as a wave of suburbanization spread out across northern Illinois from Chicago. The County now includes expansive tracts of residential development along with large industrial, corporate and retail complexes, including the largest retail outlet center in the country and a regional amusement park. The Naval Training Center at Great Lakes, located in North Chicago, is the only naval basic training facility in the US.

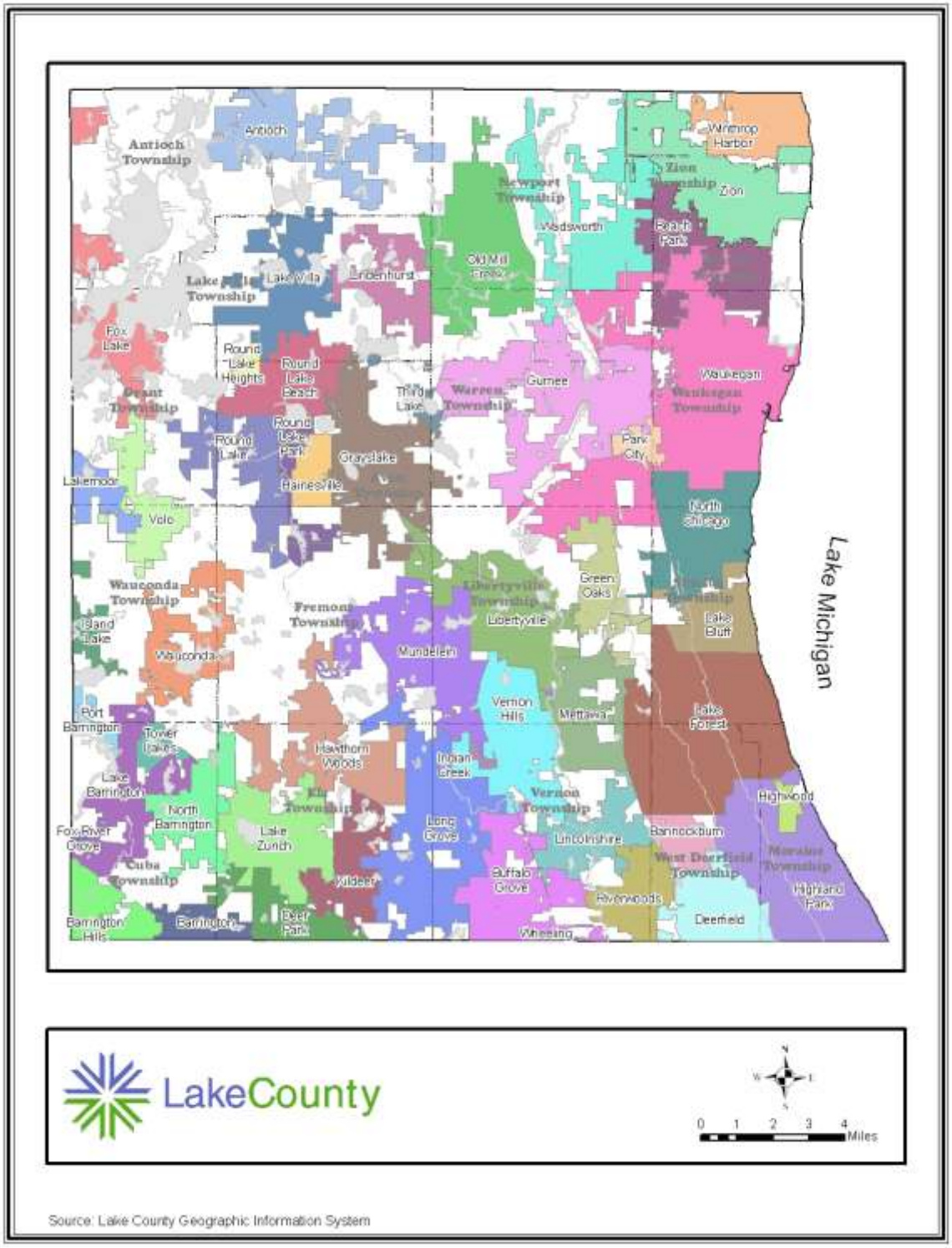
Lake County is located just north of Chicago's O'Hare airport and is in an easy drive to Milwaukee's Mitchell Field. US Interstate 94, which bisects eastern Lake County from north to south, connects both cities. Several Metra commuter train lines connect the County with downtown Chicago.

The transportation infrastructure has contributed to the character of and location of development in the County, particularly employment growth. While the economy of the County has experienced significant growth, parts of the County, such as the cities of North Chicago, Waukegan and Zion have experienced disinvestment. This fact, as well as a better understanding of the redevelopment potential of brownfields, an unfortunate legacy of the County's industrial heritage, has spurred an interest in economic revitalization in the County, particularly along the northern lakeshore.

The County's recent growth has also been accompanied by an increased awareness that the environment and open space need to be protected. The County includes an extensive system of forest preserves, numerous municipal parks and recreation facilities, and three state parks.

As the County continues to grow, it is important that all of its citizens are afforded the abundant natural and economic resources and the quality of life that have brought so many people to Lake County.

Map 1: Lake County Municipalities & Boundaries



Source: Lake County Geographic Information System

Current Population Estimate

Lake County's population steadily increased as part of the post World War II expansion of the Chicago's suburbs. In 1950 the County's population was 179,097; by the 2000 US Census the County's population had increased to over 644,000 and in 2008 it was estimated by the Census Bureau to have reached 712,453. The rate of population growth of Lake County has been much higher than the Chicago six-county region. It grew by 298% between 1950 and 2008. The six- county Chicago region grew to 8,444,962 persons or by 64% to during the same period.

Population Projections

The County's population is projected to continue to grow though not at the same rate as it had during the previous 50 years. The 2004 Lake County Regional Framework Plan projects the population to be 786,478 in 2020. The Chicago Metropolitan Agency for Planning forecasts the County population to grow to 841,860 by 2030. The Illinois Department of Commerce and Economic Opportunities creates population projections for all counties in Illinois. It projects that Lake County's population will rise to 873,024 by 2030.

Along with the increase in total population, the County also experienced an increase in racial and ethnic diversity and the count, if not the percent of total persons, of the elderly, disabled and low income populations.

Population by Race and Ethnicity

In 2000, non-Latino white persons made up 73.4% of Lake County's population. The southeast, southwest and northwest corners of Lake County had the highest percentage of non-Latino white population at more than 90% of the total. By 2008 the US Census Bureau American Community Survey (ACS) estimated that the non-Latino white population was estimated to be 66.7% of the total County population. However, the geographic distribution of non-Latino whites has not changed.

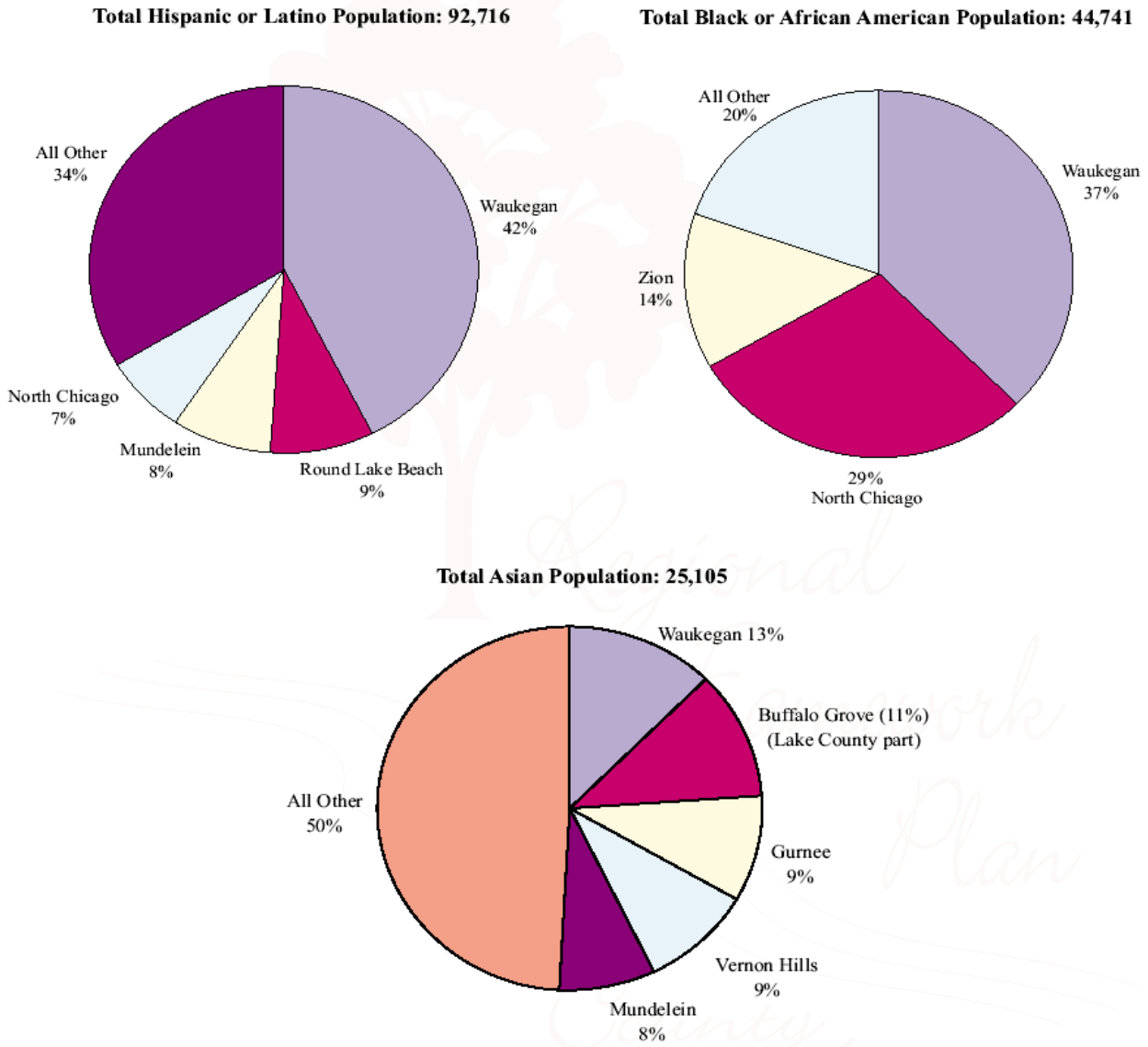
The Latino population increased significantly between 1970 and 2008. In 1970, approximately 11,000 Latinos lived in Lake County, accounting for less than 3% of the total population. In 1990, the number of Latinos grew to 38,570 or 7.5% of the total. In 2000, nearly 93,000 Latinos lived in Lake County, representing more than 14% of the total population. By 2008 the population was estimated to have reached 139,958 persons or about 20% of the population. The Latino population accounted for 14.4% of the total Lake County's population. Communities with a 30% (or more than twice the County's average) or higher Latino population include Waukegan at 44.8%, Highwood at 38.2%, Park City at 37.8%, and Round Lake Beach at 31.3%.

The African American population also grew between 1970 and 2008, but at a much slower pace than Latinos. Lake County had 19,881 African Americans or 5.2% of the total, in 1970, 34,771 or 6.7% of the total, in 1990 and 44,741 or 6.9% of the total, in the year 2000. In 2008, African American population was estimated to be 44,964 but had fallen to about 6.3% of the total population. In 2000, three municipalities had an African American population that was more than twice the County's percentage of the total population. They included North Chicago at 35.8%, Zion at 26.5%, and Waukegan at 18.6%.

The Asian population also grew rapidly from 12,363 or 2.4% of the total in 1990 to 25,103 or 3.9% of the total in 2000. By 2008 it was estimated to have reached 42,143 or 5.9% of the total population. Asian population accounted for 3.9% of the County's total population. The percentages of Asian population in Vernon Hills at 11.6%, Buffalo Grove at 10.1% (Lake County part only), Park City at 8.8%, and Gurnee at 8.1% were each more than twice the County's percent of total.

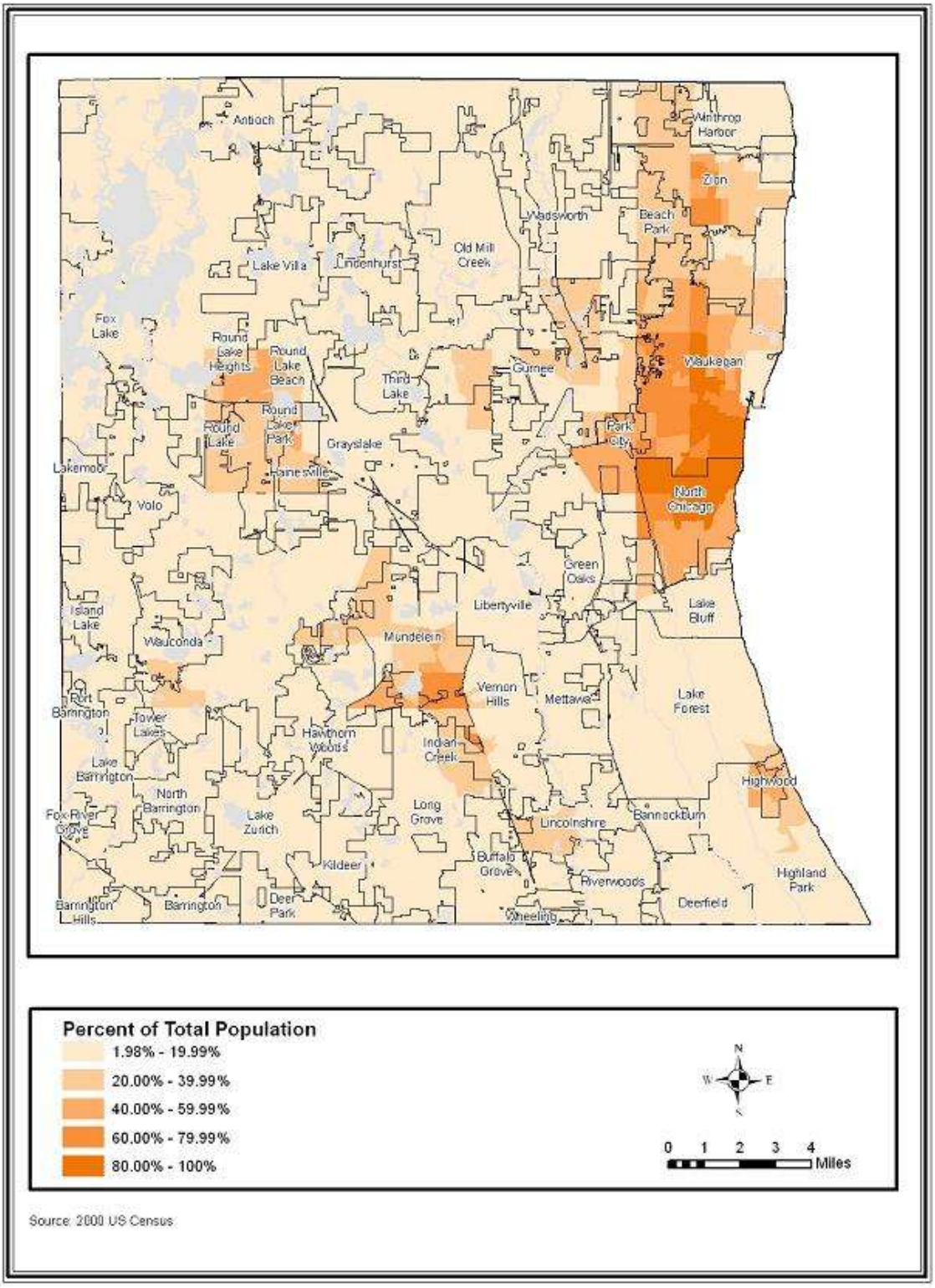
Figure 1 shows the concentrations of Latino, African American and Asian populations in 2000. *Map 2* displays the geographic distribution of minority populations by census block group. The minority population in Lake County is concentrated primarily in the shoreline communities north of the Great Lakes Naval Training Center, Highwood, Mundelein, the Round Lake Communities and Gurnee.

Figure 1: Population Distributions of Minorities in Lake County



Source: 2000 US Census

Map 2: Percent Minority Population by Block Group



Income

When ranked by per capita income, Lake County is the wealthiest county in the State of Illinois and ranks among the top counties in the United States. The Census 2000 reported in 1999 that Lake County had a per capita income of $32,102, first among all the counties in the State and 150% of the national figure. Lake County's median household income was also among the highest in the nation and had grown at a faster rate than that of the State or country. In addition, the percent of population living below poverty level is much lower in Lake County compared to the State and the country.

Even though Lake County enjoys a relatively high-income level and a low poverty rate, income levels vary greatly from community to community and between different races and ethnic groups. *Figure 2* shows the median household income by municipalities in 1979, 1989 and 1999. It also shows the per capita income and the percent of population living below poverty level.

There is a wide gap between municipalities with the highest and the lowest median household income. In 1999, the median household income of Riverwoods was 4.4 times of the median household income of Park City. This gap grew bigger during the 1980s and seemed to be closing somewhat during the 1990s. However, the overall trend of income gap between rich and poor communities has been growing.

An income gap also exists among different races and ethnic groups. In 1999, the per capita income for non-Hispanic White was $37,780, more than three times the per capita income for Latino population, which was only $12,499. The per capita income for African Americans was $17,041 and that of Asian Americans was $29,561. By 2008 the ACS estimated that per capita income had risen to $46,640 for Non-Hispanic Whites, $22,627 for African Americans, $38,724 for Asians and $16,278 for Latinos.

Figure 2: Income and Poverty Rate by Municipalities for 1999

Lake County Cities or Villages	Median Household Income	Difference from County total (66,973)	Per capita Income	Difference from County total (32,102)	% of Population Below Poverty	Difference from County total (5.7)
Antioch	56,481	(10,492)	25,711	(6,391)	3.9	1.8
Bannockburn	150,415	83,442	39,303	7,201	3.0	2.7
Barrington	83,085	16,112	43,942	11,840	3.1	2.6
Barrington Hills	145,330	78,357	73,629	41,527	3.1	2.6
Beach Park	56,553	(10,420)	23,803	(8,299)	3.7	2.0
Buffalo Grove	80,525	13,552	36,696	4,594	2.3	3.4
Deer Park	149,233	82,260	61,429	29,327	0.6	5.1
Deerfield	107,194	40,221	50,664	18,562	1.6	4.1
Fox Lake	46,548	(20,425)	24,350	(7,752)	6.4	(0.7)
Fox River Grove	66,469	(504)	28,870	(3,232)	7.1	(1.4)
Port Barrington	83,508	16,535	41,284	9,182	2.5	3.2
Grayslake	73,143	6,170	28,898	(3,204)	3.0	2.7
Green Oaks	127,905	60,932	51,066	18,964	1.7	4.0
Gurnee	75,742	8,769	31,517	(585)	3.0	2.7
Hainesville	69,937	2,964	22,250	(9,852)	3.9	1.8
Hawthorn Woods	132,720	65,747	49,346	17,244	1.9	3.8
Highland Park	100,967	33,994	55,331	23,229	3.8	1.9
Highwood	42,993	(23,980)	24,138	(7,964)	7.0	(1.3)
Indian Creek	88,206	21,233	33,515	1,413	0.9	4.8
Island Lake	63,455	(3,518)	24,206	(7,896)	2.6	3.1
Kildeer	137,498	70,525	51,973	19,871	0.5	5.2
Lake Barrington	106,951	39,978	63,158	31,056	2.0	3.7
Lake Bluff	114,521	47,548	54,824	22,722	1.1	4.6
Lake Forest	136,462	69,489	77,092	44,990	2.1	3.6
Lake Villa	65,078	(1,895)	26,238	(5,864)	3.7	2.0
Lake Zurich	84,125	17,152	30,287	(1,815)	2.5	3.2
Lakemoor	56,217	(10,756)	22,499	(9,603)	8.7	(3.0)
Libertyville	88,828	21,855	40,426	8,324	3.5	2.2
Lincolnshire	134,259	67,286	60,115	28,013	1.6	4.1
Lindenhurst	74,841	7,868	27,534	(4,568)	1.6	4.1
Long Grove	148,150	81,177	62,185	30,083	2.6	3.1
Mettawa	127,388	60,415	89,104	57,002	4.6	1.1
Mundelein	69,651	2,678	26,280	(5,822)	4.6	1.1
North Barrington	146,251	79,278	81,243	49,141	2.8	2.9
North Chicago	38,180	(28,793)	14,564	(17,538)	15.1	(9.4)
Old Mill Creek	82,426	15,453	43,314	11,212	2.7	3.0
Park City	36,508	(30,465)	18,595	(13,507)	8.0	(2.3)
Riverwoods	158,990	92,017	67,878	35,776	3.2	2.5
Round Lake	58,051	(8,922)	21,585	(10,517)	6.8	(1.1)
Round Lake Beach	59,359	(7,614)	18,113	(13,989)	5.1	0.6
Round Lake Heights	54,706	(12,267)	17,868	(14,234)	5.9	(0.2)
Round Lake Park	44,896	(22,077)	18,279	(13,823)	10.0	(4.3)
Third Lake	96,719	29,746	34,921	2,819	2.7	3.0
Tower Lakes	130,388	63,415	52,025	19,923	2.1	3.6
Vernon Hills	71,297	4,324	32,246	144	2.9	2.8
Volo	45,833	(21,140)	22,791	(9,311)	33.0	(27.3)
Wadsworth	86,867	19,894	35,171	3,069	2.2	3.5
Wauconda	57,805	(9,168)	26,355	(5,747)	4.0	1.7
Waukegan	42,335	(24,638)	17,368	(14,734)	13.9	(8.2)
Winthrop Harbor	62,795	(4,178)	24,256	(7,846)	3.1	2.6
Zion	45,723	(21,250)	17,730	(14,372)	11.9	(6.2)
Lake County	**66,973**	0	**32,102**	0	**5.7**	0.0
Illinois	**46,590**	(20,383)	**23,104**	(8,998)	**10.7**	(5.0)
United States	**41,994**	(24,979)	**21,587**	(10,515)	**12.4**	(6.7)

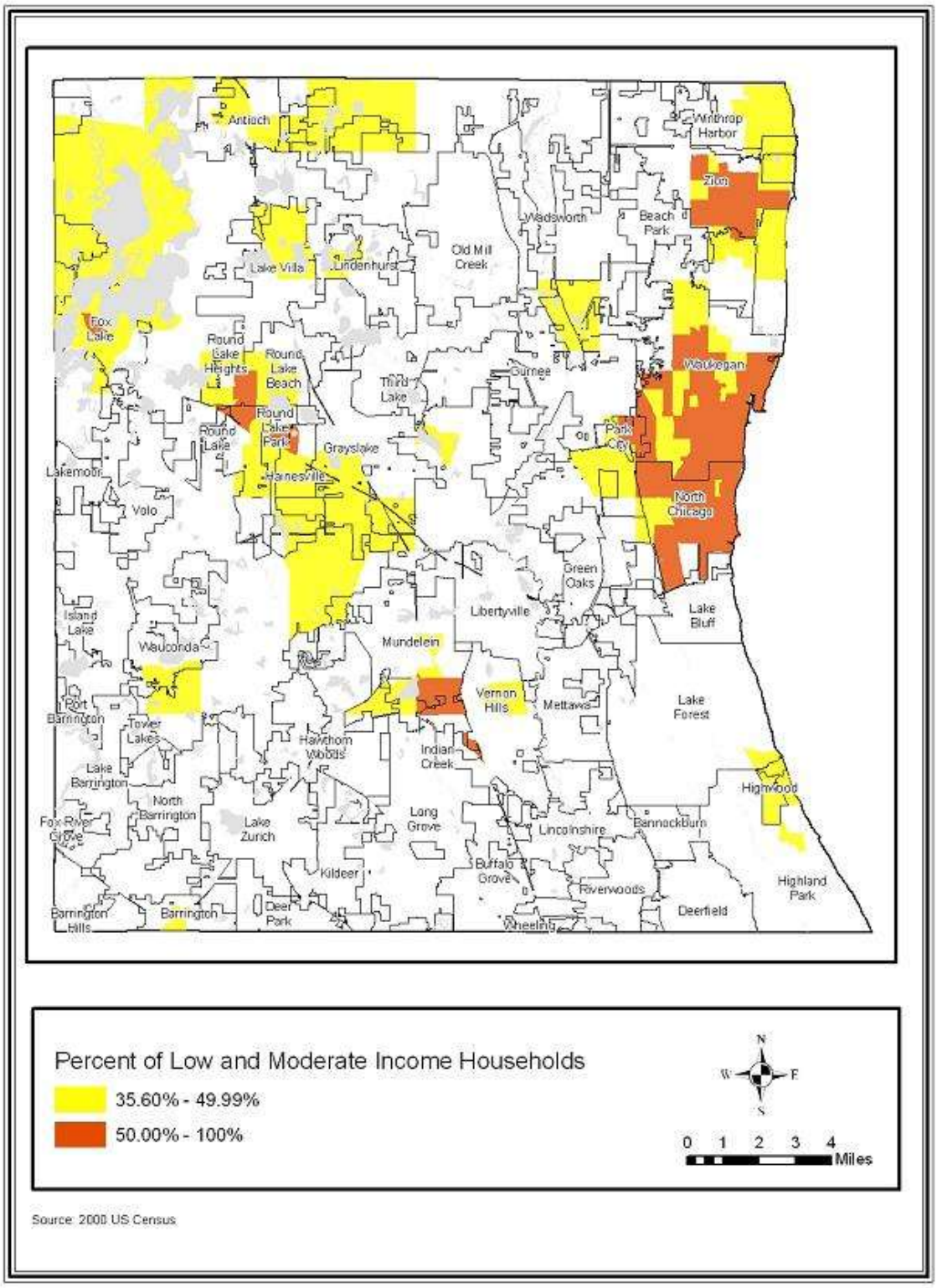
Source: 2000 US Census

Areas of Low-Income Resident Concentration

HUD generally defines an area of low-income concentration as an area where over 51% of the population consists of families with incomes below 80% ($57,500) of the region's Median Family Income.

Map 3 shows the geographic areas of low and moderate income concentration in Lake County, including the HUD exception criterion areas having 35.6% low and moderate income residents, and also more concentrated areas where the percentage of low-income persons is over 51%.

Map 3: Low- and Moderate-Income Census Block Groups



Age

Figure 3: Population by Age Group in Lake County for 2000 and 2008.

Age Group	2000 Census		2008 Estimate	
	Persons	%	Persons	%
0-17	189,364	29.3	195,723	27.5
18-64	400,003	62.1	447,867	62.9
65-85+	54,989	8.5	68,863	9.7
Median Age	33.8	NA	35.2	NA

Source: 2000 US Census and 2006-2008 American Community Survey

Lake County's population mirrors the national trend of an aging population. In 1970, the median age of Lake County population was 24.3 years. In 2000, it reached 33.8 years. However, Lake County differs from the nation in that the County contains a larger proportion of younger population, a similar proportion of workforce age population, and a much smaller proportion of older population based on 2000 census data. The percentage of the population under 5 years was 8.2% for Lake County compared to 6.8% for the nation. School age children (5-17 years) represented 21.2% of Lake County's total population compared to 18.9 % for the nation. The proportions of the workforce age group (18-64 years) for Lake County and the nation were very close at 62.1% and 61.9% respectively. However, the population aged 65 and above accounted for only 8.5% in Lake County compared to 12.4% nationwide. Median age of Lake County population was 33.8 years in 2000, 1.5 years younger than that of the nation.

Employment

The post-World War II expansion of Lake County began as a development of "bedroom communities." In response to the large customer and employment base represented by county residents, businesses began locating and expanding in the county. Employment growth in the county accelerated beginning in the 1970s. During the 1990s, private sector employment in the county, as reported by the Illinois Department of Employment Security, increased 44%. By way of comparison, the county's population increased by 25% during the same period. However, during the last decade employment growth began to slow. Between 1999 and 2007 employment grew by 8.4 % while the County's population grew by just under 10% during that same period. It is likely that the deep recession of the late 2000's has resulted in even smaller employment growth for the decade.

In 2007 the major industrial sectors with the largest employment in Lake County were Manufacturing, Wholesale Trade, Retail Trade, Professional, Scientific & Technical Services, Management of Companies & Enterprises, Administrative, Support, Waste Management, Remediation Services, Health Care & Social Assistance and Accommodation & Food Services.

Between 1999 and 2007, 14 of the 18 major industrial sectors saw employment growth, the largest growth occurring in Wholesale Trade, (10,672 jobs) Professional, Scientific and Technical Services, (7,960 jobs) Administrative, Support, Waste Management, Remediation Services (6,185 jobs) and Management of Companies & Enterprises (6,185 jobs). Of the major industrial sector that lost employment, Manufacturing experienced the greatest loss of just over 17,700 jobs.

Figure 4: County by the North American Industrial Classification System Major Group - 1999 and 2007

Industrial Sector	2007		1999	
	Employees	Percent of Total	Employees	Percent of Total
Forestry, Fishing, Hunting and Agricultural Support	105	0.03	636	0.2%
Mining	500-999	NA	100-249	NA
Utilities	1,000-2,499	NA	2,206	0.7%
Construction	15,810	4.7%	14,008	4.6%
Manufacturing	42,034	12.6%	59,746	19.6%
Wholesale Trade	31,812	9.5%	21,140	6.9%
Retail Trade	47,756	14.3%	43,991	14.4%
Transportation & Warehousing	4,446	1.3%	3,310	1.1%
Information	3,723	1.1%	4,638	1.5%
Finance and Insurance	20,160	6.0%	21,493	7.0%
Real Estate & Rental & Leasing	3,723	1.1%	3,360	1.1%
Professional, Scientific & Technical Services	27,054	8.1%	19,094	6.2%
Management of Companies & Enterprises	26,702	8.0%	20,517	6.7%
Administrative, Support, Waste Management, Remediation Services	26,702	8.0%	20,921	6.8%
Educational Services	6,384	1.9%	5,637	1.8%
Health Care and Social Assistance	32,237	9.7%	27,142	8.9%
Art, Entertainment & Recreation	5,037	1.5%	4,628	1.5%
Accommodation & Food Services	24,700	7.4%	20,258	6.6%
Other Services (except public administration)	13,019	3.9%	10,116	3.3%
Total	333,595	100.0%	305,529	100.0%

Source: US Census County Business Patterns 1999 and 2007

Unemployment

The Illinois Department of Employment Security (IDES) compiles unemployment data for the state. It releases monthly and yearly, seasonally adjusted, unemployment reports for the state, counties, and cities over 25,000 persons.

From 1999 until 2008 annual average unemployment in Lake County ranged from a low of 3.2% during 1999 to a high of 6.7% in 2008. The severe economic downturn that began in 2007 has had a significant impact on employment in Lake County. During November 2009 seasonally unadjusted unemployment in the County reached 10.5%.

Pockets of persistently high unemployment are reported in Waukegan and North Chicago. From 1999 to 2008 Waukegan's average annual unemployment rate ranged from a low of 5.6% in 2000 to a high of 13.2% in 2008. North Chicago's average annual unemployment rate ranged from a low of 7.4% in 2000 to a high of 13.2% in 2008. The 2007 recession also impacted employment in both cities. In November 2009, seasonally unadjusted unemployment was 13.2% in Waukegan and 18% in North Chicago.

Consultation Process (91.100)

Development of the 2010-2014 Consolidated Plan

Key elements of the Consolidated Plan Process are:

- Emphasis on public participation and the collaborative nature through which Consortium members determine their housing and community development needs;
- Development of goals that can address those needs; and
- Planning among consortium members to undertake specific strategies to reach those goals.

Lake County serves as the lead agency in the development of the *Consolidated Plan*. In accordance with Federal requirements regarding housing consortia, the housing components of the *Consolidated Plan* will include information related specifically to the jurisdictions of Waukegan and North Chicago and the rest of Lake County.

Development of the *Consolidated Plan* involved cooperation and coordination with public and private entities that provide assisted housing, health services, and social services throughout Lake County. In addition, many of the entities, including Lake County Health Department, Lake County Jail and the Lake County Fair Housing Center (SER Jobs for Progress) participated in public hearings and/or focus group meetings conducted by Community Development staff throughout 2009.

Citizen Participation (91.105 & 91.200)

The primary goal of the Public Participation process for the *Consolidated Plan* was to solicit public input on housing and community development needs throughout Lake County and the Cities of North Chicago and Waukegan, to discuss strategies to address those needs and ultimately draft prioritized goals for the *2010-2014 Consolidated Plan*.

The Community Development Commission hosted four public hearings at the Lake County Administration Building in Waukegan and one at the Lake County Division of Transportation in Libertyville for this purpose:

- April 22, 2009
  - Discussion of Public Facilities/Infrastructure Needs and Strategies
- May 27, 2009
  - Results of Public Facilities/Infrastructure Needs and Strategies Goal Development and Discussion of Housing Needs and Strategies.
- June 24, 2009
  - Results of Housing Needs and Strategies Goal Development and Discussion of Public Services Needs and Strategies.
- July 22, 2009
  - Results of Public Services Needs and Strategies Goal Development and Discussion of Homeless Needs and Strategies.
- August 26, 2009 (held in Libertyville)
  - Results of Homeless Needs and Strategies Goal Development; Approval of 2010-2014 Consolidated Plan Needs, Goals, and Strategies.

January 20, 2010 and February 24, 2010 were the final Public Hearings held on the *2010-2014 Consolidated Plan*, which encompassed a thirty- day comment period prior to the second hearing. The

Plan was then presented to the Lake County Community Development Commission, the Waukegan City Council, the North Chicago City Council, the Lake County Board's Health and Community Services Committee, the Lake County Board's Financial and Administrative Committee, and the Lake County Board for their approval, prior to being submitted to HUD.

In addition, Lake County Community Development staff hosted a series of focus groups to solicit input from public service agencies, homeless assistance providers, as well as some county departments. Two of the public service agency focus groups (June 8 and June 9, 2009) took place at local libraries and one took place at the County Administration Building (June 11, 2009). A regular meeting of senior staff at the Lake County Health Department invited Community Development staff to have a focus group on July 2, 2009. The Homeless Assistance Provider focus group was held at the regular Advisory Planning Group meeting on August 4, 2009.

Also, adjacent units of local government were contacted for input concerning community development needs through a non-housing community development survey in March 2009.

The Lake County Community Development Division maintains public records of the agendas, agenda attachments, meeting handouts, and Commission approved minutes documenting public comments made at these meetings and hearings for the Community Development Commission. Notification in the Consortium's legal paper of record, the *Lake County News-Sun*, and mailing distribution lists are also maintained as part of the Consortium's public records. The Cities of North Chicago and Waukegan were attendees at the County public hearings. In addition, they conducted their own public information meetings and public hearings for their CDBG entitlement funds. The Cities of North Chicago and Waukegan maintain their own public records of the agendas, meeting handouts, and meeting minutes documenting public comments.

On April 22, 2009, the revised Consortium Citizen Participation Plan (CPP) was approved. The previous CPP was adopted on February 26, 2003. The revised CPP provides contact information for all HUD funded programs in Lake County, North Chicago and Waukegan. The CPP continues to emphasize the need for the federal funded Consortium entitlement programs to operate in a cooperative manner. However, the CPP recognizes the importance of North Chicago and Waukegan maintaining separate Citizen Participation Plans for their CDBG funded programs. Finally, the CPP outlines the details of the Consortium's coordination and collaboration efforts.

Needs Assessment (91.205)

Housing Profile

Introduction

The 2000 US Census validated the challenges faced by housing developers and housing service providers to provide appropriately priced housing for all demographic groups, in particular for low-income families in Lake County. The median housing value in Lake County increased from $136,700 in 1990 to $198,200 in 2000 (U. S. Census Bureau). This is a 45 percent increase over ten years. The housing market is complicated by the distribution of housing by value, which varies widely from community to community. While some communities have a large percentage of moderately-priced housing, others have a large percentage of more expensive housing.

The development of housing goals and policies for the *2010-2014 Consolidated Plan* begins with a Market Analysis that identifies the significant characteristics of the housing market; in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and housing available for persons with HIV/AIDS and their families. The following Market Analysis also includes a description of the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts.)

Housing Supply

Over the last two decades, Lake County has experienced a moderate increase in both population and housing units. As shown in *Figure 5*, the population increased roughly 38% from 516,418 in 1990 to 712,453 in 2008. The increase in housing stock appears to be proportional to the population increase rising from 183,283 in 1990 to 254,263 in 2008. Vacancy rates have increased slightly over the past eighteen years from 5.1% to 6.6%. However, they remain very low.

Figure 5: Housing Units Trends and Comparison with Population and Household Trends, 1990-2008

Lake County	1990	2000	2008 Estimate
Population	516,418	644,356	712,453
Households	173,966	216,297	237,799
Average Household Size	2.85	2.88	2.94
Housing Units	183,283	225,919	254,263
Vacancy Rate	5.1%	4.3%	6.6%

Source: US Census Bureau Decennial Census and 2008 ACS

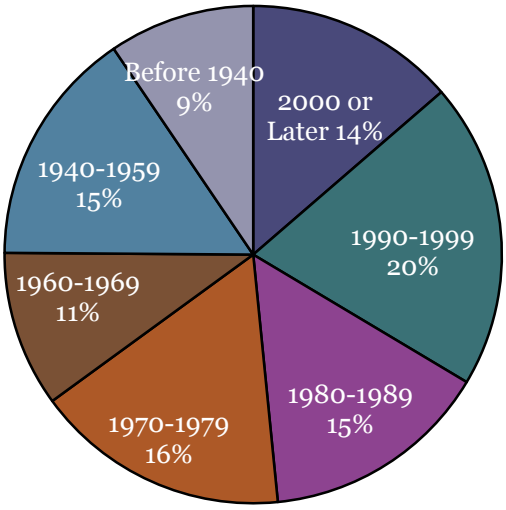
The housing boom in Lake County started in the 1950s with an average net increase of 3,200 units per year. Housing construction slowed somewhat in the 1960s (average net increase of 2,500 units per year) and sped up again in the 1970s (average net increase of 4,000 units per year). During the 1980s, Lake County gained a similar number of housing units as it did in the 1950s. The largest increase in housing units occurred in the 1990s with an average net increase of nearly 4,300 units per year. The number of new housing units constructed is slightly higher than the net increase in housing units, because of the number of teardowns being replaced.

Even with this tremendous growth, Lake County faces a housing shortage. In 1990, the percentage of vacant housing units was 5.1%; by 2000, it dropped to 4.3%. According to the Census Bureau's definition, vacant housing units also include units for seasonal, recreational, or occasional use. If these housing units were excluded, the housing vacancy rate for 2000 drops even further to 3.2%.

Two other housing indicators, homeowner vacancy rate and rental vacancy rate, also show that Lake County is experiencing a tight housing condition. Homeowner vacancy rate is the proportion of the homeowner-housing inventory that is vacant for sale. Rental vacancy rate is the proportion of the rental inventory that is vacant for rent. According to the 2000 census, the homeowner vacancy rate for Lake County was only 1.1% compared to 1.3% for the Chicago Metropolitan area and 1.7% for the United States. Rental vacancy rate for Lake County was only 5% in 2000. This was well below the threshold for a "tight" rental housing market, which is 6% according to the U. S. Department of Housing and Urban Development. The whole Chicago Metropolitan area has a tight housing market with a 5.3% rental vacancy rate compared to 6.8% for the United States. (Chapter 8 Housing: *Lake County Regional Framework Plan*)

A majority of Lake County's housing units are relatively new. *Figure 6* shows the decades in which the current housing units were built. Nearly 50% of them were built after 1979. There were approximately 84,000 new housing units built between 1990 and 2007, accounting for just over one in every three existing units in the County.

Figure 6: Year Structure Built for Housing Units in Lake County



Source: U. S Census Bureau, 2006-2008 American Community Survey

Housing Types

Figure 7 shows the number of housing types from 1990 to 2008. The number of single and multi-family housing units increased over the last 20 years, but their proportions of the total number of housing units remained approximately the same. The housing units in the 1-unit attached structures, which are typically townhouses with separate entrances, increased dramatically both in terms of the number of units as well as its share in the total number of housing units. The number of housing units in the 2-unit structures and other structures showed a trend of declining. The number of housing units in the 3- or 4-unit structures remained at the same level.

Lake County's housing stock is predominately single-family accounting for 74.7% of the total housing units, according to the 2000 census. This is higher than DuPage (72.1%) and Kane Counties (72.2%), but lower than Will (84.3%) and McHenry Counties (86.5%). As a more urban county, Cook County has a much lower percentage of single-family housing units, only 44.8%. For the United States as a whole, single-family housing units account for 65.9% of the total.

Figure 7: Housing Types in Lake County 1990-2008

Housing Types	1990		2000		2008 Estimate	
	Number of Housing Units	% of Total	Number of Housing Units	% of Total	Number of Housing Units	% of Total
Single-Family	136,767	74.7	175,765	77.8	199,564	78.4
1-unit, detached	123,630	67.5	155,336	68.8	171,111	67.2
1-unit, attached	13,137	7.2	20,429	9.0	28,453	11.2
Multi-Family	41,790	22.8	45,789	20.3	54,999	21.6
2 units	7,726	4.2	7,268	3.2	6,711	2.6
3 or 4 units	7,061	3.9	7,645	3.4	7,808	3.1
5 or more units	27,003	14.7	30,876	13.7	35,766	14.1
Other*	4,726	2.5	4,365	1.9	4,714	1.8

Source: U. S. Bureau of the Census, Census 2000 and 2008 ACS Estimate

*Includes mobile home, trailer, boat, RV, Van, etc.

Assisted & Special Needs Housing Stock

Assisted Housing

Assisted housing in Lake County includes conventional public housing units, Section 8 Housing Choice Vouchers, Section 8 Project-based housing assistance, affordable housing developments supported by the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships (HOME) Program, state programs funded through the Illinois Housing Development Authority (IHDA), and the Low-Income Housing Tax Credit (LIHTC) Program (which is administered by IHDA). These programs provide assistance to households with incomes no greater than 80% of the Chicago metro area median income.

These housing programs provide housing assistance to meet the needs of those low-income households who cannot afford decent, safe, and sanitary housing at market rate pricing. According to the U.S. Department of Housing and Urban Development (HUD), low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. A family of four with an annual income of no more than $60,300 in 2009 is considered a low-income family in Lake County. In addition, the County in 2000 began funding an Affordable Housing Program (using general revenues) for households with incomes up to 100% of the area's median household income.

There are 1,212 public housing units in Lake County, which are administered through three Public Housing Authorities (PHA): Lake County PHA, North Chicago PHA and Waukegan PHA. 49% of the public housing units are located in Waukegan and North Chicago.

The Section 8 program provides rental assistance for income-eligible households to rent appropriate permanent housing. This program includes tenant-based Housing Choice Vouchers and project based Section 8 assistance. Under the Housing Choice Voucher program, voucher holders can choose where they would like to live in the County. Even so, they are mostly concentrated in North Chicago, Waukegan,

Zion, the Round Lake region, and in Warren Township. There are 3,768 Section 8 Housing Choice vouchers that are administered through the three housing authorities, 72% of which are through the Lake County Housing Authority.

Under the project-based Section 8 program, specific units in a privately owned HUD-assisted project are designated for Section 8 subsidies. Because Section 8 contracts between the private owner and HUD are for a limited period of time (usually 20 years), many projects that started off with Section 8 assistance no longer have subsidies. As of the publication of this *Consolidated Plan*, there are over 1,970 Section 8 project-based units in Lake County. They are located throughout the County.

IHDA programs include financial assistance for the development of affordable rental housing for low-income households. The LIHTC program provides tax credits to investors who provide financing for the development of rental housing, a portion of which is required to be affordable to low-income persons. There are 39 IHDA-assisted projects in Lake County (including LIHTC projects) consisting of 4,507 units. Some of these units also have project-based Section 8 assistance and may be included in the numbers above (Illinois Housing Development Authority, Report on Assisted Housing, May 2002).

The affordable housing activities supported by the HOME and CDBG programs include: rental housing construction and rehabilitation; construction of new single-family homes; down payment assistance to first-time homebuyers; and rehabilitation of owner-occupied single-family homes.

The Lake County Affordable Housing Program has been funded at a level of $300,000 per year since its inception in 2000. The funds allocated to date under this program has included funding for: the development of single-family homes; down payment assistance to first-time homebuyers; transitional housing for victims of spousal abuse and their children; a residence for persons with developmental disabilities; rehabilitation of rental housing; and acquisition and rehabilitation of single-family homes.

Some of the projects mentioned above are through cooperative partnerships between public and private entities. Other innovative approaches such as land banking, covenant restrictions, and community land trusts should also be considered as methods to provide housing assistance to low-income families.

Land banking is the process of purchasing land and holding it for future use. A government agency or non-profit organization may use this technique to purchase land at today's prices and develop the land in the future for a definite public purpose. For example, Boulder Housing Partners, a non-profit organization in Boulder, Colorado, has held land for ten to fifteen years before the land was developed into residential communities that provide some affordable housing. Covenant restrictions can also be used in providing housing to low-income families at below the market rate.

A community land trust is a nonprofit organization that owns real estate in order to provide benefits to its local community; making land and housing more affordable to residents. The land is held permanently by the CLT and is leased to the homeowners that are located on the land. When a homeowner decides to sell, the lease requires the homeowner to sell back to the CLT or to another lower income household at an affordable price (Institute for Community Economics, 2003; Chapter 8, Housing: *Lake County Regional Framework Plan)*. The Highland Park Illinois Community Land Trust (HPICLT) is a local organization that operates based on this model and has been recognized nationally for its efforts.

Figure 8: Inventory of Assisted and Special Needs Housing

Figure 8a: Illinois Housing Development Authority

Residential Development Name	Location	Units	Type	Project-Based Section 8* (PB Sec 8)
American Apartments	Highland Park	108	Family	
Brookhaven Apartments	Gurnee	181	Family	Yes
Buckingham Place Apartments	Waukegan	166	Family	Yes
Cedar Village	Lake Villa	80	Elderly	Yes
Chapel Garden Senior Apartments	Waukegan	22	Elderly	
Cinnamon Lakes Towers	Waukegan	274	Family	Yes
Frank B. Peers, Sr.	Highland Park	67	Elderly	Yes
Grand Oaks	Gurnee	150	Family	Yes
Gurnee Meadows I	Gurnee	94	Elderly	
Gurnee Meadows II	Gurnee	95	Elderly	
Harbor View/Waukegan Apartments	Waukegan	72	Family	
Hickory Road Manor	Waukegan	120	Family	Yes
Independence Center	Waukegan	19	Special Needs	
Kings Court Apartments	Waukegan	168	Family	
Lakehurst	Waukegan	195	Family	Yes
Lakeside Tower Apartments	Waukegan	150	Family	
Lakewood Tower	Lake Villa	80	Elderly	
Lakewood Village	Island Lake	84	Family	Yes
Liberty Lake Apartments	Lake Zurich	70	Family	
Library Lane Senior Residences	Grayslake	148	Elderly	Yes
Lilac Apartments	Fox Lake	105	Elderly	
Lilac Ledge	Waukegan	203	Elderly	Yes
Northlake Farms Apartments	Gurnee	222	Family	
Oak Ridge Village	Antioch	90	Family & Elderly	Yes
Parkside Place/Sunset Woods	Highland Park	60	Elderly	
Pebbleshire II	Vernon Hills	144	Family	Yes
Rosewood Apartments	Round Lake	168	Family	
Tiffany Road Senior Apartments	Antioch	38	Elderly	
Walnut Place	Highland Park	68	Elderly	Yes
Waterford Apartments I	Zion	144	Family	
Waterford Apartments II	Zion	144	Family	
	TOTAL	**3729**		

Source: Illinois Housing Development Authority

*Note that "Units" does not include total count for Project-Based Section 8 units available.

Figure 8b: HUD Privately Owned Subsidized Apartments

Residential Development Name	Location	Type	PB Sec 8
Assisi Homes of Gurnee	Gurnee	Elderly	Yes
B.J. Gass Bethesda Village	Zion	Elderly	Yes
Brook Haven Apartments	Gurnee	Family	Yes
Carmel House	Zion	Elderly	Yes
Cedar Village	Lake Villa	Elderly	Yes
Cedar Villas	Round Lake Beach	Family	Yes
Cinnamon Lake Towers	Waukegan	Family	Yes
Emerald Point Apartments	Vernon Hills	Family	Yes
Frank B Peers	Highland Park	Elderly	Yes
Grand Oaks Apartments	Gurnee	Family	Yes
Hebron Townhouses	Zion	Family	Yes
Hickory Road Manor	Waukegan	Family	Yes
Horizon Village/West Zion Highland	Zion	Family	Yes
Lake Manor Apartments	Mundelein	Elderly	Yes
Lakeland Apartments	Fox Lake	Family	Yes
Lakeside Tower Apartments	Waukegan	Family	Yes
Lakewood Village	Island Lake	Family	Yes
Lambs Residence #2	Libertyville	Elderly	Yes
Liberty Lake Apartments	Lake Zurich	Family	Yes
Liberty Towers	Libertyville	Elderly	Yes
Lilac Ledge Apartments	Waukegan	Not Specified	Yes
Manchester Knolls	North Chicago	Family	Yes
Manchester Knolls II	North Chicago	Family	Yes
Oak Ridge Village	Antioch	Not Specified	Yes
One Deerfield Place	Deerfield	Elderly	Yes
Pebbleshire Apartments II	Vernon Hills	Not Specified	Yes
Prairie View Apartments	North Chicago	Family	Yes
Ravinia Housing	Highland Park	Family	Yes
Rosewood Apartments	Round Lake	Family	Yes
The Lambs Farm	Green Oaks	Not Specified	Yes
Walnut Place	Highland Park	Not Specified	Yes
Waukegan Supportive Housing	Waukegan	Not Specified	Yes
Whispering Oaks – Phase I	Waukegan	Family	Yes
Whispering Oaks – Phase II	Waukegan	Family	Yes

Source: U.S. Department of Housing and Urban Development

Figure 8c: Lake County HOME Consortium

Residential Development Name	Location	Units	Type
Chapel Garden Senior Village	Waukegan	22	Elderly
Independence Center	Waukegan	19	Special Needs
Library Lane Senior Residences	Grayslake	148 /36	Elderly
Sunset Woods	Highland Park	10	Elderly
Tiffany Road Senior Apartments	Antioch	38 /11	Elderly
Community Action Partnership of Lake Co.	Antioch	12	Family
	TOTAL	**249/47**	

Source: Lake County Community Development Division

Figure 8d: Lake County Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Marion Jones	Green Oaks	125	Family	Yes
Scattered Sites	Scattered	161	Family	Yes
Beach Haven	Round Lake Beach	99	Elderly	Yes
Hawley Manor	Grayslake	50	Elderly	Yes
Kuester Manor	Wauconda	25	Elderly	Yes
Millview Manor	Antioch	25	Elderly	Yes
Orchard Manor	Antioch	25	Elderly	Yes
Shiloh Tower	Zion	60	Elderly	Yes
Warren Manor	Gurnee	50	Elderly	Yes
	TOTAL	**620**		

Source: Lake County Housing Authority

Figure 8e: North Chicago Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Kukla Towers	North Chicago	100	Elderly	Yes
Thompson Manor	North Chicago	48	Elderly	Yes
	TOTAL	**148**		

Source: North Chicago Housing Authority

Figure 8f: Waukegan Housing Authority

Residential Development Name	Location	Units	Type	PB Sec 8
Armory Terrace	Waukegan	50	Family/Elderly/Disabled	Yes
Barwell Manor	Waukegan	120	Family/Elderly/ Disabled	Yes
Harry A. Poe Manor	Waukegan	150	Elderly	Yes
Ravine Terrace	Waukegan	99	Elderly	Yes
Scattered Sites	Waukegan	25	Family	Yes
	TOTAL	**444**		

Source: Waukegan Housing Authority

Figure 8g: Housing for Persons with Disabilities

Residential Development Name	Location	Units/ Beds	Type	PB Sec 8
Lambs Farm, Inc.	On-site	144	Disabled	
Lambs Farm, Inc. Number 2	Scattered	30	Disabled (Group Homes)	
Northpointe Resources, Inc.	Scattered	72	Disabled	
Glenkirk	Scattered	118	Disabled	
	TOTAL	**364**		

Source: Lake County Community Development Division

Figure 8h: Housing for Persons with AIDS/HIV and their Families

Residential Development Name	Location	Units	Type	PB Sec 8
The Harbor	Waukegan	8	Special Needs	
	TOTAL	**8**		

Source: Lake County Community Development Division

Homeless

Nature and Extent of Homelessness

HUD Table 1A: *Housing Gaps Analysis Chart and Homeless Population and Subpopulations Chart* (as follows) compiles information on the extent of homelessness by subpopulation in Lake County, the level of housing services currently provided to meet that demand, and the unmet needs within each category. Detailed demographic information on people who are homeless in Lake County was collected by the Lake County Community Development Division through a Point-in-Time Count conducted on January 22, 2009 for the 2009 Continuum of Care process and is provided under the heading *Demographic Characteristics of the Homeless*. The inventory of existing homeless facilities is fully described under the heading *Facilities & Services for the Homeless*.

U.S. Department of Housing and Urban Development **OMB Approval No. 2506-0117 (Exp. 4/30/2011)**

HUD Table 1A

Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
		Individuals		
Beds	Emergency Shelter	35	0	70
	Transitional Housing	95	0	0
	Permanent Supportive Housing	70	6	30
	Total	**200**	**6**	**100**
		Persons in Families with Children		
Beds	Emergency Shelter	71	0	60
	Transitional Housing	144	0	0
	Permanent Supportive Housing	26	0	47
	Total	**241**	**0**	**107**

Continuum of Care: Homeless Population and Subpopulations Chart

	Sheltered			
Part 1: Homeless Population	***Emergency***	***Transitional***	***Unsheltered***	***Total***
Number of Families with Children (Family Households):	29	36	0	65
1. Number of Persons in Families with Children	77	91	0	168
2. Number of Single Individuals and Persons in Households without children	100	100	2	202
Total Persons (Add Lines Numbered 1 & 2)	**177**	**191**	**2**	**360**

Part 2: Homeless Subpopulations	***Sheltered***	***Unsheltered***	***Total***
a. Chronically Homeless	33	0	33
b. Seriously Mentally Ill	32		
c. Chronic Substance Abuse	71		
d. Veterans	80		
e. Persons with HIV/AIDS	7		
f. Victims of Domestic Violence	63		
g. Unaccompanied Youth (Under 18)	0		

From January 22, 2009 Point-in-Time Count

Homeless Management Information System (HMIS)

In 2001, Congress directed HUD on the need for data and analysis on the extent of homelessness and the effectiveness of the McKinney-Vento Act Programs including:

- Developing unduplicated counts of clients served at the local level
- Analyzing patterns of use of people entering and exiting the homeless assistance system
- Evaluating the effectiveness of these systems

HUD's response was to mandate the use of Homeless Management Information Systems (HMIS). According to HUD, an HMIS is "a software application designed to record and store client-level information on the characteristics and service needs of homeless persons. An HMIS is typically a web-based software application that homeless assistance providers use to coordinate care, manage their operations, and better serve their clients."

Lake County Community Development staff is actively involved with the Lake County CoC on many levels, including administration of the Lake County HMIS. Partially supported by a grant through the Continuum of Care, the Lake County HMIS uses Bowman Systems' ServicePoint software. In late 2009, additional funding was received in order to expand and strengthen the County's HMIS by hiring a full time system administrator. This position will allow for better collection of comprehensive data for CoC planning and program improvement.

Number of Homeless

Obtaining an accurate count of the homeless population is extremely difficult. Most efforts to count those who are homeless focus on the number of individuals using shelters or other homeless services on any given night. Difficulty arises in trying to locate and count individuals living without shelter (on the street, in cars, etc..) or those individuals and families who are homeless but temporarily staying with family and friends or in motels. These attempts often fall dramatically short of the actual number of unsheltered homeless. The transient nature of the population and the varying lengths of time in which individuals are homeless also frustrate counting efforts. On January 22, 2009 there were, at minimum, 370 persons living on the street or accessing emergency, transitional, or permanent housing for the homeless in Lake County. A year earlier, on January 24, 2008, there were, at minimum, 439 homeless persons counted through a similar point-in-time count. These survey results do not necessarily suggest that homelessness decreased during 2009, but instead may represent the inherently flawed nature of comparing point-in-time surveys that can be significantly affected by weather, success of outreach workers on a particular night, and numerous other factors.

HUD has also developed for Congress the Annual Homeless Assessment Report (AHAR). The AHAR is defined as "a report to the U.S. Congress on the extent and nature of homelessness in the United States. It provides counts of the homeless population and describes their demographic characteristics and service use patterns. The AHAR is based primarily on data from Homeless Management Information Systems." Lake County has participated in the last two AHAR's (October – September of 2008 & 2009) and provided data for one of the reporting categories (Transitional Housing for Families). The goal, especially with new full-time HMIS staff, is to expand Lake County's participation to all categories of the AHAR. More information on the complete AHAR is available at www.hmis.info.

Factors Contributing to Homelessness

There is rarely a single reason why people are homeless – the causes are manifold and complex. There are both structural issues (such as housing costs and the low wage labor market) and individual factors (such as domestic violence and untreated illnesses), which contribute to the problems of homelessness. When people who are homeless were asked to identify reasons for their homelessness, almost all cited several factors. This highlights the complexity of these factors that, working together, cause homelessness.

During the 2009 Point-in-Time Count, information was sought from all households regarding their primary reason for homelessness. The self-reported results are below.

Figure 9: Primary Reason for Homelessness

Primary Reason for Homelessness	Number	Percentage
Disagreement w/ Family/Roommate	16	6.2%
Discharge From Hospital	2	0.8%
Discharge From Jail/Prison	6	2.3%
Divorce	4	1.6%
Domestic Violence	37	14.3%
Eviction	21	8.1%
Family/Personal Illness	2	0.8%
Insufficient Income	34	13.2%
Loss of Public Assistance	0	0.0%
Mental Health	17	6.6%
Mismanagement of Income	1	0.4%
Natural Disaster/Fire	2	0.8%
Physical Disabilities	5	1.9%
Substance Abuse	71	27.5%
Unemployment	29	11.2%
Other	4	1.6%
*No Answer/Refused	7	2.7%

Data was collected during intake and assessment.
Reason for homelessness only taken from Head of Household.

Facilities & Services for the Homeless

Lake County conducts a regular inventory of its facilities for the homeless as part of the annual Continuum of Care (CoC) application. Conducted in conjunction with the Point-in-Time Count, this results in a Housing Inventory Chart (HIC), submitted with the CoC Application.

Figure 10a: Emergency Shelter Inventory Chart

Organization	Program	Sub-population served	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds	Overflow/ Voucher Beds	Seasonal Beds
A Safe Place	Emergency Shelter	DV Victims	28	9	7	35	0	0
Catholic Charities	Motel Voucher	N/A	0	0	0	0	13	0
Catholic Charities	Samaritan House	Women w/children	19	6	0	19	0	0
Lake County Haven	Transitional Shelter	Homeless Women	2	1	8	0	0	0
Maristella	Motel Voucher	Homeless Women	0	0	0	0	9	0
PADS Crisis Services	Emergency Shelter	N/A	22	6	20	42	0	110
		TOTAL	**71**	**22**	**35**	**96**	**22**	**110**

Figure 10b: Transitional Housing/Safe Havens Inventory Chart

Organization	Program	Sub-population served	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
A Safe Place	Transitional Housing	DV Victims	41	12	8	49
Alexian Brothers	The Harbor	Persons w/ HIV	0	0	8	8
COOL	Transitional Housing	Homeless Families	34	8	0	34
Lake County Haven	Transitional Housing	Homeless Women	17	8	0	17
LCRDC	SAFE Housing	Women w/ Children	36	9	0	36
North Chicago VA Medical Ctr	Homeless Veterans Prgms	Homeless Veterans	0	0	62	62
PADS Crisis Services	Safe Haven	Chronically Homeless	0	0	15	15
Waukegan Township	Staben Center	Homeless Men	0	0	17	17
Waukegan Township	Staben House	Homeless Women	16	6	0	16
		TOTAL	**144**	**43**	**110**	**254**

Figure 10c: Permanent Supportive Housing Inventory Chart

Organization	Program	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Beds designated for the Chronically Homeless	Total Year-Round Beds
Lake County Health Dept.	Shelter Plus Care	26	10	28	8	54
Independence Center	Indiana Properties	0	0	8	3	8
PADS Crisis Services	Permanent Housing	0	0	10	10	10
Shields Township	CTI-RP Program	0	0	24	24	24
	TOTAL	26	10	70	45	96

An inventory of services for the homeless is also conducted during the planning process of the CoC Application. The most recent data available is from the 2007 CoC Application, and will be updated in the Spring of 2010.

Figure 11: Inventory of Services for the Homeless - 2007

Provider Organization	Alcohol & Drug Abuse	Case Management	Child Care	Counseling/ Advocacy	Education	Employment	Healthcare	HIV/AIDS Services	Law Enforcement	Legal Assistance	Life Skills	Mental Health Counseling	Mobile Clinic	Mortgage Assistance	Rental Assistance	Street Outreach	Transportation	Utility Assistance
A Safe Place		X		X							X							
Affordable Housing Corp.				X														
Alexian Bros – The Harbor	X	X						X			X						X	
Catholic Charities	X	X	X	X	X	X		X			X	X		X	X		X	X
C.O.O.L.		X									X							
College of Lake County			X		X													
Fair Housing Center				X														
HealthReach							X											
Illinois DCFS			X	X											X			X
Workforce Development						X												
Independence Center		X		X		X					X	X					X	
I-PLUS				X							X							
Kids Hope United/Rebound		X			X	X					X	X					X	
Lake County CAP				X										X	X			X
Lake County Haven		X				X					X	X						
Lake County Health Dept	X	X		X		X	X	X			X	X	X			X	X	
Maristella		X		X							X				X			
Nicasa	X	X	X			X					X	X					X	
North Chicago VA Med Ctr	X	X				X	X	X			X	X				X		
PADS Crisis Services		X		X	X	X					X				X	X	X	X
Prairie State Legal Services										X								
Rosalind Franklin University							X											
Salvation Army	X		X	X										X	X			X
Shields Township															X		X	X
Veteran's Commission														X	X			
Waukegan Township		X	X	X	X	X					X	X					X	X
YWCA			X															
Zion Township		X		X	X	X									X		X	X

Demographic Characteristics of the Homeless

The best tool to measure the demographic characteristics of the homeless in Lake County is the Point-in-Time Count. This annual enumeration of the county's homeless population provides excellent information about who really is homeless. The following charts show the percentage of persons in the demographic categories of gender, race and age from 2007 (496 homeless persons), 2008 (439 homeless persons) and 2009 (370 homeless persons).

Figure 12a: Gender Characteristics of the Homeless

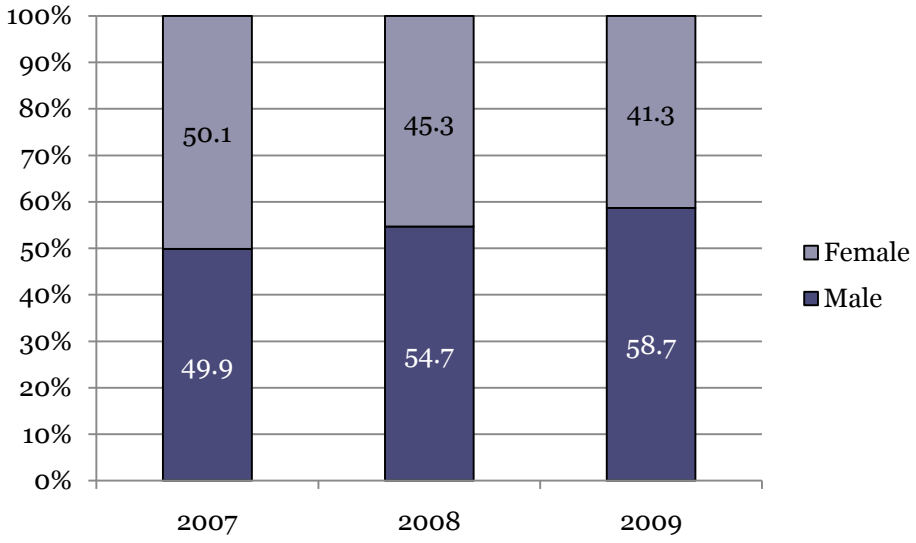
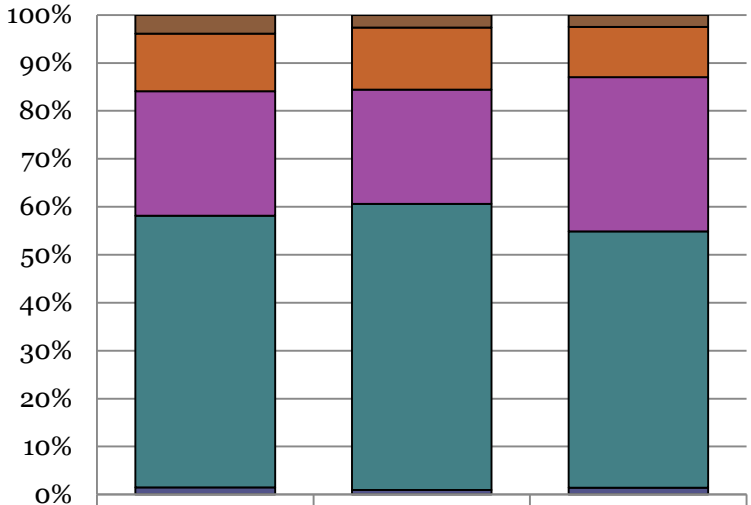
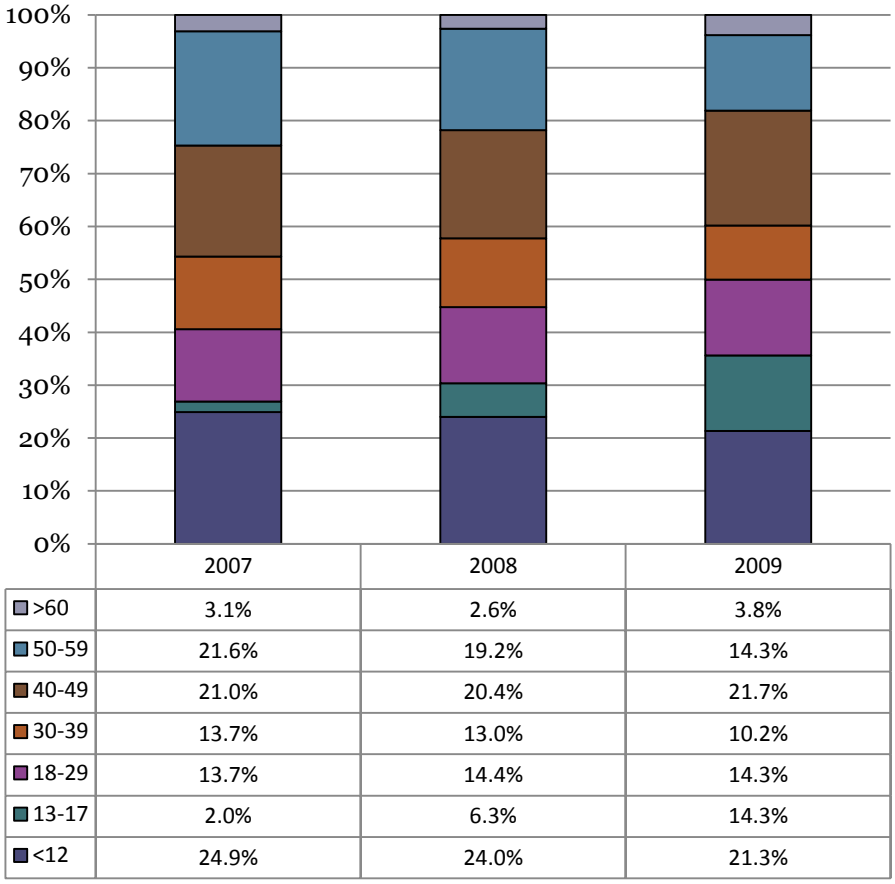


Figure 12b: Racial Characteristics of the Homeless



	2007	2008	2009
Other	3.9%	3.0%	2.5%
Hispanic of any race	12.0%	14.9%	10.5%
White, Non-Hispanic	25.9%	27.4%	32.1%
Black, Non-Hispanic	56.5%	68.6%	53.5%
Asian	1.5%	1.1%	1.4%

Figure 12c: Age Characteristics of the Homeless



Approximately half of all homeless persons in Lake County are members of a family – as seen from the age chart above, an average of 30% are children. This statistic may be slightly skewed, as it is based predominately on homeless persons accessing shelter services. A complete and accurate count of homeless persons staying in the streets or other places not intended for human habitation may result in different percentages.

Homeless Veterans

Lake County is home to the North Chicago VA Medical Center (NCVAMC) that acts as a magnet for many homeless veterans from the metropolitan Chicago area and beyond. The medical center's Homeless Veterans Rehabilitation program is the only VA Domiciliary based residential rehabilitation program of its type in Illinois. Long-term outpatient substance abuse treatment is also provided by the clinical staff who run the Addictions Treatment Program (ATP). Further, the NCVAMC has an acute substance abuse treatment program with generally a shorter waiting list than other area programs. The center also acts as a referral point for long-term medical and psychiatric care from other area VA medical centers and has a community based Compensated Work Therapy / Residential Treatment Program not found at other area VA medical centers. The center consists of 150 operating hospital beds, 204 nursing home beds, a 60 bed domiciliary for homeless veterans, and a 45 bed domiciliary for veterans with substance abuse disorders, approximately 85% of who also experience serious mental illness and/or homelessness.

According to the 2006-2008 American Community Survey, civilian veterans make up 7.7% of the population. However, according to the 2009 Point-in-Time Count, they are 21.1% of the county's homeless population (80 individuals).

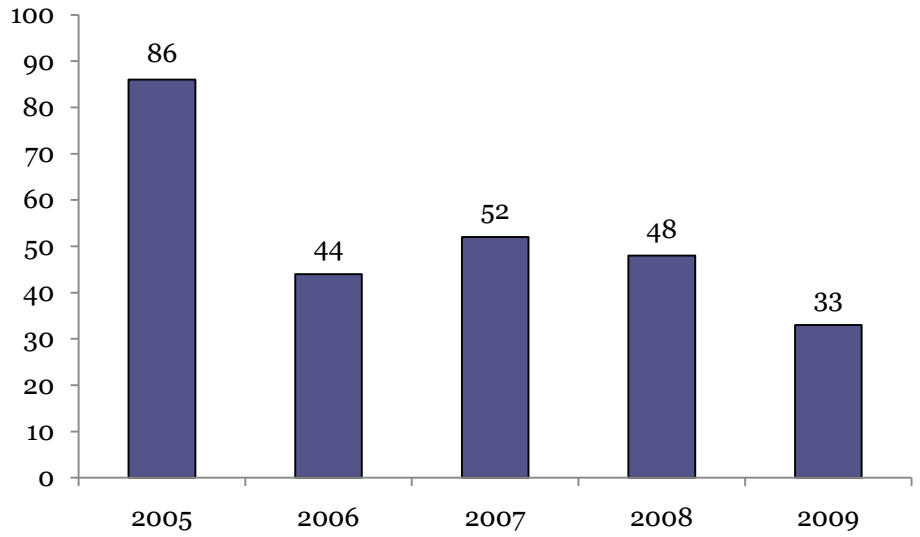
The recently developed HUD-VASH (Veterans Affairs Supportive Housing) program combines HUD Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community. The program has brought a total of 70 vouchers for homeless veterans to the NCVAMC. These vouchers will be critical in addressing the issues of homeless veterans.

Chronic Homeless Population

The majority of the chronic homeless population has diagnosable mental illness or chronic substance abuse, often co-occurring. Mental health diagnoses include bipolar disorder, schizophrenia, schizoaffective disorder, severe & chronic depression, and severe personality disorders. This population often has long & extensive histories of involvement with the publicly funded treatment system before their period of homelessness. National estimates report that although the chronic population makes up only 10% of the homeless population, they consume over 50% of homeless resources. The majority do not receive mainstream benefits for which they are entitled or, if they do, funds may go to "victimizers" (e.g. drug dealers, bar owners) forcing clients to rely on the emergency shelter system, hospitals, jails, or other public institutions to meet basic needs. A report from December 2009 shows that 36.5% claim no financial resources, while 15.9% self-report that they receive Social Security benefits, 20.6% SSI, and 5.5% VA benefits. Few people in the chronic population are likely to ever generate wages or public benefits sufficient to maintain permanent housing. For those with income, the average for the individual's most recent 30-day period at assessment was only $623. As a result, this population will likely require long-term subsidization of both housing and supportive services to maintain self-sufficiency.

The most recent analysis of the chronically homeless population in Lake County came from a report out of the Homeless Management Information System (HMIS) in December 2009. This report showed that 73.8% of the chronically homeless in Lake County are men. 97.2% reported being homeless more than once, significantly greater than the 47.7% of the general homeless population who reported multiple episodes of homelessness. 37.5% are White, 61.9% are Black or African American. Of those, 3% are Hispanic or Latino. Of the primary reasons for homelessness, 17.9% cite mental health and 19.2% cite substance abuse. Many of these may be co-occurring. The targeted population often has concerns about losing autonomy and freedom and is frequently rejected by housing program. This is because they are labeled as "treatment resistant" or not "housing ready" as they refuse to participate in psychiatric treatment, substance abuse services, or have criminal histories that make them ineligible. Low demand "Housing First" programs with appropriate and available services and supports are highly successful in stabilizing this population. The "Housing First" model has been embraced by the Continuum of Care, and a variety of programs utilizing the method have been established, drastically reducing the chronically homeless population from 86 in 2005 to 33 in 2009.

Figure 13: Chronically Homeless Population



Continuum of Care

Responsibility for coordinating the overall Continuum of Care process and organizing the county's response to HUD's annual Continuum of Care homeless service application resides with Continuum of Care Committee of the Lake County Coalition for the Homeless, formerly called the Advisory Planning Group (APG). The APG was originally convened in January 1998 to oversee the county's Continuum of Care under the auspices of the Community Development Commission and the Lake County Board. In January 2010, it reconvened as a committee of the Lake County Coalition for the Homeless, centralizing all issues related to homelessness under one body. The group is comprised of approximately 30 community agencies administering homeless services, community development activities, health care, human services, mental health care, housing, and veteran services as well as advocates, local governments, formerly homeless, churches, funders, banks and other community stakeholders.

The CoC Committee has two subcommittees to address specific homeless priorities:

- The Technical Assistance Committee (TAC) conducts peer reviews of each Continuum funded program to identify strengths and weaknesses, improve program performance, and build program capacity;
- The HMIS Committee is devoted to the implementation and expansion of the Continuum's Homeless Management Information System (HMIS).

The Lake County Coalition for the Homeless has numerous other committees that address issues related to homelessness, among those:

- Committee on Employment Barriers
- Partnership to End Homelessness (10-Year Plan Committee)
- Transitional Housing Task Force
- Youth Committee

The Homeless Advisory Planning Group/Continuum of Care Committee originally developed most of the information in this *Consolidated Plan*, as it relates to the County's homeless population. This information

(e.g. homeless needs, services provided, service gaps, and homeless priorities) originates from their ongoing annual needs assessment and their annual strategic plans.

Purpose of the Continuum of Care

In its first year, the APG engaged in an intensive needs assessment and planning process that involved weekly or bi-weekly full group meetings as well as working group meetings. Through this process, strategies for assessing homeless needs and gaps in service were developed and implemented; a vision for Lake County's Continuum of Care was constructed; a strategic Continuum of Care plan was outlined; and methods for prioritizing service needs and evaluating and prioritizing funding proposals were developed.

Since that time, the following collaborative efforts have been developed regarding the ongoing role of the APG as it seeks to work on multiple levels to strengthen Lake County's homeless services. This analysis resulted in the merging of the APG with the Lake County Coalition for the Homeless, and the development of the Continuum of Care Committee. The CoC Committee worked to continue the collaborative efforts of the APG, including:

- Ongoing needs assessment and analysis;
- Provision of technical assistance;
- Increased stakeholder participation;
- Development of strategies for addressing identified needs;
- Monitoring of progress toward strategic objectives and action steps;
- Coordination of various organizational structures related to homelessness; and
- Coordination of the annual CoC NOFA application.

Staff from the Lake County Planning, Building, & Development Department's Community Development Division act as the facilitator of the CoC Committee, as well as the HMIS Committee, bringing objectivity, a system-level focus, planning expertise, and staffing resources to the process. In addition to the Homeless Coalition/CoC Committee, the Community Development Division attends and/or staffs the Community Development Commission, Affordable Housing Commission, Regional Roundtable on Homelessness, Lake County Board & Committees, and the other relevant Homeless Coalition Committees. Staff is also responsible for administering Lake County's CDBG, ESG, and HOME Grant funds and developing the 5-Year *Consolidated Plan* and *Annual Action Plan*. This link ensures that the Continuum of Care is coordinated with the CDBG, ESG, and HOME programs as well as other community development activities and this 5-Year *Consolidated Plan*.

Meetings

The Lake County Coalition for the Homeless (formerly APG) meets monthly on the first Tuesday at the United Way of Lake County office located in Gurnee. Committee meetings, including the CoC Committee, are held as needed at the discretion of the committee. Committee reports are given at each Coalition for the Homeless meeting.

When the Notice of Funding Availability for Continuum of Care funds (formerly the SuperNOFA) is released, specially scheduled meetings are held in order to specifically work on the annual application.

All meetings are open to the public, and are advertised through a public email list, posted on the Homeless Coalition website (www.lakecountyhomeless.org) and announced at a variety of public meetings and presentations.

Preventing Homelessness

As Lake County, like much of the nation, has moved toward a goal of ending homelessness rather than just managing it, preventing homelessness altogether has become a key component in accomplishing this goal. The Lake County Continuum of Care has taken advantage of numerous resources in order to ensure that persons do not experience homelessness.

The State of Illinois through its Department of Human Services (IDHS) provides a Homeless Prevention Program. This program provides rental assistance, utility assistance and supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure or homelessness or are currently homeless. It is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families stay in shelters and assist individuals and families with securing affordable housing (IDHS Homeless Prevention Program Description). The Lake County Continuum of Care annually applies for and receives funding through this program. Funds from the IDHS Program are often partnered with funds from the Emergency Food & Shelter Program (EFSP) from the Federal Emergency Management Agency (FEMA).

There are currently two major components of the prevention activities in Lake County. First, one agency focuses on legal advice and representation to prevent evictions, foreclosures and terminations of housing subsidies, events which have a significant probability of resulting in homelessness. Second, a consortium of agencies provides assessment, assistance and case management services to families requesting financial assistance.

Housing & Service Needs of Special Populations – Not Homeless

Housing Needs of Special Populations, to the extent it is available, is provided for the following categories: Elderly/Frail Elderly, Persons with Mental Illness, Developmentally Disabled, Physically Disabled, Persons with Substance Abuse Addictions and Persons with HIV/AIDS. Needs of Public Housing Residents is outlined in the *Housing Profile* section. Each of these populations require unique forms of housing and services.

In researching documentation regarding the housing needs of these special groups, a variety of governmental agencies, human service organizations and specialized housing service providers were consulted in the development of housing needs for the above referenced categories for the period of 2010 through 2014. Sources consulted include: Lake County Affordable Housing Commission; the Illinois Housing Development Authority; the Lake County Health Department and Community Health Center; agencies serving persons with developmental disabilities and/or mental illness (Independence Center, NorthPointe Resources, Lake County Center for Independent Living, & Countryside Association); and the Illinois Department of Human Services.

Special Needs Housing Needs & Current Facilities

There are numerous facilities for special needs populations in Lake County. Specifically, *Figure 8g: Housing for Persons with Disabilities* & *Figure 8h: Housing for Persons with AIDS/HIV and their Families* in the section *Inventory of Assisted and Special Needs Housing* provide information for facilities for select special needs populations. They are repeated here for reference.

Figure 8g: Housing for Persons with Disabilities

Residential Development Name	Location	Units/ Beds	Type	PB Sec 8
Lambs Farm, Inc.	On-site	144	Disabled	
Lambs Farm, Inc. Number 2	Scattered	30	Disabled (Group Homes)	
Northpointe Resources, Inc.	Scattered	72	Disabled	
Glenkirk	Scattered	118	Disabled	
	TOTAL	**364**		

Source: Lake County Community Development Division

Figure 8h: Housing for Persons with AIDS/HIV and their Families

Residential Development Name	Location	Units	Type	PB Sec 8
The Harbor	Waukegan	8	Special Needs	
	TOTAL	**8**		

Source: Lake County Community Development Division

Elderly/Frail Elderly

The demand for housing by senior citizens continues to increase in Lake County, a common issue for much of the nation as "baby boomers" start to achieve senior citizen status. In the 2000 US Census, Lake County had a population of 644,356 with 54,989 (8.5%) being senior citizens. In the most recent data available from the American Community Survey (2006-2008) the overall population has increased to 706,864, an increase of approximately 10%. The senior citizen population, however, increased to 66,540 (9.4% of the total population), which is an increase of approximately 21%.

The Illinois Department of Commerce & Economic Opportunity (DCEO) projects a total Lake County population of 873,024 in 2030, with 147,543 (16.9%) being senior citizens. This represents a total population increase of over 23% and a senior citizen population increase of over 121%. The following information is from the DCEO website.

Figure 14a: Population Projections - Illinois DCEO

Age Group	2000	2005	2010	2015	2020	2025	2030
0-4	53,074	51,142	51,548	52,555	54,506	56,873	53,944
5-9	55,884	56,682	54,873	53,840	54,515	57,532	58,209
10-14	51,954	58,482	59,385	56,530	55,308	56,651	58,451
15-19	48,587	54,848	61,522	60,148	56,773	57,090	56,300
20-24	37,798	46,951	53,560	54,582	51,541	52,305	48,042
25-29	39,489	43,541	53,435	58,074	58,686	55,954	53,453
30-34	48,651	45,914	50,190	57,520	61,558	63,891	58,671
35-39	58,397	53,796	51,240	53,579	60,440	65,770	65,865
40-44	57,337	61,010	56,639	52,954	55,074	62,658	66,439
45-49	49,428	58,351	62,183	57,208	53,443	55,901	62,398
50-54	40,374	47,740	56,699	59,227	54,009	51,294	52,374
55-59	29,016	37,775	45,137	52,407	54,483	50,640	46,618
60-64	20,429	26,031	34,613	39,827	46,293	49,997	44,717
65-69	16,013	17,826	23,220	30,015	34,630	41,918	44,279
70-74	14,666	14,181	15,938	20,526	26,751	31,371	37,732
75-79	11,094	12,466	12,201	13,732	17,842	23,431	27,463
80-84	7,261	8,760	9,971	9,650	10,914	14,565	19,052
85+	6,051	8,264	10,564	12,477	13,484	15,404	19,017
All	**645,503**	**703,760**	**762,918**	**794,851**	**820,250**	**863,245**	**873,024**

Figure 14b: Total Population Growth

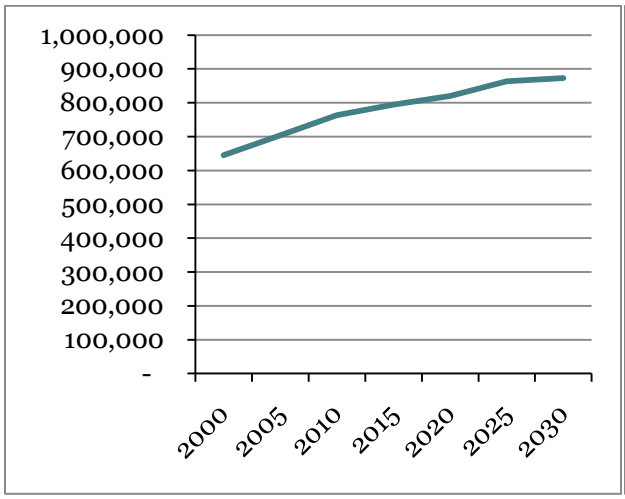
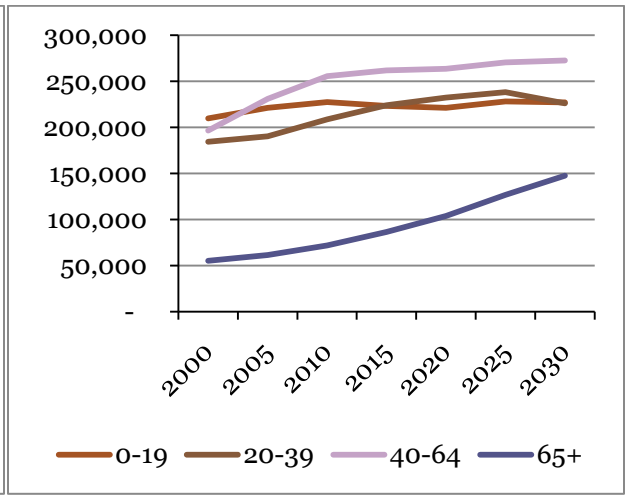


Figure 14c: Age Groups Growth



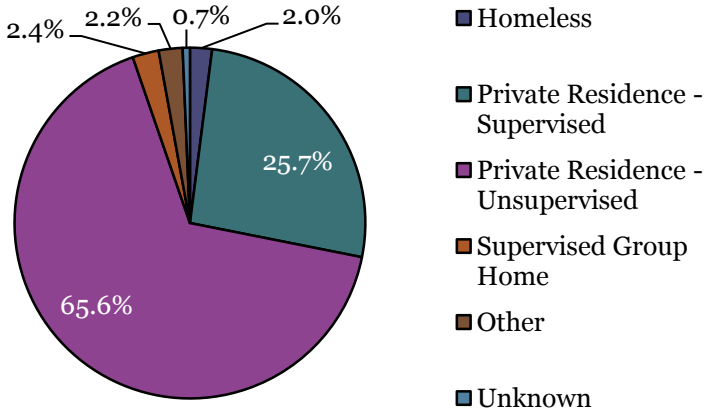
Persons with Mental Illness

In the fall of 2008, the Illinois Department of Human Services (DHS) Division of Mental Health (DMH) developed a Permanent Supportive Housing (PSH) initiative with the goal of moving 250 mentally ill persons out of nursing homes and into permanent supportive housing. The *Recovery Reporter*, DMH's newsletter, states the following in its October 2009 issue:

PSH promotes community-based integrated and independent living by providing stable, affordable housing options for persons with serious mental illnesses. According to DMH Systems Rebalancing Director Brenda Hampton, the Division is positioning its model "to transform outmoded treatment assumptions and practices by bringing new resources and partners to the table to expand opportunities for more affordable housing statewide." Individuals assisted with transitioning from nursing homes in Rockford and Chicago were the first consumers in Illinois to officially receive keys to their own apartments supported by PSH.

The National Alliance on Mental Illness is running a survey that started in September of 2009 that seeks information about the housing needs of persons with mental illness. This information will be critical for future planning needs for persons with mental illness. The most recent data from the Lake County Health Department's Behavioral Health Services Division shows the following regarding the living arrangements of persons receiving assistance in their programs:

Figure 15: Living Arrangements of LCHD BHS Program Participants



The Community Support Services (CSS) program for the Behavioral Health Services Division currently has a variety of housing programs for persons with mental illness. However, all programs either have closed or extensive waiting lists. They include:

- Scattered Apartment Program (established 1981) – 16 participants
- Clustered Apartment Program (established 1987) – 19 participants
- Group Home (established 1989) – 14 participants
- Zion Apartment Program (CILA) (established 1990) – 8 CILA , 2 non-CILA participants
- Linkage Apartment Program (established 2001) – 12 participants
- Shelter Plus Care (established 2003) – 35 participants

Developmentally Disabled

The housing needs for developmentally disabled persons vary greatly, and priority is given to persons in an emergency situation. An emergency situation means that a caregiver is: sick; hospitalized; suddenly disabled; dead; or abusive/abandoning. Some other situations may qualify as emergencies. In Lake County, according to Illinois Department of Human Services reports from November 2008, there are approximately 126 persons with developmental disabilities that have emergency housing needs. However, there are many more that have housing needs that do not quite qualify as an emergency, but prohibitive

costs or other factors create a great need. Statewide, there are nearly 16,000 persons with developmental disabilities who need some sort of housing service.

Physically Disabled

The Metropolitan Planning Council's Regional Rental Market Analysis provided information regarding the demand for affordable, accessible rental housing in the Chicago area, as of May 2000. That study included a needs assessment conducted by the Statewide Independent Living Council of Illinois (SILC), which concluded that there were 100,185 physically disabled persons in Lake County, including 48,543 with severe disabilities. Another set of data in the MPC study reported that in 2000 there were 20,460 non-institutionalized persons with disabilities in Lake County between the ages of 16-64.

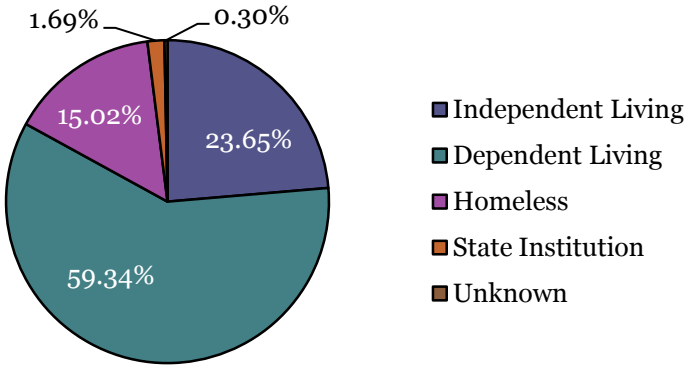
The MPC demand study states that, "While there are no existing studies that measure housing demand among persons needing accessible and affordable housing, statistics from the Joint Enforcement for Disability Access (JEDA) Project of HUD suggest there is likely to be a significant level of unmet housing need among persons with disabilities in the metro area based on the volume of calls recorded annually." Another indicator of housing needs cited in the MPC demand study is the number of persons with disabilities receiving Supplemental Security Income (SSI), which for 2000 amounted to 3,538 persons in Lake County. This figure is thought to be an indicator of affordable housing needs based on the low-incomes of this group.

With regard to persons with disabilities who qualify for Section 8 assistance, the Lake County Housing Authority (LCHA) received a special allocation of 100 Section 8 vouchers in 1999 specifically for persons with disabilities. As of mid-June 2000, 65 of these vouchers had been utilized for leases, and approximately 18 more persons had received vouchers or were scheduled to do so imminently. The balance of the 100 vouchers were expected to be utilized, since LCHA had approximately 700 persons with disabilities on its waiting list at the time it applied to HUD for the special Section 8 allocation.

Persons with Substance Abuse Addictions

The Behavioral Health Services Division of the Lake County Health Department provided information about the living arrangements for persons in their substance abuse programs. In 2007 (the most recent year available), 2,956 persons with chemical dependency were clients of the Behavioral Health Services programs. Of these, 699 (23.65%) lived alone, 1754 (59.34%) lived with family or friends, 444 (15.02%) were homeless, and 50 (1.69%) lived in state institutions. Based on these numbers, it is estimated that there is a need for more than 500 housing units for non-homeless persons with substance abuse addictions, with additional units needed for homeless persons with substance abuse addictions.

Figure 16: Living Arrangements of LCHD SA Program Participants



Persons with HIV/AIDS

The Lake County Health Department reports that there were 934 cases of HIV/AIDS cases in Lake County through September of 2009 – 636 of whom are living. According to the Health Department and the Illinois Housing Development Authority, 25% of those with HIV/AIDS need help finding housing. The Health Department estimates that 160 people with HIV/AIDS in Lake County are homeless or at-risk for homelessness. Alexian Brothers' The Harbor is the only housing provider solely dedicated to people with HIV/AIDS in Lake County. The Harbor's 8 beds serve less than 7% of those who need assisted residential placement.

Special Needs Supportive Services Analysis

Supportive services, like housing, for special needs populations are very limited in the State of Illinois. The following is information about supportive services for some select special populations.

Services for Developmentally Disabled

A number of studies have rated the state very poorly when it comes to services for persons with developmental disabilities. A 2008 study by David Braddock entitled 2008 *State of the States in Developmental Disabilities* ranked Illinois 51 out of 51 (50 states plus the District of Columbia) in funding for community residential developmental disability services in settings of six or fewer individuals.

Another analysis from the University of Illinois Rate Study states that the community services system is underfunded by as much as 25%. In addition, the Blueprint for System Redesign suggests the developmental disability system needs at least $200 - $250 million to bring Illinois to the mid-point among resource investment made by states nationally.

Services for Mentally Ill

The National Alliance on Mental Illness (NAMI) published *Grading the States 2009: A Report on America's Mental Health Care System for Serious Mental Illness*, the second in a series of reports measuring progress toward transformation of the mental illness services. In 2006, the first and baseline report, Illinois received a grade of F. In 2009, it received a slight improvement of a D. According to the report, "Illinois leads the nation in numbers of people with serious mental illnesses warehoused in nursing homes. This fact casts a pall over the state's entire mental health care system. The Illinois Department of Human Services' Division of Mental Health (DMH) is responsible for administering the system and has placed great emphasis on transformation. However, many people still do not have access to services, due to continuing state budget cuts in mental health services and agonizingly slow progress in converting the state's system for paying service providers from a grants-based model to a fee-for-service model." Three urgent needs are identified:

- Invest in services that meet evidence-based fidelity standards
- End warehousing in nursing homes
- Address problems with the new fee-for-services system

Services for Persons with HIV/AIDS

The sole provider of supportive housing for persons with HIV/AIDS comes from Alexian Brothers' The Harbor transitional housing program. According to The Harbor, nearly 80% of residents are in various stages of recovery from addictions (primarily alcohol/cocaine/crack/crystal methamphetamine), and nearly 50% are dually diagnosed with mental illness and substance abuse (MISA). In the late 1990s there were fewer representatives of communities of color in the program, and some required hospice services.

The Harbor also summarizes the health needs of the HIV/AIDS population as follows:

1) The target population needs safe/affordable housing and nutritious meals
2) Lack of housing limits regular access and follow up for health care concerns and presents obstacles to medication adherence. Medical benefits are often lacking or underutilized
3) A significant number of residents must learn or refine life skills to regain independence
4) Residents new to recovery face the additional challenges of staying clean and sober; the population's mental health problems often go undiagnosed and untreated
5) Unemployment and underemployment histories and the lack of prerequisite skills for work can also limit access to housing and health care for the target population.
6) After care services are needed following program completion

Services for Victims of Domestic Violence

The Illinois Coalition Against Domestic Violence (ICADV) included the following in a report about the impact of funding cuts to domestic violence service agencies in Illinois

> In just one day, Illinois domestic violence programs couldn't meet the needs of over 900** survivors seeking services. We suspect these numbers will only increase over time, like they have in the last three years. Reductions in funding are added to struggles domestic violence programs already face. Costs of doing business increase every year, yet funding has remained stagnant, or been reduced, forcing programs to turn away even more survivors seeking help.
>
> Staff turnover rates are already high due to low salaries and high rates of burnout. These historical challenges increase exponentially when the threat of being laid off is a paycheck away. This negatively impacts an agency's ability to keep trained staff, allowing the agency to adequately meet the needs of survivors asking for help.
>
> In addition to turning away more and more survivors knocking on our doors for help, funding reductions forced agencies to cut back or completely eliminate the other work they do to benefit survivors. Not only are survivors getting less help from domestic violence service providers, survivors are getting less help from every system they encounter on their way to seeking safety for themselves and their children.
>
> **According to the 2008 National Network to End Domestic Violence National Domestic Violence Census

Lead-Based Paint Hazards

Housing with Lead-Based Paint Hazards

The tables in this section provide estimates of the number of housing units containing lead-based paint in Lake County as a whole, and for the Cities of North Chicago and Waukegan, broken out by low-income group. These numbers are based on the most recent available Census data and a national survey conducted for HUD, which estimated the percentage of homes constructed in the United States which have lead-based paint present. The incidence of lead-based paint varies, depending upon the period during which the housing was constructed, as demonstrated in the following table.

Figure 17a: Estimated Presence of Lead-Based Paint in Housing

Construction Year	Percent of Housing Units with Lead-Based Paint Present
Pre-1940	90% (±10%)
1940-1959	80% (±10%)
1960-1979	62% (±10%)

(Note: The use of lead-based paint was prohibited after 1978.)

The estimates of the number of housing units in Lake County, North Chicago, and Waukegan with lead-based paint present are as follows:

Figure 17b: Estimated Housing Units in Lake County with Lead-Based Paint Present

	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	23,758	14,538	6,433	20,971
Owner	67,370	11,736	10,564	22,300
Total	91,128	26,274	16,997	43,271

Figure 17c: Estimated Housing Units in North Chicago with Lead-Based Paint Present

	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	3,801	2,532	377	2,909
Owner	1,544	894	446	1,340
Total	5,345	3,426	823	4,249

Figure 17d: Estimated Housing Units in Waukegan with Lead-Based Paint Present

	Total Units	Very-Low-Income Households	Other Low-Income Households	Total Low-Income Households
Rental	6,957	5,135	1,584	6,719
Owner	9,044	3,874	2,695	6,569
Total	16,001	9,009	4,326	13,288

(Note: The data in the above tables are subject to a margin of error of ±10%)

The housing rehabilitation programs in North Chicago, Waukegan, and the rest of Lake County have addressed the lead-based paint hazards in units assisted by those programs, but this is a small number of units when compared to the overall need. In the past five years, lead-based abatements under these programs included 8 in North Chicago, 28 in Waukegan, and 34 in the remainder of Lake County.

Lake County Health Department Screening

The Lake County Health Department screens children for lead exposure. In 2009, 11, 398 childhood lead screenings were conducted by Lake County Community Health Services. Of the total screened, 9,937 children ages 7 and younger tested for higher than normal lead levels and 1,461 children ages 7 and younger were retested for higher than normal lead levels. When lead blood levels are greater or equal to 10 μg/dL, protocol requires case management.

Lead-based Paint Hazard Mitigation Strategy

Lake County and the Cities of North Chicago and Waukegan have implemented a "Lead-based Paint Hazard Mitigation Strategy" for the purpose of reducing lead-based paint hazards throughout the County.

That strategy is as follows:

1. Continue to implement the new HUD regulations on lead-based paint hazards that became effective for the Consortium on January 10, 2002. The following steps will be taken in connection with the implementation of these regulations, which will apply to all CDBG and HOME-funded housing rehabilitation and homebuyer programs involving housing constructed prior to 1978:
    a. Housing Rehabilitation Programs
        - Find qualified 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.
        - Lead hazard reduction carried out by certified contractors.
        - Safe work practices, including occupant protection (possibly temporary relocation), worksite preparation and cleanup.
        - Clearance testing.
    b. First-Time Homebuyers Program
        - Utilize only trained inspectors to do visual assessments, or have program Rehab Specialist do assessments.
        - Provide list of certified contractors to sellers/buyers where paint stabilization is required.
        - Paint stabilization by certified contractor before unit is occupied. Additional safeguards to reduce the risk of lead dust.
        - Safe work practices (same as those listed above).
        - Clearance testing.
2. Provide all applicants for housing rehab loans and first-time homebuyer assistance with information about the dangers of lead poisoning.
3. Work with the County Health Department to develop a system to ensure that, in cases where the existence of defective paint surfaces in homes with children under 7 years of age have been discovered, lead screening of such children is performed and environmental inspections are done where appropriate.
4. Utilize the resources of the County Health Department for the following services:
    - Lead screening for children. State law now requires children between 6 months and 6 years of age in high-risk areas to have a blood test for lead poisoning before entering a childcare facility or school. (The only high-risk area identified in Lake County is Zip Codes 60040 in Highwood).
    - Environmental inspections of the homes of children with elevated blood level of 20 mcg/dl or higher.

- Information and consultations for families of other children with elevated blood lead levels, in accordance with State law.
- Educational programs.

5. In cases where lead-based paint hazards are discovered as a result of Health Department inspections, the County and Cities will, depending on the availability of funds, offer to use CDBG or HOME rehab funds for abatement in those cases where families meet the HUD income qualifications.

Housing & Market Analysis (91.210)

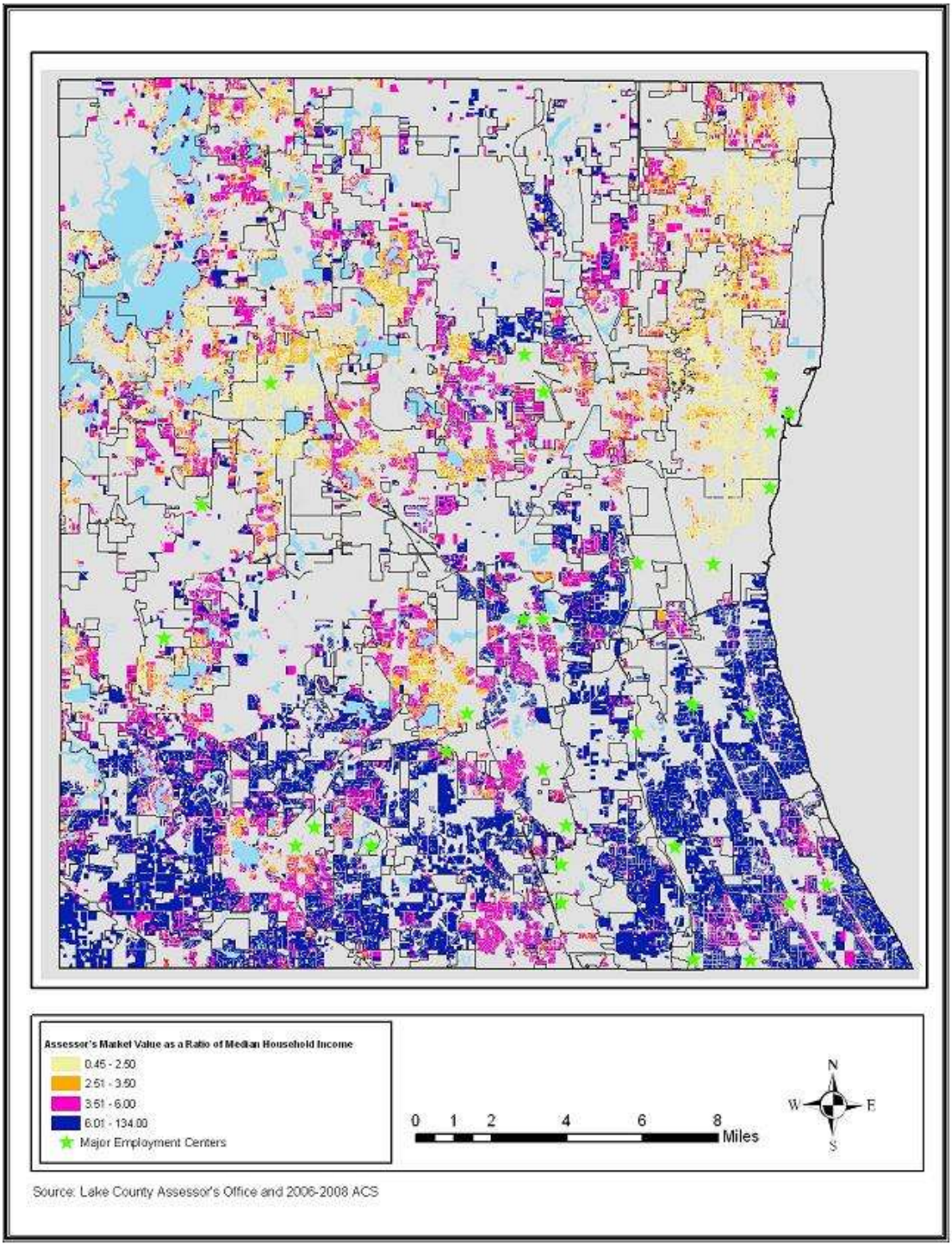
General Characteristics

Housing Value and Income Trend Analysis

Lake County's median housing value has increased dramatically throughout the years. In 1970 the median housing value was only $24,500. By 2000, it reached $198,200. This is a 710% increase over 30 years. In the same time period, the median housing value in the Chicago region increased 550%. Lake County's median income increased considerably less during the last 30 years. In 1969 the median household income was only $12,200. By 1999, it reached only $66,973. This is an increase of only 449% over 30 years. After adjusting for inflation, the median housing value in Lake County still increased 81% over the last 30 years. During the same time, the median household income increased only 24%. (Chapter 8 Housing: *Lake County Regional Framework Plan*).

Assessed market value for residential property also outpaces median household income as indicated in *Map 4* below. The mismatch between assessed housing value and household income is most significant in communities located in southern Lake County.

Map 4: Ratio of 2008 Assessor's Market Value for Residential Property to 2007 Median Household Income for Lake County and Major Employment Centers



Housing Demand

The Chicago Metropolitan Agency for Planning (CMAP), formerly known as the Northeastern Illinois Planning Commission (NIPC), has made household forecasts for Lake County. The forecast of housing units is based on the assumption that the housing vacancy rate stays at a level similar to that of 2000.

Housing Demand for Lake County

In order to accommodate the projected population and household growth, Lake County will need approximately 80,000 additional housing units by 2020. This translates into a net increase of 4,000 housing units per year for the next 20 years. The total number of new housing units constructed will be slightly higher due to teardowns. This is similar to the number of units constructed annually in Lake County for the period of 1998 to 2002. (Chapter 8 Housing: *Lake County Regional Framework Plan*)

Housing Demand for North Chicago

Demand for housing in the City of North Chicago is projected to rise from its 2000 census figure of 4,661 units to 9,269 units in 2030. This represents a 27% increase over the next 30 years. As a relatively built-out community with few lots for single unit housing, the majority of this demand would need to be met with multi-unit structures. A comparison of 1990 and 2000 census information shows a growth of units headed by younger householders, those under 44 years of age, rising while older householders continue to decrease. This supports the anecdotal observations that local seniors are moving out of our community. Recent trends in housing starts indicate strong support for new, mostly infill, single unit housing. Noticeably lacking are new low-maintenance multi-family units set aside for seniors.

Housing Demand for Waukegan

The City of Waukegan is of a highly diverse population in both ethic groups and income categories. Given the steady increase of population in the municipality, the City of Waukegan recognizes the pressing need for the provision of housing for all income levels. The City of Waukegan as a governmental body in partnership with developers has in the past, and will in the future, continue striving to make available and affordable housing for all its residents. The City's housing stock presently consist of a relatively balanced mix of both rental and owner occupied units. The City also has focus on its housing supply as it relates to special needs populations. To meet these needs, the City Council has amended ordinances, changed some zoning focuses and supported conditional use requests.

Housing Conditions

For the purposes of this *Consolidated Plan*, substandard condition is defined as "the quality of housing not in compliance with local housing code or Federal Housing Quality Standards (HQS), whichever is stricter." Substandard condition but suitable for rehabilitation is defined as "the quality of housing with deficiencies economically feasible to correct." Housing, in substandard condition but suitable for rehabilitation, can be repaired according to local building codes and HQS and then be returned to the housing stock as safe, decent and sanitary.

Analysis of Housing Problems

Another indicator of the overall condition of housing stock in Lake County is the percentage of units having housing problems as referenced below in *Figure 18*. Households with housing problems are defined as those households that have one or more of the following housing unit problems: lacks complete kitchen facilities, lacks complete plumbing facilities, has more than one person per room, or has a cost burden over thirty (30) percent.

The following tables contain data on the housing problems impacting households in Lake County overall as well as specific to the Cities of North Chicago and Waukegan. The data was obtained from State of the

Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) and analyzed. Based on this analysis, approximately 41% and 30% of Lake County renter and homeowner households respectively experience some type of "housing problem." For both Lake County renters and homeowners, these problems are more significant for households earning lesser incomes. Roughly 71% of Lake County renter households earning less than 30% of median area income experience housing problems. For renter households earning between 31-50%, this figure increases to 74%. The situation for homeowner households is slightly different. Approximately 84% of Lake County owner households earning less than 30% of median area income experience housing problems. For homeowner households earning between 31-50%, this figure decreases to 71%.

Figure 18a: Housing Problems 2000 - Lake County

Name of Jurisdiction: Lake County, Illinois	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
1. Household Income <=50% MFI	3,938	6,038	2,495	4,399	16,870	7,173	4,172	1,988	1,935	15,268	32,138
2. Household Income <=30% MFI	2,299	2,765	1,090	2,419	8,573	2,909	1,758	710	1,105	6,482	15,055
3. % with any housing problems	52.8	78.3	91.7	68.8	70.5	83.3	86.6	93.7	73.8	83.7	76.2
4. % Cost Burden >30%	52.4	73.4	81.2	68.2	67.3	83.2	84.6	90.1	73.8	82.7	73.9
5. % Cost Burden >50%	35.5	60.6	50.5	58.3	51.9	56.9	76.7	81	65.2	66.3	58.1
6. Household Income >30% to <=50% MFI	1,639	3,273	1,405	1,980	8,297	4,264	2,414	1,278	830	8,786	17,083
7. % with any housing problems	63.7	68.4	85.4	82.1	73.6	56.7	82.4	93.3	73.5	70.7	72.1
8. % Cost Burden >30%	63.5	62.3	57.3	81.3	66.2	56.7	80.9	84	73.5	68.9	67.6
9. % Cost Burden >50%	35.1	15.7	8.5	31.8	22.2	24.7	57.6	43	48.8	38.7	30.7
10. Household Income >50 to <=80% MFI	1,139	5,130	1,628	3,689	11,586	5,679	7,075	3,244	2,660	18,658	30,244
11. % with any housing problems	42.5	35.9	60.1	36.6	40.1	32	65.7	78.3	62	57.1	50.6
12.% Cost Burden >30%	42.5	24.2	14	33.9	27.6	32	64.5	59.9	62	53.5	43.6
13. % Cost Burden >50%	12.6	1.7	0	3.7	3.1	12.4	22.4	14.3	20.5	17.7	12.1
14. Household Income >80% MFI	1,390	8,750	2,034	7,359	19,533	17,209	82,314	19,433	15,420	134,376	153,909

Name of Jurisdiction: Lake County, Illinois	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
15. % with any housing problems	15.1	11.9	54.8	7.7	15	12.2	15.8	24.7	21.7	17.3	17
16.% Cost Burden >30%	14.4	5	5.6	5.2	5.8	12	15.2	15.1	21.1	15.4	14.2
17. % Cost Burden >50%	5.8	0.3	0.2	0.3	0.7	2.4	2.3	1.8	2.8	2.3	2.1
18. Total Households	6,467	19,918	6,157	15,447	47,989	30,061	93,561	24,665	20,015	168,302	216,291
19. % with any housing problems	45.6	36.6	69.7	33.7	41.1	29.1	22.6	37.3	32.1	27.1	30.2
20. % Cost Burden >30	45.3	28.9	33	31.7	32.5	29	21.9	26.7	31.6	25	26.7
21. % Cost Burden >50	25	11.5	10.9	14.2	14.1	12.8	6.6	7.9	10.5	8.4	9.6

Figure 18b: Housing Problems 2000 - North Chicago

Name of Jurisdiction:	Source of Data:	Data Current as of:
North Chicago city, Illinois	CHAS Data Book	2000

	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
1. Household Income <=50% MFI	228	907	464	469	2,068	246	187	140	34	607	2,675
2. Household Income <=30% MFI	180	332	197	270	979	128	89	60	20	297	1,276
3. % with any housing problems	36.1	65.4	94.9	59.3	64.2	78.1	88.8	100	100	87.2	69.6
4. % Cost Burden >30%	36.1	54.8	79.7	59.3	57.6	78.1	77.5	100	100	83.8	63.7
5. % Cost Burden >50%	13.9	46.4	52.8	48.1	42.2	43	55.1	100	100	62	46.8
6. Household Income >30% to <=50% MFI	48	575	267	199	1,089	118	98	80	14	310	1,399
7. % with any housing problems	83.3	46.1	70	72.4	58.4	45.8	59.2	75	100	60	58.8
8. % Cost Burden >30%	83.3	36.5	40.4	72.4	46.1	45.8	55.1	43.8	100	50.6	47.1
9. % Cost Burden >50%	20.8	7.8	1.5	39.7	12.7	29.7	35.7	0	71.4	25.8	15.6
10. Household Income >50 to <=80% MFI	34	714	280	215	1,243	141	263	119	75	598	1,841
11. % with any housing problems	29.4	17.4	21.4	34.9	21.6	36.9	48.7	70.6	73.3	53.3	31.9
12.% Cost Burden >30%	29.4	13.2	0	27.9	13.2	36.9	47.1	49.6	73.3	48.5	24.7
13. % Cost Burden >50%	0	1.4	0	0	0.8	13.5	1.5	0	20	6.4	2.6
14. Household Income >80% MFI	44	920	199	425	1,588	124	815	273	314	1,526	3,114

Name of Jurisdiction:	Source of Data:	Data Current as of:
North Chicago city, Illinois	CHAS Data Book	2000

	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
15. % with any housing problems	22.7	10.9	77.4	12.9	20.1	11.3	22.7	47.3	26.8	27	23.5
16.% Cost Burden >30%	22.7	2.7	2	4.7	3.7	11.3	19.6	8.8	25.5	18.2	10.8
17. % Cost Burden >50%	0	0	0	0	0	0	0	0	9.6	2	1
18. Total Households	306	2,541	943	1,109	4,899	511	1,265	532	423	2,731	7,630
19. % with any housing problems	40.8	27.8	62.4	39.1	37.8	43.1	35.6	62.6	40.9	43.1	39.7
20. % Cost Burden >30	40.8	20.1	28.5	34.6	26.3	43.1	32.2	33.5	40	35.7	29.7
21. % Cost Burden >50	11.4	8.2	11.5	18.8	11.5	21.3	7	11.3	17.7	12.2	11.7

Figure 18c: Housing Problems 2000 - Waukegan

Name of Jurisdiction: Waukegan city, Illinois	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
1. Household Income <=50% MFI	924	2,074	974	1,340	5,312	997	664	719	289	2,669	7,981
2. Household Income <=30% MFI	530	1,085	474	755	2,844	450	175	254	189	1,068	3,912
3. % with any housing problems	58.5	77	93.9	64.9	73.1	83.3	77.1	98.4	92.6	87.5	77.1
4. % Cost Burden >30%	58.5	71.9	80.2	63.6	68.6	83.3	77.1	88.6	92.6	85.2	73.1
5. % Cost Burden >50%	40.6	55.3	39	51	48.7	52.2	62.9	66.9	76.7	61.8	52.3
6. Household Income >30% to <=50% MFI	394	989	500	585	2,468	547	489	465	100	1,601	4,069
7. % with any housing problems	67	72.7	91	82.9	77.9	28	82.6	92.5	70	66	73.2
8. % Cost Burden >30%	67	65.1	40	82.9	64.5	28	82.6	82.8	70	63.2	64
9. % Cost Burden >50%	22.8	10	6	20.5	13.7	11.9	55.2	28	30	30.9	20.5
10. Household Income >50 to <=80% MFI	263	1,354	484	915	3,016	704	1,060	1,085	345	3,194	6,210
11. % with any housing problems	31.6	32.1	66.9	27.3	36.2	23.3	64.2	74.7	49.3	57.1	46.9
12.% Cost Burden >30%	31.6	15.1	7	25.7	18.4	23.3	63.2	49.8	49.3	48.3	33.8
13. % Cost Burden >50%	5.3	0	0	2.2	1.1	4.8	10.8	6	11.6	8	4.6
14. Household Income >80% MFI	215	1,550	540	1,393	3,698	1,354	5,150	2,045	1,310	9,859	13,557

Name of Jurisdiction: Waukegan city, Illinois	Source of Data: CHAS Data Book					Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly 1 & 2 member households (F)	Small Related (2 to 4) (G)	Large Related (5 or more) (H)	All Other Households (I)	Total Owners (J)	Total Households (L)
15. % with any housing problems	9.3	16.1	52.8	3.8	16.4	5.5	15.6	40.6	22.9	20.4	19.3
16.% Cost Burden >30%	9.3	1	1.9	2.1	2	5.2	12.3	7.3	20.2	11.4	8.8
17. % Cost Burden >50%	4.7	0	0	0	0.3	0.7	0.5	1.2	3.1	1	0.8
18. Total Households	1,402	4,978	1,998	3,648	12,026	3,055	6,874	3,849	1,944	15,722	27,748
19. % with any housing problems	48.3	45	75.5	35	47.4	25.1	29.4	60.3	36.8	37	41.5
20. % Cost Burden >30	48.3	33	31.2	33.7	34.7	24.9	26.8	33.8	35	29.2	31.6
21. % Cost Burden >50	23.5	14	10.8	14.4	14.7	11.3	7.6	10.1	13.1	9.6	11.8

Housing Conditions for Lake County

Lake County's housing units are relatively new. *Figure 6* referenced earlier in this document, shows the age of the existing housing stock. Nearly 50% of all housing units were built after 1979. Although the majority the Lake County's housing stock is in generally good condition, pockets of substandard housing exist throughout the County, especially in low-income areas. Rehabilitation of both homeowner and rental units is needed to improve these units to standard condition.

Housing Conditions for North Chicago

The condition of housing in North Chicago closely follows the settlement pattern from east to west. The areas with the highest density of housing, housing vacancies (including rental vacancies) and housing problems are concentrated in the northeast section of the city. This pattern dissipates as you move south and particularly west. The vast majority of housing stock is in good condition. Efforts continue to make improvements in the older sections of the community, particularly east of Jackson Avenue to Sheridan Road. This same area has the highest percentage (over 50%) of rental housing, including many legal and illegal apartment conversions.

Housing Conditions for Waukegan

The City of Waukegan consists of both older neighborhoods, and newly constructed subdivisions. The overall conditions of the housing stock throughout the City is generally good, however there are pockets in the older neighborhoods where the housing stock is deteriorating and in need of either rehabilitation or demolition. These deteriorated conditions exist largely in the targeted areas of the City where at least 51% of the residents are low income.

Housing Cost & Affordability

Housing value varies greatly from one community to another. *Map 4* referenced earlier in this document shows the ratio of the 2008 assessor's market value for residential property in Lake County to median household income. Analysis of this data demonstrates that the mismatch between assessed housing value and household income is most significant in communities located in Southern Lake County.

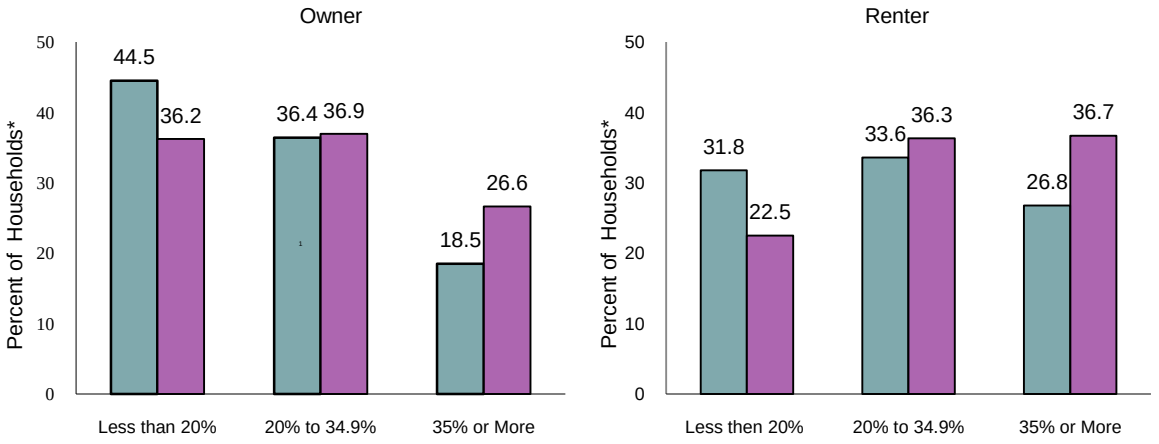
Housing Cost

There were approximately 170,000 single-family housing units (including both land and building) assessed at the market value of $30,000 or more in 2001. In order to show the distribution of housing value, these housing units were divided into four equally sized groups. The first group of housing units, with the lowest value ranging from $30,000 to $122,487, is mostly located in the northern Lake Michigan Lakefront communities and the Round Lake area. The second group, with housing value from $122,488 to $187,174, is primarily located in the northern half of the County (north of State Highway 137). Almost all of the most expensive units, with housing value of more than $294,480, are located in the southern half of the County, especially along the I-94 corridor. The group with housing value ranging from $187,174 to $294,480 is more evenly distributed throughout the County (Chapter 8, Housing. *Lake County Regional Framework Plan*).

Housing Affordability

The percentage of income used for housing expenses is an indicator of housing affordability. In Lake County, the percentage of income of homeowners and renters used for housing expenses mostly increased during the 2000s, as shown in *Figure 19*. In 2000, roughly 45% of Lake County homeowners spent 20% or less of their income on housing. Only 19% spent 35% or more on housing expenses. However between 2006 and 2008, the percentage of homeowners spending 20% or less of their income on housing declined to roughly 36%. Conversely, the percentage of homeowners spending 35% or more of their income on housing increased to nearly 27%. In 2000, roughly 32% of Lake County renters spent 20% or less of their income on housing. Only 27% spent 35% or more on housing expenses. However between 2006 and 2008, the percentage of renters spending 20% or less of their income on housing declined to roughly 23%. Conversely, the percentage of renters spending 35% or more of their income on housing increased to nearly 37%.

Figure 19: Percent of Income Used for Housing Expenses, 2000 Census (gray) and 2006-2008 ACS (black)



Source: U.S. Census Bureau, 2000 Census and 2006-2008 American Community Survey

*Note: The total percentage does not add up to 100% because a small portion of the data was not computed.

A housing unit is considered affordable if the purchase price is no more than 2.5 times higher than the buyer's annual household income (Chicago Metropolis, The 2002 Metropolis Index). According to the Census, the median household income in Lake County was $66,973 in 1999. A household earning Lake County's median income could afford a housing unit priced at $167,400 or lower.

Another method for determining whether a municipality is affordable to a household making median household income is based on a ratio calculated by using the median housing value of the census block groups divided by Lake County's median household income. According to the 2002 Metropolis Index (Chicago Metropolis 2020), a municipality having a ratio of 2.5 or less is classified as "affordable". A ratio between 2.5 and 3.5 is considered "somewhat affordable," while a ratio above 3.5 is considered "not very affordable" for a family with the County's median household income. North Chicago, with a ratio of 1.5, is the most affordable community in Lake County. On the other end, the Village of Bannockburn is the least affordable community in Lake County with a median Housing Value of nearly one million dollars and a ratio of almost 14 (Chapter 8, Housing. *Lake County Regional Framework Plan*).

Affordability Mismatch

The following tables contain data on the affordability mismatch impacting households in Lake County overall as well as specific to the Cities of North Chicago and Waukegan. The data was obtained from State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) and analyzed. Based on this analysis, approximately 48% of Lake County rental units are affordable to persons earning between 51-80% of area median income. In addition, roughly 24% of Lake County rental housing units are affordable for households earning between 31% and 50% of area median income. Affordability among rental housing units appears to be most significant as it relates to studio, one bedroom, and two bedroom units. The affordability mismatch impacts Lake County ownership housing differently. Approximately, 26% of Lake County ownership housing units are affordable to individuals earning between 51-80% of area median income. In addition, roughly 51% of Lake County homeownership units are affordable to households earning 81% percent or more of area median income. Affordability among ownership housing units appears to be most significant as it relates to units with two or more bedroom units.

Figure 20a: Affordability Mismatch 2000 - Lake County

Name of Jurisdiction: Lake County, Illinois	Source of Data: CHAS Data Book				Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1 (A)	2 (B)	3+ (C)	Total (D)		0-1 (E)	2 (F)	3+ (G)	Total (H)
1. Rent <= 30%					**Value <=30%**				
# occupied units	2,905	2,085	2,730	7,720		N/A	N/A	N/A	N/A
%occupants <=30%	64.4	36.9	20.9	41.6		N/A	N/A	N/A	N/A
%built before 1970	37	50.4	63.6	50		N/A	N/A	N/A	N/A
%some problem	29.1	20.1	13.2	21		N/A	N/A	N/A	N/A
#vacant for rent	105	245	35	385		N/A	N/A	N/A	N/A
2. Rent >30 to <=50%					**Value <= 50%**				
# occupied units	4,105	4,575	2,510	11,190		1,000	4,025	6,240	11,265
%occupants <=50%	46.3	38.9	38.8	41.6		35	32.7	22.7	27.3
%built before 1970	64.7	62.3	66.3	64.1		30	40.4	67.3	54.4
% some problem	43.8	36.8	40.8	40.3		19	9.2	4.8	7.6
#vacant for rent	325	385	120	830	#vacant for sale	50	160	120	330
3. Rent >50 to <=80%					**Value >50 to <=80%**				
# occupied units	8,310	10,135	4,265	22,710		1,140	10,610	31,970	43,720
%occupants <=80%	64.1	52.2	46.3	55.5		59.2	39	27.5	31.1
%built before 1970	38	37.1	59	41.5		58.3	55.6	55.5	55.6
%some problem	53.3	43.2	40.7	46.4		5.3	5.1	2.6	3.3
#vacant for rent	520	570	110	1,200	#vacant for sale	15	120	400	535
4. Rent >80%					**Value >80%**				
# occupied units	2,050	2,325	1,985	6,360		2,190	14,965	96,125	113,280
#vacant for rent	70	180	90	340	# vacant for sale	90	300	985	1,375

Figure 20b: Affordability Mismatch 2000 - North Chicago

Name of Jurisdiction: North Chicago city, Illinois	Source of Data: CHAS Data Book				Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1 (A)	2 (B)	3+ (C)	Total (D)		0-1 (E)	2 (F)	3+ (G)	Total (H)
1. Rent <= 30%					**Value <=30%**				
# occupied units	495	655	975	2,125		N/A	N/A	N/A	N/A
%occupants <=30%	61.6	19.1	8.2	24		N/A	N/A	N/A	N/A
%built before 1970	44.4	51.1	65.6	56.2		N/A	N/A	N/A	N/A
%some problem	52.5	18.3	6.7	20.9		N/A	N/A	N/A	N/A
#vacant for rent	10	10	20	40		N/A	N/A	N/A	N/A
2. Rent >30 to <=50%					**Value <= 50%**				
# occupied units	315	470	480	1,265		115	209	669	993
%occupants <=50%	60.3	48.9	40.6	48.6		17.4	43.1	27.7	29.7
%built before 1970	81	63.8	60.4	66.8		33.9	83.7	76.2	72.9
% some problem	44.4	43.6	50	46.2		8.7	14.4	7.5	9.1
#vacant for rent	30	35	60	125	#vacant for sale	0	20	10	30
3. Rent >50 to <=80%					**Value >50 to <=80%**				
# occupied units	355	420	305	1,080		28	314	895	1,237
%occupants <=80%	56.3	65.5	60.7	61.1		50	44.3	43	43.5
%built before 1970	56.3	42.9	62.3	52.8		85.7	84.4	65.9	71.1
%some problem	46.5	65.5	42.6	52.8		0	1.3	6.1	4.8
#vacant for rent	25	35	10	70	#vacant for sale	0	4	65	69
4. Rent >80%					**Value >80%**				
# occupied units	250	165	60	475		65	245	200	510
#vacant for rent	0	0	0	0	# vacant for sale	15	0	0	15

Figure 20c: Affordability Mismatch 2000 - Waukegan

Name of Jurisdiction: Waukegan city, Illinois			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1 (A)	2 (B)	3+ (C)	Total (D)		0-1 (E)	2 (F)	3+ (G)	Total (H)
1. Rent <= 30%					**Value <=30%**				
# occupied units	770	435	380	1,585		N/A	N/A	N/A	N/A
%occupants <=30%	65.6	64.4	48.7	61.2		N/A	N/A	N/A	N/A
%built before 1970	48.7	52.9	71.1	55.2		N/A	N/A	N/A	N/A
%some problem	29.9	24.1	34.2	29.3		N/A	N/A	N/A	N/A
#vacant for rent	75	170	0	245		N/A	N/A	N/A	N/A
2. Rent >30 to <=50%					**Value <= 50%**				
# occupied units	1,965	1,805	855	4,625		113	510	1,740	2,363
%occupants <=50%	47.1	43.2	33.3	43		44.2	38.2	28.4	31.3
%built before 1970	66.9	68.7	78.9	69.8		70.8	83.3	84.2	83.4
% some problem	48.3	44.3	39.8	45.2		26.5	6.9	4.3	5.9
#vacant for rent	145	165	15	325	#vacant for sale	30	4	30	64
3. Rent >50 to <=80%					**Value >50 to <=80%**				
# occupied units	2,345	2,115	870	5,330		335	2,500	6,385	9,220
%occupants <=80%	68.9	59.1	55.2	62.8		71.6	46	33.4	38.2
%built before 1970	38.4	40.2	68.4	44		88.1	84	81	82
%some problem	62.7	45.6	50	53.8		10.4	4.8	3.9	4.4
#vacant for rent	160	85	20	265	#vacant for sale	0	35	20	55
4. Rent >80%					**Value >80%**				
# occupied units	280	140	75	495		463	1,073	2,630	4,166
#vacant for rent	25	20	0	45	# vacant for sale	10	50	10	70

Public & Assisted Housing

Needs of Public Housing

Lake County Housing Authority

According to its PHA Plan, the Lake County Housing Authority owns and manages a diverse public housing stock containing 176 buildings (620 units) at 146 sites. It includes high-rise structures housing older persons, contiguous housing units for families and scattered site single-family homes. The ages of these structures varies significantly giving rise to the need for many different types of repairs. Generally, however, needs at each development have been prioritized to respond to safety issues, the anticipated replacement requirements of mechanical equipment and structural elements and energy conservation. Further consideration has been given to improvements suggested by residents to enhance the living environment and concerns expressed by host communities for exterior and site improvements.

Specific improvement needs cited in the Capital Funds Five-Year Plan include: roof systems, fire suppression system, replace sidings, storm/screen doors, rehabilitation of vacant units, build gazebo, replace closet doors, replacement of windows and screens, appliance replacement, bathroom replacement, furniture replacement, maintenance building construction, cyclical painting of units, renovate common areas of senior buildings, replace air exchanger units, replace window treatments, and replacement of gutters, fascia and downspouts.

Section 504 Assessment (assessment of needs for accessible units): The Lake County Housing Authority has completed its Section 504 assessment in accordance with 24 CFR 8.25. In recognition of the fact that there is a growing need for accessible units among the elderly population, the Authority has converted eight units at Beach Haven Towers for full accessibility. It also has converted six scattered site single-family homes as a result of reasonable accommodation requests, and has continued to make additional units accessible as it modernizes units under its Capital Grant Program.

Units expected to be lost: No units are expected to be lost from the inventory of the Lake County Housing Authority.

North Chicago Housing Authority

The North Chicago Housing Authority operates 148 units (Thompson Manor and Kukla Towers), which are available to senior citizens, disabled and otherwise income-eligible applicants that meet eligibility requirements. The Marion Jones Housing Development is also located in North Chicago, but is operated by the Lake County Housing Authority. In 2009, the North Chicago Housing Authority made improvements adding new kitchen cabinets, countertops, and bathroom vanities to all 48 units at Thompson Manor. Other improvements completed include replacement of three univents in the community room at Thompson Manor; installation of new mailboxes at both Kukla Towers and Thompson Manor; and renovation of the lobbies, community rooms, and office areas of both project sites. Future planned improvements include unit vinyl flooring replacement; sewer drain repair; canopy repair; new heat valves installation; office thermostat replacement; erosion repair; unit painting under the five-year maintenance plan; efficient shower heads and toilet fill valves installation; curb appeal improvements; hallway painting and carpeting; automatic door opener installation; partial unit bi-fold door replacement; and partial unit carpeting. All major repair items have been identified in the North Chicago Housing Authority's five-year Capital Fund Program plan.

Units expected to be lost: No units are expected to be lost from the inventory of the North Chicago Housing Authority. However, an additional unit is slated for Kukla Towers based on the conversion of a

computer room into a residential one-bedroom unit. Upon completion of this converted use, a vacant office area will be utilized as the computer room.

Waukegan Housing Authority

The Waukegan Housing Authority (WHA) manages 419 units of public housing in four developments and an additional 25 units at scattered sites. Specific improvement needs include the following:

Barwell Manor

Storm door replacement; fire extinguishers installation; fencing and balconies repair; cabinets and countertops replacements; tuck pointing; concrete and sidewalk replacements; parking improvement; siding repair; and playground area improvement.

Ravine Terrace

Interior repainting; lock rekeying; floor tile replacement; bathroom heater/fan replacement; trash compactor repair/replacement; interior painting; and cabinet and countertops repair/replacement.

Armory Terrace

Storm door replacement; appliance replacement; floor tile replacement; wall and ceiling improvements; toilet replacement; furnace replacement; closet doors replacement; tuckpointing; lock rekeying; exhaust fan replacement; and interior painting.

Harry A. Poe Manor

Trash compactor replacement; sewer line upgrades; bathroom light replacement; parking improvements; cabinets and countertops replacement; and interior painting.

Scattered Sites

Driveway repairs/replacement; roof/gutter replacement; window/door replacement; electrical upgrades; walls/ceilings insulation; exterior repainting; site improvements; cabinets and countertops replacement.

Section 504 Assessment (assessment of needs for accessible units): The Waukegan Housing Authority has completed its Section 504 assessment in accordance with 24 CFR 8.25. The Needs Assessment indicated that fully accessible units were required to meet the demand for mobility impaired and sensory impaired persons. A total of 37 residents were affected. WHA developed a plan to meet these needs and to comply with the Section 504 requirements for future construction of buildings. Under the CIAP grant, WHA was able to remedy its deficiencies in regard to Section 504. In addition to the immediate needs of the resident population, WHA exceeded the survey requirements and prepared additional units which will better meet the needs of the community.

Units expected to be lost: Waukegan Housing Authority and the City of Waukegan will be collaborating to relocate 48 units of the Barwell Manor Homes (Genesee family site) to the Section 8 Program with HUD approval.

Strategies for Public Housing Improvements

Strategies for improving the operation and living conditions for public housing residents are as follows:

Lake County Housing Authority

Although the Lake County Housing Authority consistently scores in the high 80's and low 90's on the Public Housing Management Assessment Program, it continues to seek ways to improve management and operations. Operationally, the Authority expects to reduce its tenant accounts receivables and improve its

timely collection of rents. Staff, Commissioners and residents are afforded the opportunity to attend conferences, workshops and training programs. Each year the Housing Authority has improved management capacity under the Comprehensive Grant by updating software and engaging appropriate consultants.

With respect to living conditions, the Authority will continue to administer its modernization program in a fashion that obligates and expends funds in compliance with regulations on projects to ensure the long-term economic vitality of its properties. It will use its Comprehensive Grant Program funds to address the needed improvements described earlier under the public housing needs section.

North Chicago Housing Authority

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) requires that the North Chicago Housing Authority (NCHA) set forth in the Annual Plan a Capital Improvement Plan. From that plan, strategies are generated. Strategies to be implemented over the next five years for improving the living conditions for the public housing residents of Thompson Manor and Kukla Towers will be initiated by the release of an RFP and include the following: patio screen door installation; door sweeps purchase; disabled accessible van purchase; truck purchase; parking lot resurfacing; parking space additions at Thompson Manor; security fence and gate installation; security camera additions; maintenance area door locks installation; bi-fold closet door installation at Kukla Towers.

Strategies for improving the operation of the North Chicago Housing Authority are summarized in the Housing Authority's Annual Plan (prepared in accordance with the requirements of QHWRA), and include the following items:

- Achieve and sustain an occupancy rate of 97%.
- Promote a motivating work environment with a capable and efficient team of employees to operate as a customer-friendly and fiscally prudent leader in the affordable housing industry.
- Enhance the marketability of the Housing Authority's public housing units. Improve resident and community perception of safety and security in the Housing Authority's public housing developments.
- Achieve and sustain a utilization rate of 98% of Section 8 vouchers.
- Promote the program and attract new landlords who want to participate in the Section 8 program.
- Deliver timely and high quality maintenance service to the residents.
- Operate programs so that income exceeds expenses ever year.
- Implement an effective anti-fraud program.
- Maintain operating reserves of at least 30% of the annual budget.

Waukegan Housing Authority

The Waukegan Housing Authority's strategy for improving operations and living conditions is summarized in its new Agency Plan, including the following items:

- Increase resident participation through resident council and/or advisory committee.
- Provide timely response to resident request for maintenance problems.
- Return vacated units with new residents in 20 days.
- Continue to enforce "One Strike" policies for residents and applicants.
- Improve and/or maintain financial stability through aggressive rent collections and improved reserve position.

- Follow its updated and rewritten Admissions and Continued Occupancy Plan, Dwelling Lease and Grievance Procedures, prepared in compliance with the Quality Housing and Work Responsibility Act of 1998 (QHWRA).
- Carry out capitalization activities, which address all the needs described earlier under the public housing needs section, using capitalization funding.

Public Housing Resident Initiatives

Lake County Housing Authority

The Lake County Housing Authority has a resident Board of Commissioners member; involves residents in its planning process; encourages residents to participate in housing counseling for referral to first time homebuyer programs; provides notice of entry level employment opportunities at the Authority to residents; has trained residents to become licensed child care providers through its Drug Elimination Program, which is no longer a program of HUD's; and publishes a quarterly newsletter for tenants that includes information related to economic self sufficiency. The Section 8 Program sponsors families participating in the Family Self Sufficiency Program operated through Catholic Charities.

The Lake County Housing Authority's Housing Counseling Program serves the housing needs of low and moderate-income Lake County, Illinois residents. Included services are First Time Homebuyer Counseling, Mortgage Default Counseling/Foreclosure Intervention, Predatory Lending, Home Equity Conversion Mortgages, Cash Management, and Credit Counseling. The LCHA has regarded itself as providing a continuum of housing options for its constituency.

North Chicago Housing Authority

There are tenant councils in each of the two complexes operated by the North Chicago Housing Authority. Members of the tenant councils participate in Housing Authority Board meetings and serve as liaisons between tenants and staff, bringing any problems that may exist to the attention of staff.

The Housing Authority also promotes self-sufficiency for the families and individuals who participate in the Family Self-Sufficiency Program. One of the objectives in the Authority's Agency Plan is to pursue two new partnerships in order to enhance services to residents, and to apply to at least two foundations for grant funds in order to expand services to program participants.

The North Chicago Housing Authority's Agency Plan proposes several objectives related to investigating the possibility of establishing a Section Homeownership Program. These objectives will be implemented based on the availability of HUD funding.

Waukegan Housing Authority

The Waukegan Housing Authority has a Resident Commissioner and a Resident Council Program. Residents of the various sites have elected representatives from each development to serve as a resident council. These council members act as a liaison between the Housing Authority and the residents, voicing the concerns of the residents and disseminating information back to the residents of each development. The council also meets with the Resident Commissioner periodically to address current matters.

Other programs and activities to encourage resident involvement include: a Family Self-Sufficiency Program; Family Unification Program; educational center programs; employment programs; a Summer Food Service program; drug-free lock-in program; after school tutoring program; Waukegan Youth Making Changes program; leadership training program; and parenting skills program.

Homeownership opportunities have been encouraged through the Waukegan Housing Authority's Family Self-Sufficiency Program. As public housing residents progress through the Self-Sufficiency Program

those who show a potential for homeownership are eventually moved to one of the Housing Authority's scattered site units, where they obtain experience with issues such as home maintenance and paying their own utility bills. Those who are then deemed to be ready for homeownership are referred to agencies such as Habitat for Humanity or the Lake County Housing Authority for homeownership opportunities.

Section 8 Rental Assistance

Section 8 vouchers provide rental assistance for income-eligible households to rent appropriate permanent housing. As of October 1, 1999 all existing Section 8 vouchers and certificates are being converted to Housing Choice Vouchers (HCV's) upon renewal. Vouchers are administered through local public housing authorities. In addition to HCV's, public housing authorities can apply for special purpose vouchers in response to federal Notices of Funding Availability (NOFA's), assuming the local authority can demonstrate need. Section 8 assistance is primarily tenant-based with some project-based Section 8 assistance also available. If Section 8 vouchers can be designated for specific projects, then the project is guaranteed a certain level of tenant income, which strengthens the operating pro forma for the project. For tenant-based Section 8 assistance, program participants receiving an initial voucher are required to reside in the local area for one full year based upon the entity issuing the assistance. After this year, the program participant has the flexibility to move to another jurisdiction while retaining their Section 8 assistance resulting in portability.

Section 8 Housing Choice Voucher Assistance

Currently, there are 3,768 Housing Choice Vouchers issued in Lake County. The Lake County Housing Authority manages 2,703 Section 8 Housing Choice Vouchers, while the North Chicago Housing Authority manages 471 and the Waukegan Housing Authority manages 594 vouchers. The greatest concentrations of Section 8 vouchers are found in the cities of North Chicago, Waukegan and Zion, while significant concentrations can be also found in the Round Lake, Grayslake, Gurnee and Antioch zip code areas. See *Figure 21* below.

Unlike Section 8 project based and public housing projects, housing choice voucher holders can choose where they would like to live, as long as they can find a landlord willing to accept the Section 8 voucher. While Section 8 voucher funded housing can be used throughout Lake County, the availability of apartment units accepting vouchers can be limited.

There continues to be great demand for Section 8 housing assistance throughout Lake County. Each of the three housing authorities that operate in Lake County has a substantial waiting list for new clients. The Waukegan Housing Authority currently has 200 people on its waiting list, which was opened in March 2004 briefly for one day. North Chicago Housing Authority reports having a 637-person waiting list, which has been closed since June 2006. The Lake County Housing Authority has a 7,092-person waiting list, which remains open. The Lake County Housing Authority ranks persons on its waiting list, giving preference to: residents of Lake County; the involuntarily displaced; victims of domestic violence, reprisal, and hate crimes; nursing home residents; veterans; elderly; and the disabled.

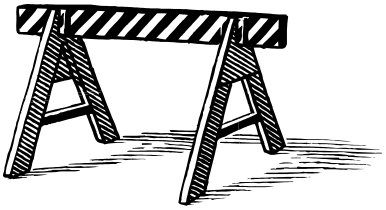
Project Based Section 8 Housing Assistance

There are currently 1,970 Project Based Section 8 units in Lake County. To see how the units are distributed across the various Lake County zip code areas, see *Figure 21* below. Project based assistance is renewed on an annual basis, so the number of available units can change in a short amount of time. Also there is a concern that HUD may cut its support for Section 8 funding, which would adversely affect the availability of project based units.

Figure 21: Section 8 Assistance

Community Name	Zip Code	Housing Choice	Project Based
Antioch	60002	149	63
Barrington	60010	3	8
Deerfield	60015	9	
Fox Lake	60020	79	
Grayslake	60030	204	67
Gurnee	60031	181	59
Highland Park	60035	32	
Highwood	60040	5	
Ingleside	60041	79	4
Island Lake	60042	1	6
Lake Bluff	60044	14	3
Lake Forest	60045	6	
Lake Villa	60046	70	16
Lake Zurich	60047	6	8
Libertyville	60048	25	
McHenry	60050	2	1
Mundelein	60060	92	25
Vernon Hills	60061	101	
North Chicago	60064	471	117
Lincolnshire	60069	1	4
Round Lake	60073	290	100
Palatine	60074		1
Spring Grove	60081	14	
Wadsworth	60083	13	1
Wauconda	60084	17	33
Waukegan	60085	67	17
Waukegan (Incorporated)	both	594	643
Waukegan	60087	19	
Buffalo Grove	60089	19	
Winthrop Harbor	60096	32	
Zion	60099	866	66
	TOTAL	**3461**	**1242**

Barriers to Affordable Housing



Supported by information provided within the previous sections of the Housing Profile, specific to the housing market within Lake County, there are numerous barriers to meeting affordable housing needs. The significant issues relate to the housing market dynamics, household income and barriers to developing additional affordable housing. These barriers exist throughout the county, both in the unincorporated areas and in the various municipalities.

Disparity between Housing Costs and Household Incomes

The most significant issue that affects housing for low and moderate-income families is the disparity between the housing costs and the household incomes. This can be addressed by increasing the supply of affordable housing or by increasing the household incomes to allow these households to access the existing supply. Both strategies are important. Given the need to increase access to a larger segment of the housing market, households either need subsidies to access higher income homes or additional affordable housing will need to be developed.

Neighborhood Barriers to Developing Affordable Housing

Locating new affordable housing is difficult throughout the County due to municipal and neighborhood barriers. Affordable housing development often requires changes to municipal land use ordinances to allow the type or density of housing allowed to mitigate land and/or housing costs. The 'Not in My Backyard -- NIMBY' phenomenon is a significant barrier to locating rental housing, higher density housing, and particularly for special facilities, such as a homeless shelter.

Regulatory Barriers to Developing Affordable Housing

Within Lake County, regulatory barriers in certain places are also an impediment to an adequate supply and a fair distribution of affordable housing throughout Lake County. In some Lake County municipalities, the following regulations act as barriers to the development of new affordable housing.

Zoning

Three basic elements, related to the mitigating the high cost of land, are directly influenced through municipal zoning: minimum lot sizes, allowance of accessory units and multi-family housing.

Building Codes

The underlying legal justification for building codes is that they protect and enhance the health, safety and welfare of the public. Building code regulations influence the cost of housing construction and, therefore, the amount of affordable housing built in a community. While standardized or model codes (such as the model codes prepared by Building Officials and Code Administrators – BOCA) provide standard guidelines, addenda attached to the BOCA codes by municipalities can provide extra restrictions, which could increase the cost of home construction. Also, the administration of building codes can affect the cost of housing.

Subdivision Regulations

Local governments have the authority to impose subdivision regulations on new housing developments. Subdivision regulations control such things as lighting standards, road widths, storm sewers and other infrastructure regulations. Subdivision regulations can lead to an increase in the cost of housing if they require necessarily excessive standards.

Fees and Donations

In the past, much of the physical infrastructure investment required for new development was borne by taxes imposed on existing residents of a community. More and more frequently municipalities are asking the new residents to pay for a greater share of the costs of infrastructure improvements related to their new development. Impact fees are imposed on the developer and passed on to the purchaser or renter in new housing developments, resulting in more costly housing. Impact fees in Lake County are imposed at both the municipal and county level.

Analysis of Impediments to Fair Housing

A comprehensive analysis of the impediments to Fair Housing was completed in 2004. As of the publication of this *Consolidated Plan*, Lake County is in the process of conducting a new, updated and more thorough analysis of impediments.

Strategic Plan – Needs, Goals & Strategies (91.215)

Priority Needs Summary Tables

Housing and Community Development needs have been established through the needs assessment process. This process has been described throughout this *Consolidated Plan*. The Lake County Consortium along with its participating jurisdictions of Lake County and the Cities of North Chicago and Waukegan have held numerous public hearings and focus groups to identify community development needs based upon direct public participation (see Appendix A).

The following HUD tables outline priority housing and community development needs for the entire consortium and the individual jurisdictions. Details about needs, goals and strategies follow the tables.

1.0 – Consortium Housing Goals & Strategies

2.0 – Homeless Goals & Strategies

3.0 – Lake County Community Development Goals & Strategies

4.0 – North Chicago Community Development Goals & Strategies

5.0 – Waukegan Community Development Goals & Strategies

HUD Table 2A

Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (Households)		Priority Need Level (High, Medium, Low)		Unmet Need (Households in Need of Assistance)
Renter	Small Related	0-30%	M	2,165
		31-50%	M	2,239
		51-80%	L	1,842
	Large Related	0-30%	H	1,000
		31-50%	H	1,200
		51-80%	M	978
	Elderly	0-30%	H	1,214
		31-50%	H	1,044
		51-80%	M	484
	All Other	0-30%	M	1,664
		31-50%	M	1,626
		51-80%	L	1,350
Owner	Small Related	0-30%	M	1,522
		31-50%	M	1,989
		51-80%	L	4,648
	Large Related	0-30%	H	665
		31-50%	H	1,192
		51-80%	M	2,540
	Elderly	0-30%	H	2,423
		31-50%	H	2,418
		51-80%	M	1,817
	All Other	0-30%	M	5,425
		31-50%	M	6,212
		51-80%	L	10,654
SPECIAL NEEDS POPULATIONS PRIORITY NEEDS				
Non-Homeless Special Needs	Elderly	0-80%	Yes	
	Frail Elderly	0-80%	Yes	
	Severe Mental Illness	0-80%	Yes	
	Physical Disability	0-80%	Yes	
	Developmental Disability	0-80%	Yes	
	Alcohol/Drug Abuse	0-80%	Yes	
	HIV/AIDS	0-80%	Yes	
	Victims of Domestic Violence	0-80%	Yes	

* "Unmet Need" is based on the "% with some problem" countywide CHAS data.

HUD Table 2A (cont'd)
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 - 30 of MFI	N/A	N/A	N/A	N/A	N/A	N/A
31 - 50% of MFI	N/A	N/A	N/A	N/A	N/A	N/A
51 - 80% of MFI	250	50	50	50	50	50
Owners						
0 - 30 of MFI	N/A	N/A	N/A	N/A	N/A	N/A
31 - 50 of MFI	N/A	N/A	N/A	N/A	N/A	N/A
51 - 80% of MFI	650	130	130	130	130	130
Homeless*						
Individuals	N/A	N/A	N/A	N/A	N/A	N/A
Families	N/A	N/A	N/A	N/A	N/A	N/A
Non-Homeless Special Needs						
Elderly	N/A	N/A	N/A	N/A	N/A	N/A
Frail Elderly	N/A	N/A	N/A	N/A	N/A	N/A
Severe Mental Illness	N/A	N/A	N/A	N/A	N/A	N/A
Physical Disability	N/A	N/A	N/A	N/A	N/A	N/A
Developmental Disability	N/A	N/A	N/A	N/A	N/A	N/A
Alcohol/Drug Abuse	N/A	N/A	N/A	N/A	N/A	N/A
HIV/AIDS	N/A	N/A	N/A	N/A	N/A	N/A
Victims of Domestic Violence	N/A	N/A	N/A	N/A	N/A	N/A
Total						
Total Section 215	N/A	N/A	N/A	N/A	N/A	N/A
215 Renter	N/A	N/A	N/A	N/A	N/A	N/A
215 Owner	N/A	N/A	N/A	N/A	N/A	N/A

* Homeless individuals and families assisted with transitional and permanent housing

HUD Table 2A
Priority Housing Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	N/A	N/A	N/A	N/A	N/A	N/A
Production of new rental units	N/A	N/A	N/A	N/A	N/A	N/A
Rehabilitation of existing rental units	N/A	N/A	N/A	N/A	N/A	N/A
Rental assistance	N/A	N/A	N/A	N/A	N/A	N/A
Acquisition of existing owner units	N/A	N/A	N/A	N/A	N/A	N/A
Production of new owner units	N/A	N/A	N/A	N/A	N/A	N/A
Rehabilitation of existing owner units	N/A	N/A	N/A	N/A	N/A	N/A
Homeownership assistance	N/A	N/A	N/A	N/A	N/A	N/A
HOME						
Acquisition of existing rental units	N/A	N/A	N/A	N/A	N/A	N/A
Production of new rental units	125	25	25	25	25	25
Rehabilitation of existing rental units	125	25	25	25	25	25
Rental assistance	N/A	N/A	N/A	N/A	N/A	N/A
Acquisition of existing owner units	N/A	N/A	N/A	N/A	N/A	N/A
Production of new owner units	125	25	25	25	25	25
Rehabilitation of existing owner units	125	25	25	25	25	25
Homeownership assistance	400	80	80	80	80	80
HOPWA						
Rental assistance	N/A	N/A	N/A	N/A	N/A	N/A
Short term rent/mortgage utility payments	N/A	N/A	N/A	N/A	N/A	N/A
Facility based housing development	N/A	N/A	N/A	N/A	N/A	N/A
Facility based housing operations	N/A	N/A	N/A	N/A	N/A	N/A
Supportive services	N/A	N/A	N/A	N/A	N/A	N/A
Other						

HUD Table 2B

Priority Community Development Needs – Lake County

Priority Need	Priority Need Level	Dollars to Address Need	Priority Need	Priority Need Level	Dollars to Address Need
Acquisition of Real Property	L	-	**Public Services (General)**		
Disposition	L	-	**Senior Services**	L	-
Clearance and Demolition	L	-	**Handicapped Services**	L	-
Clearance of Contaminated Sites	L	-	**Legal Services**	H	$3m
Code Enforcement	L	-	**Youth Services**	H	$5m
Public Facility (General)			**Child Care Services**	H	$2.5m
Senior Centers	L	-	**Transportation Services**	H	$10m
Handicapped Centers	L	-	**Substance Abuse Services**	H	$4m
Homeless Facilities	L	-	**Employment/Training Services**	H	$8m
Youth Centers	L	-	**Health Services**	H	$2m
Neighborhood Facilities	L	-	**Lead Hazard Screening**	L	-
Child Care Centers	L	-	**Crime Awareness**	H	$1m
Health Facilities	L	-	**Fair Housing Activities**	H	$750k
Mental Health Facilities	L	-	**Tenant Landlord Counseling**	L	-
Parks and/or Recreation Facilities	L	-	**Other Services**	L	-
Parking Facilities	L	-	**Economic Development (General)**		
Tree Planting	L	-	**C/I Land Acquisition/Disposition**	L	-
Fire Stations/Equipment	L	-	**C/I Infrastructure Development**	L	-
Abused/Neglected Children Facilities	L	-	**C/I Building Acq/Const/Rehab**	L	-
Asbestos Removal	L	-	**Other C/I**	L	-
Non-Residential Historic Preservation	L	-	**ED Assistance to For-Profit**	L	-
Other Public Facility Needs	L	-	**ED Technical Assistance**	L	-
Infrastructure (General)			**Micro-enterprise Assistance**	L	-
Water/Sewer Improvements	H	$15m	**Other**	L	-
Street Improvements	H	$10m			
Sidewalks	L	-			
Solid Waste Disposal Improvements	H	$5m			
Flood Drainage Improvements	H	$10m			
Other Infrastructure	L	-			

HUD Table 2B
Priority Community Development Needs – North Chicago

Priority Need	Priority Need Level	Dollars to Address Need	Priority Need	Priority Need Level	Dollars to Address Need
Acquisition of Real Property	L	-	**Public Services (General)**		
Disposition	L	-	**Senior Services**	H	$50k
Clearance and Demolition	L	-	**Handicapped Services**	L	-
Clearance of Contaminated Sites	L	-	**Legal Services**	L	-
Code Enforcement	L	-	**Youth Services**	H	$50k
Public Facility (General)			**Child Care Services**	H	$50k
Senior Centers	L	-	**Transportation Services**	L	-
Handicapped Centers	L	-	**Substance Abuse Services**	H	$50k
Homeless Facilities	L	-	**Employment/Training Services**	H	$50k
Youth Centers	L	-	**Health Services**	L	-
Neighborhood Facilities	M	$50k	**Lead Hazard Screening**	L	-
Child Care Centers	L	-	**Crime Awareness**	L	-
Health Facilities	L	-	**Fair Housing Activities**	H	$40k
Mental Health Facilities	L	-	**Tenant Landlord Counseling**	L	-
Parks and/or Recreation Facilities	M	$50k	**Other Services**	L	-
Parking Facilities	L	-	**Economic Development (General)**		
Tree Planting	L	-	**C/I Land Acquisition/Disposition**	L	-
Fire Stations/Equipment	L	-	**C/I Infrastructure Development**	L	-
Abused/Neglected Children Facilities	L	-	**C/I Building Acq/Const/Rehab**	L	-
Asbestos Removal	L	-	**Other C/I**	L	-
Non-Residential Historic Preservation	L	-	**ED Assistance to For-Profit**	L	-
Other Public Facility Needs	L	-	**ED Technical Assistance**	L	-
Infrastructure (General)			**Micro-enterprise Assistance**	L	-
Water/Sewer Improvements	M	$250k	**Other**	L	-
Street Improvements	M	$250k			
Sidewalks	M	$50k			
Solid Waste Disposal Improvements	L	-			
Flood Drainage Improvements	L	-			
Other Infrastructure	L	-			

HUD Table 2B
Priority Community Development Needs – Waukegan

Priority Need	Priority Need Level	Dollars to Address Need	Priority Need	Priority Need Level	Dollars to Address Need
Acquisition of Real Property	M	$100k	**Public Services (General)**		$895k
Disposition	M	$50k	**Senior Services**	H	$125k
Clearance and Demolition	M	$75k	**Handicapped Services**	H	$50k
Clearance of Contaminated Sites	L		**Legal Services**	M	$30k
Code Enforcement	H	$250k	**Youth Services**	H	$250k
Public Facility (General)		$200k	**Child Care Services**	H	$20k
Senior Centers	H		**Transportation Services**	M	$10k
Handicapped Centers	H		**Substance Abuse Services**	H	$50k
Homeless Facilities	H		**Employment/Training Services**	H	$100k
Youth Centers	H		**Health Services**	H	$50k
Neighborhood Facilities	M		**Lead Hazard Screening**	L	
Child Care Centers	H		**Crime Awareness**	H	$100k
Health Facilities	H		**Fair Housing Activities**	H	$100k
Mental Health Facilities	L		**Tenant Landlord Counseling**	M	
Parks and/or Recreation Facilities	M		**Other Services**	M	$10k
Parking Facilities	L		**Economic Development (General)**		$200k
Tree Planting	L		**C/I Land Acquisition/Disposition**	L	
Fire Stations/Equipment	L		**C/I Infrastructure Development**	L	
Abused/Neglected Children Facilities	M		**C/I Building Acq/Const/Rehab**	L	
Asbestos Removal	M		**Other C/I**	L	
Non-Residential Historic Preservation	L		**ED Assistance to For-Profit**	L	
Other Public Facility Needs	M		**ED Technical Assistance**	L	
Infrastructure (General)		$1.33 m	**Micro-enterprise Assistance**	M	
Water/Sewer Improvements	M	$20k	**Other**	H	
Street Improvements	H	$300k			
Sidewalks	H	$700k			
Solid Waste Disposal Improvements	L				
Flood Drainage Improvements	H	$300k			
Other Infrastructure	L	$10k			

1.0 Consortium Housing Goals & Strategies

Area Needs Statement

Consortium staff consulted a variety of Lake County stakeholders to assess local housing and community development needs. This needs assessment included a survey, public hearings held on May 27, 2009 and June 22, 2009 before the Community Development Commission (CDC), and a housing advocacy group presentation from the Lake County Housing Action Coalition (LCHAC). In drafting the proposed goals and strategies, Community Development staff reviewed comparable nationwide county jurisdiction's housing and community development goals and strategies, analyzed stakeholders' input, evaluated eligible housing activities under HUD criteria, and considered the effectiveness of potential strategies to meet local needs. The proposed goals and strategies aim to stabilize Lake County neighborhoods through the expansion of housing opportunities.

The goals and strategies listed below will guide the Consortium's housing priorities and funding recommendations over the next five years under this *2010-2014 Consolidated Plan*. The accomplishment of these proposed goals and strategies is contingent upon the receipt of consistent funding allocations from HUD and the Lake County Board during this five-year period.

1.1 Fair Housing

Needs

The Consortium enforces the Fair Housing Act of 1968, the Fair Housing Amendments Act of 1988 and other federal and state laws that prohibit discrimination and the intimidation of people in their homes. These laws cover virtually all housing in the United States – private homes, apartment buildings, and condominium developments – and nearly all housing transactions, including the rental, sale, appraisal and financing of housing including the provision of mortgage loans. It is illegal to discriminate against any person because of race, color, religion, sex, disability, familial status, or national origin. Despite these laws, housing discrimination still continues. Between Program Year (PY) 2005 and PY 2007, a total of 320 persons were served by the Fair Housing Center of Lake County and 50 discrimination determinations were made and acted upon.

Continued education, outreach, and advocacy are needed in order to further fair housing practices throughout Lake County.

Five-Year Measurable Goal

All Lake County residents will be assured of equal, fair, non-discriminatory, and open access to decent, safe and sanitary housing choices. Everyone who is eligible to participate in the Consortium's housing programs as a developer, owner, sponsor, or resident, will have access to the benefits of the fair housing laws, executive orders and regulations.

Priority: High

Strategy

The Consortium will affirmatively further fair housing practices in Lake County, by supporting awareness of fair housing laws and ensuring that persons/families experiencing housing discrimination will either have their complaints successfully mediated or filed with HUD. Consortium members will implement the recommendations of the most recent Lake County Fair Housing Analysis, including financial support for the efforts of the Fair Housing Center of Lake County. The Fair Housing Center of Lake County provides education, outreach, mediation and referral services to tenants, landlords, realtors, builders and other housing professionals.

1.2 Rehabilitation

Needs

It is generally less expensive to rehabilitate and preserve existing buildings rather than to build new; and preservation is typically considered more eco-friendly. Although the majority of Lake County's housing stock is in generally good condition, pockets of substandard housing exist throughout the County, especially in low-income areas. Rehabilitation of both rental and ownership units are needed to improve these units to decent, safe and sanitary condition. In addition, the acquisition and rehabilitation of existing residential properties creates opportunities to increase the supply of affordable rental and ownership units.

Five-Year Measurable Goal

Low and moderate-income households (including seniors, persons with disabilities, and other special needs populations) will benefit from the preservation of Lake County's existing housing stock through the rehabilitation of 250 affordable rental or ownership housing units throughout Lake County (based on previous 241 units related to the PY 2005 – 2009 Consolidated Plan).

Priority:

High – Lake County

High – City of North Chicago

High – City of Waukegan

Strategy

The Consortium will encourage and support preservation of Lake County's existing housing stock through the rehabilitation of single-family rental or multi-family rental or single-family ownership housing units that are currently occupied or will be occupied by low to moderate-income households to meet local housing codes, applicable rehabilitation standards, and Section 8 Housing Quality Standards (HQS) through the provision of available HOME, CDBG, and NSP funds. NSP funds will be utilized to rehabilitate single-family ownership housing units that are currently vacant, abandoned, or foreclosed for ultimate resale to income-qualified homebuyers. In addition, the Lake County Housing Rehabilitation Programs, currently operated by the Affordable Housing Corporation (AHC), will utilize private lender funds.

For homeowners, HOME or CDBG funds may be used to provide zero or low-interest loans, either amortized or deferred payment, to income-qualified homeowners for the purpose of rehabilitating their primary residence to meet applicable property standards.

Non-profit owners/developers including Community Housing Development Organizations (CHDO) may apply individually or partner with a for-profit developer to use HOME or NSP funds to finance rehabilitation activities, through loans or grants, for units providing housing at affordable cost to low to moderate-income households. This emphasis upon non-profit owners/developers will help to ensure housing costs remain low and accessible to low and moderate-income households. These owners/developers will also be expected to demonstrate efforts to seek and leverage other sources of public and private financing.

Funding preference will be given for proposed housing rehabilitation projects that are located in areas with demonstrated need for affordable housing for low and moderate-income households, located in close proximity to public transit (allowing easier access to available jobs), incorporating environmental sustainability practices through energy efficiency improvements that will reduce long-term operating

costs, and provide housing for larger families. The Consortium also encourages and supports the provision of education and counseling that helps ensure long-term housing stability.

1.3 New Construction

Needs

Due to the high cost and lack of available developable land, rising property taxes, lack of available local, federal and state funding, and other social and economic conditions, housing developers are finding the opportunity to develop new affordable housing is prohibitive, especially in traditionally high cost areas including Lake County.

Five-Year Measurable Goal

Low and moderate-income households (including seniors, persons with disabilities, and other special needs populations) will benefit from the construction of new Lake County housing stock through 250 affordable rental or ownership housing units throughout Lake County (based on previous 213 units related to the PY 2005 – 2009 Consolidated Plan).

Priority:

Medium – Lake County

Medium – City of North Chicago

Medium – City of Waukegan

Strategy

The Consortium will encourage and support the development of new affordable high quality and aesthetically-pleasing single-family rental or multi-family rental or single-family ownership housing units throughout Lake County through the provision of available HOME, CDBG, and NSP funds that increases Lake County's housing stock.

HOME funds may be used to fund new construction activities, such as land acquisition, construction, interest rate buy-downs, construction financing, permanent financing, and other related development expenses. If available, CDBG funds may be used for public infrastructure improvement to support the development of new affordable housing.

Non-profit owners/developers including Community Housing Development Organizations (CHDO) may apply individually or partner with a for-profit developer to use HOME or NSP funds to finance construction activities, through loans or grants, for units providing housing at affordable cost to low to moderate-income households. This emphasis upon non-profit owners/developers will help to ensure housing costs remain low and accessible to low and moderate-income households. These owners/developers will also be expected to demonstrate efforts to seek and leverage other sources of public and private financing.

Funding preference will be given for proposed new housing construction projects that are located in areas with demonstrated need for affordable housing for low and moderate-income households, located in close proximity to public transit (allowing easier access to available jobs), incorporating environmental sustainability practices through energy efficiency improvements that will reduce long-term operating costs, and provide housing for larger families. The Consortium also encourages and supports the provision of education and counseling that helps ensure long-term housing stability.

1.4 Homebuyer Assistance

Needs

Low and moderate-income prospective first-time homebuyers are often prevented from purchasing their own home due to a lack of available funds for the required down payment and closing costs. This population is at greater risk for foreclosure and credit risk caused by a lack of adequate understanding of the procedures, lending requirements, and responsibilities of homeownership. Homebuyer assistance and counseling activities would address these major barriers to attaining and maintaining successful homeownership.

Five-Year Measurable Goal

400 low and moderate-income households (including seniors, persons with disabilities, and other special needs populations) will purchase and/or maintain ownership of their own Lake County home, utilizing first-time homebuyer assistance along with the provision of pre- and post-purchase education and counseling, including a foreclosure prevention component, that helps to ensure successful and responsible homeownership and long-term housing stability (based on previous 367 units related to the PY 2005 – 2009 Consolidated Plan)

Priority: Medium – All Lake County

Strategy

The Consortium will encourage and support organizations in their efforts to increase the supply of affordable owner occupied housing opportunities through the provision of available LCAHP and HOME funds for down payment and closing cost assistance on affordably-priced housing through the Lake County First-Time Homebuyer Programs, as well as pre and post-purchase education and counseling including a foreclosure prevention component, currently operated by the Affordable Housing Corporation (AHC).

Additional Housing Stakeholder Input on Housing Goals

Lake County Housing Action Coalition

In addition to the aforementioned goals and associated strategies including funding preferences that were developed based on anticipated community needs and resources, the input of local housing stakeholders will also be taken into account as it relates to the allocation of Consortium funding resources for affordable housing projects and programs.

The Lake County Housing Action Coalition (LCHAC) is a local group of affordable housing advocates, social service organizations, and non-profit/or-profit affordable housing developers that originally developed as a project of the Affordable Housing Commission (AHC). The LCHAC engages in "promoting policies to preserve and expand the range of affordable housing opportunities throughout Lake County".

While the organizations that participate in the LCHAC each have their particular focus and priorities, they are united under the LCHAC umbrella in recognition of the fundamental importance of stable and affordable housing for the people and communities they serve and in the realization that a coalition of practitioners can be a tremendous resource for policymakers and funders. It is the LCHAC's intent to be a resource and partner for Lake County officials and staff as we work collectively to promote policies and practices at all governmental levels that will most effectively create and preserve affordable housing.

Based on the ongoing input of the LCHAC, the Consortium will utilize various policy objectives to guide the allocation of federal funding under the *2010-2014 Consolidated Plan* and ongoing efforts to address

the spectrum of affordable housing needs in Lake County. These objectives include but are not limited to the following:

- Provision of housing opportunities in close proximity to public transit
- Provision of housing opportunities in close proximity to employment centers
- Provision of housing opportunities in traditionally non-affordable communities
- Creation of neighborhood stabilization
- Provision of housing opportunities for families with children
- Provision of housing accessibility or adaptability for persons with disabilities
- Provision of homeownership units that are affordable in perpetuity
- Provision of education and counseling to assist in attaining and retaining long-term stable rental housing or homeownership
- Leveraging of significant private funding
- Promotion of environmental sustainability, such as energy efficiency and water conservation, that will reduce long-term operating costs

2.0 Homeless Goals & Strategies

Area Needs Statement

Emergency shelter continues to be the first line of defense for persons experiencing homelessness. Over the course of a year, more people will seek emergency shelter than any other homeless service. Many will only use the shelter for a brief period of time before finding transitional or permanent housing solutions. Emergency shelter ensures that persons will not be living in the streets or places not meant for human habitation until they find those housing solutions.

Currently, Lake County has a significant gap in emergency shelter services for individuals during the summer months (May 1 – September 30) due to the County's largest emergency shelter being closed during those months. Persons experiencing homelessness in that timeframe are often left with no place to go, and may never become engaged in the system in order to come out of homelessness. Emergency shelter continues to be the "point-of-entry" for persons into the service system.

The chronic homeless population in Lake County decreased significantly over the past 5 year period (from 86 persons in 2005 to 33 in 2009) due in large part to the increase in permanent supportive housing beds reserved for chronically homeless individuals (from 0 beds to 45). There are also 15 safe haven beds available as well. However, the demand for beds still remains.

Serving this chronically homeless population with permanent supportive housing frees up many resources for other homeless persons. While the chronically homeless are a small percentage of the overall homeless population (9% in Lake County), most studies show that they consume a majority of the resources, in addition to other community resources such as emergency room services, police intervention, and jails.

Persons who experience homelessness ultimately will end up back in the housing market, where a critical lack of affordable housing limits their options. Landlords often seek the most appealing tenants, and persons with lower income, credit problems, or a bumpy housing past often are left behind. In the traditional homeless service system, persons would graduate from transitional housing and obtain affordable permanent housing. For many persons, that scenario does not play out.

Rapid Re-Housing services provide incentives to the landlord (guaranteed payment, case management services to the tenant, etc) to encourage them to accept homeless persons as tenants. Ultimately, the person would graduate from the program and retain affordable permanent housing, since they would have a better history and relationship with the landlord.

Homeless persons are rarely able to jump from the shelter directly to affordable permanent housing. There is a critical lack of affordable housing in Lake County, and homeless persons also have numerous other barriers to obtaining and retaining housing. These barriers include lack of savings, lack of education (including budgeting), substance abuse issues, and others.

Transitional housing programs allow a household to stabilize and save in order to obtain their own housing. It is a consistent residence with services provided.

Transitional housing programs that are focused solely on special populations have a seemingly greater benefit, as they can do a better job of focusing on the unique needs that the populations have, rather than practicing a "one-size-fits-all" approach. Special populations include (but are not limited to): veterans; youth and young adults; ex-offenders; and persons with disabilities.

A number of people who experience homelessness can identify one single event that led to their becoming homeless. The simplest, most cost-effective way to assist homeless persons is to prevent that event from occurring. The best solution is to keep people in their homes rather than getting them into the homeless service system. However, it remains a challenge to identify persons who will definitely retain their housing if they receive assistance, and would otherwise lose it without the assistance. The problem of assisting persons only for them to become homeless anyway remains.

Legal services for prevention of homelessness is an effective activity. Wrongful termination of subsidies, illegal evictions, and inappropriate denial of benefits all directly lead to homelessness. By using the legal system to prevent these occurrences, the persons will not become homeless.

Finally, homeless persons or persons at risk of homelessness must be aware of the programs designed to assist them. Outreach and engagement is essential to this end.

While providing a "roof over head" is crucial in the battle against homelessness, there must be supportive services in order to ensure that persons are able to retain their housing. Many residents need ongoing case management and supportive services after leaving housing programs in order to continue their successful behavior and maintain self-sufficiency, reducing the recidivism rate into housing programs. There is limited capacity in many areas of the current supportive service network, and limited transportation makes it difficult for residents to get to work and access many supportive services. There is also the lack of a "home-base" where homeless persons can be contacted regarding supportive services or employment.

2.1 Emergency Shelter

Five-Year Measurable Goal

An average of 150 emergency shelter beds will be available every night to homeless persons.

Priority: High

Strategy

Support programs that provide emergency shelter services. Develop greater capacity for assessment and referral services at the emergency shelter level. Work to establish a fixed-site, year-round emergency shelter program for homeless single individuals.

2.2 Permanent Supportive Housing

Five-Year Measurable Goal

Develop 40 more units of permanent supportive housing, 25 of which will be reserved for the chronically homeless.

Priority: High

Strategy

Support programs that develop or maintain current supply of permanent supportive housing for homeless persons, with an emphasis on the chronically homeless. Improve outreach to the chronically homeless population. Expand safe haven availability to engage persons in the system.

2.3 Rapid Re-Housing

Five-Year Measurable Goal

30 households will be rapidly re-housed with supportive services provided.

Priority: High

Strategy

Support and develop rapid re-housing programs for both individuals and families. Enhance information and referral systems to more quickly screen and assess clients for the programs.

2.4 Transitional Housing

Five-Year Measurable Goal

An average of 250 transitional housing beds will be available every night to homeless persons.

Priority: High for programs serving exclusively special populations; Medium for all others

Strategy

Support programs that provide transitional housing, particularly for special populations. Develop 10 new units of transitional housing for special populations. Work to reduce the length of stay in both shelter prior to admission and in program itself.

2.5 Homelessness Prevention & Outreach

Five-Year Measurable Goal

250 households will receive services preventing their becoming homeless.

Priority: High for legal service programs; Medium for all others

Strategy

Support programs that provide emergency prevention services, particularly legal services. Engage churches, schools, food pantries, welfare workers and social service agencies as potential referral agents. Hold community forums in high-risk neighborhoods.

2.6 Supportive Services for the Homeless

Five-Year Measurable Goal

Lake County will have a sufficient level of high quality supportive services to assist homeless/formerly homeless individuals and families to succeed on their own.

Priority: Medium

Strategy

Support programs that provide supportive services to homeless persons. Ensure that Lake County residents have access to job readiness, placement, and retention services. Ensure that ex-offenders and other homeless persons receive services and succeed in obtaining and retaining employment. Ensure that services focus on individuals most at risk of becoming homeless or becoming homeless again.

3.0 Lake County Community Development Goals & Strategies

3.1 Public Facilities

Area Needs Statement

Lake County Community Development requests information on needs and priorities for infrastructure improvements from its communities on an ongoing basis. A variety of sources of data were used for determining CDBG funding priorities for the *2010-2014 Consolidated Plan*, each outlined in the goals. In Spring of 2009, a series of public meetings and a mailed "Local Priority Needs" survey were utilized to accumulate additional data on local infrastructure needs and priorities throughout the County from municipal representatives and the general public.

Local survey results indicated a variety of infrastructure and public facility needs: roadway improvements, sanitary sewer improvements, water supply system improvements and storm sewer/drainage improvements were listed most often as high priorities in the local surveys.

The data collected from all of the above-identified sources, along with comments received from the public, were reviewed and analyzed in order to develop priorities intended to guide the effective allocation of Lake County's limited community development resources.

Based upon these needs assessments, the Community Development Commission has assigned a High Priority to: roadway, sanitary sewer, water supply, and drainage improvements. Any other HUD-eligible Public Facilities activities have been assigned a Low Priority.

Lake County directs its infrastructure funds to projects in eligible census tract block groups (those with 35.6% of the population documented as income eligible). A 20% match is also required for all projects.

3.1.1 Roadway Improvements

Needs

According to the Lake County Regional Framework Plan, "Traffic congestion on the highways and roads in Lake County poses a threat to the local economy and quality of life." In 2008, the Metropolitan Planning Council released "Moving at the Speed of Congestion," which estimates that congestion costs the Chicago region $7.3 billion per year. The environmental costs in terms of air pollution in Lake County alone are estimated at $4.7 million per year. There is also a $65 million increase in annual fuel costs due to congestion, the second highest in the region (behind Chicago/Cook County, and nearly double the next highest, DuPage County, at $37 million).

Another factor is that 52.9% of employees who work in Lake County also reside in Lake County, the second highest percentage behind Cook County. This contributes to the second highest percentage increase in travel times during periods of congestion, at 33% (behind Chicago's 39%, but more than double the next highest area, Cook County, at 16%). Couple that with the assumed cost of each vehicle-hour lost to congestion of $24.03, and there is clearly a significant economic problem.

The Lake County 2008 Strategic Plan lists "Transportation," including roads, as a priority. A survey distributed to Lake County municipalities and townships ranked roadway improvements as the number one need, with an average priority rating of 8.37 on a scale of 1-10, ten being the most important.

Five-Year Measurable Goal
The number of low/moderate income residents that will benefit from the roadway improvements will be 5000 (based on previous beneficiaries: 2005-2009 = 5337)

Priority: High

Strategy
Invest in the physical development of low/moderate income areas by providing roadway improvements. Coordinate with Lake County departments, municipalities, and townships to effectively fund and construct eligible roadway improvements.

3.1.2 Water Supply System Improvements

Needs
The Integrated Water Resource Planning Group released a report in May 2008 titled "The State of Lake County's Water Supply." According to the report, 62% of the population of Lake County receives water from Lake Michigan. The remaining population receives its water from community or private wells. The rapid expansion of areas that do not receive Lake Michigan water has placed a strain on the shallow aquifers used for wells, as well as the systems used to deliver water. Additionally, many Lake County communities require upgrades to their existing systems to meet new demands.

The Lake County 2008 Strategic Plan lists "Drinking Water" as a priority. A survey distributed to Lake County municipalities and townships ranked water supply system improvements as the number four need, with an average priority rating of 5.70 on a scale of 1-10, ten being the most important.

Five-Year Measurable Goal
The number of low/moderate income residents that will benefit from newly extended or improved access to water supply services will be 2250 (based on previous beneficiaries: 2005-2009 = 2428)

Priority: High

Strategy
Invest in the physical development of low/moderate income areas by providing water supply system improvements. Coordinate with Lake County departments, municipalities, and townships to effectively fund and construct eligible water supply system improvements.

3.1.3 Sanitary Sewer System Improvements

Needs
In the *2005-2009 Consolidated Plan*, the need for sanitary sewer access and capacity was clearly outlined for communities in the northwestern part of the county – chiefly Antioch, Wauconda, Fremont, Grant, and Newport Townships. These communities continue to experience rapid growth – an average increase of nearly 20% since the 2000 census (US Census Bureau – 2000 Decennial Census and 2007 American Community Survey). As development continues to occur, existing septic systems are being taxed or are failing to function, increasing the need for sanitary sewers. Some communities that currently have sanitary sewers are also experiencing rapid growth, even upwards of 186% (Round Lake Beach – 5,842 to 16,693). These expanding communities require upgrades to their systems to meet the new demand.

A survey distributed to Lake County municipalities and townships ranked sanitary sewer system improvements as the number three need, with an average priority rating of 6.00 on a scale of 1-10, ten being the most important.

Five-Year Measurable Goal
The number of low/moderate income residents that will benefit from newly extended or improved access to sanitary sewer services will be 2750 (based on previous beneficiaries: 2005-2009 = 2864)

Priority: High

Strategy
Invest in the physical development of low/moderate income areas by providing sanitary sewer improvements. Coordinate with Lake County departments, municipalities, and townships to effectively fund and construct eligible sanitary sewer system improvements.

3.1.4 Drainage System Improvements

Needs
Lake County has experienced numerous major flood events, including significant floods in 1986, 1993, and 2004. This resulted in huge economic losses to public and private property. While CDBG funds have been used for the construction of storm water detention and control projects over the past 15 years, there is still a need for improvement.

Lake County has a number of projects that could alleviate flooding concerns. In addition, there are many older homes in floodplains in Lake County that require assistance to ensure that flooding does not occur.

A survey distributed to Lake County municipalities and townships ranked drainage system improvements as the number two need, with an average priority rating of 6.43 on a scale of 1-10, ten being the most important.

Five-Year Measurable Goal
The number of low/moderate income residents that will benefit from improvement to storm water management systems, including storm sewers, detention and retention facilities, repetitively flooded property buyouts, and other flood control infrastructure will be 750 (based on previous beneficiaries: 2005-2009 = 826)

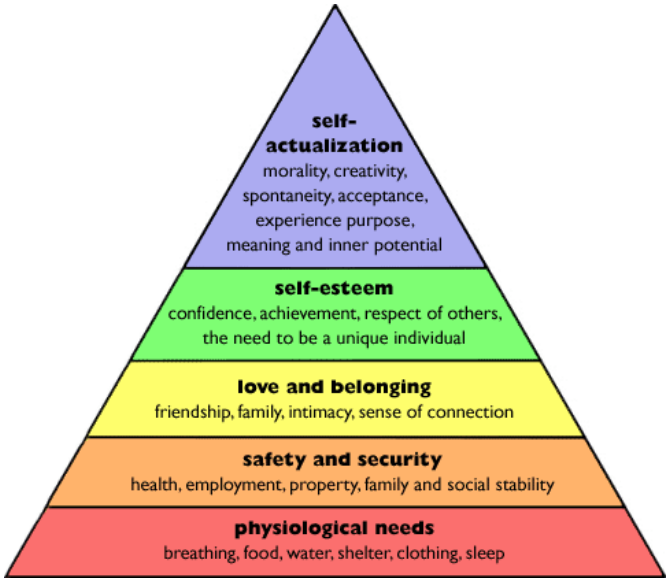
Priority: High

Strategy
Invest in the physical development of low/moderate income areas by providing storm water drainage improvements. Coordinate with Lake County departments, municipalities, and townships to effectively fund and construct eligible drainage system improvements.

3.2 Physiological Needs

Area Needs Statement

The key component in developing the public service goals was Maslow's Hierarchy of Needs. The idea behind this hierarchy is that the most basic needs must be met before any other needs can bet met. Therefore, the goals for the *Consolidated Plan* are focused on the bottom two levels of need – physiological and safety & security.



An increasing number of low- to moderate-income residents in Lake County need assistance meeting the most basic physiological needs. A variety of sources (outlined in the goals) demonstrate the need for these types of activities.

Citizen Participation was key in developing these goals and priorities for the *Consolidated Plan*. Surveys were sent out to previously funded organizations for the 2005-2009 Con Plan, and also to Lake County townships. 44 persons attended one of three focus groups, each of which was held in a different part of the county. Finally, a Public Hearing was held on June 24, 2009 to garner input from the citizens regarding needs and priorities.

The data collected from all of the above-identified sources were reviewed and analyzed in order to develop priorities intended to guide the effective allocation of Lake County's limited community development resources.

Based upon these needs assessments, the Community Development Commission has assigned a High Priority to the following areas of need.

3.2.1 Basic Food & Nutrition Needs

Needs

The Heartland Alliance Mid-America Institute on Poverty's *2009 Report on Chicago Region Poverty* provides information about nutrition in Lake County. The report shows that in the 4th quarter of 2008, there were 118,630 visits to Lake County food pantries, an increase of 28.4% from the 4th quarter of 2007. The report also shows that the number of households receiving food stamps in Lake County increased over 10%. Nevertheless, according to a 2007 study, *Bridging the gaps: A picture of how work supports work in ten states*, 25.5% of Illinois households eligible for Food Stamps are not receiving them. Finally, according to Hunger in America 2006, 11.1% of the population is considered food insecure, which is defined by the US Department of Agriculture as a household-level economic and social condition of limited or uncertain access to adequate food.

Healthy eating remains a problem in Lake County as well. 17.2% of Lake County residents are considered to be obese according to the Lake County Health Department. The Illinois Department of Public Health states that nearly 500,000 adult residents of Illinois have non-insulin diabetes, which can be prevented with a healthy diet and physical activity.

Five-Year Measurable Goal

The basic food and nutrition needs of 100,000 low- and moderate-income residents of Lake County will be served.

Priority: High

Strategy

Support programs that provide food and nutrition resources and advice to low- and moderate-income residents of Lake County. Encourage collaboration between organizations for provision of food and nutrition services. Promote multi-lingual/cultural programs. Develop equitable geographic distribution of food resources, based on need, as well as making resources accessible by public transportation and to persons with disabilities.

3.2.2 Basic Health Needs

Needs

The U.S. Census Bureau found in 2005 that over 101,000 residents of Lake County were underinsured, accounting for 15.9% of the population. The Lake County Health Department estimates that up to 30% of the population is either uninsured or underinsured. In addition, healthcare for undocumented immigrants is also an issue. Uninsured persons often seek care at an emergency room, increasing the cost of care for everyone. Uninsured persons will also often avoid medical care until it is too late, and the problem becomes much worse. The United Way of Lake County's Community Assessment lists consequences of the uninsured problem, including seniors being unable to live independently, preventable diseases becoming chronic and costly, and children starting school without proper immunizations.

HealthReach, Inc provides free medical care to the uninsured population of Lake County, and since 2001 has seen the number of clinic visits almost quadruple (from 4,054 to over 15,000). The Lake County Health Department also serves a large portion of the population – according to their Annual Report, the Primary Care Services program area serves 52,161, and the Behavioral Health Services program area serves 8,704 people.

Five-Year Measurable Goal

The basic health needs of 15,000 low- and moderate-income residents of Lake County will be served.

Priority: High

Strategy

Support programs that provide healthcare and/or promote healthy activity to low- and moderate-income persons in Lake County. Promote multi-lingual/cultural access to healthcare services. Encourage collaboration between organizations including hospitals, schools, fitness centers, and homeless shelters. Support programs that can assist in meeting one of the Lake County Health Department's Healthy People indicators.

3.3 Safety & Security Needs

Area Needs Statement

As with the physiological needs, the key component in developing the public service goals was Maslow's Hierarchy of Needs.

An increasing number of low- to moderate-income residents in Lake County need assistance meeting the Safety & Security needs, the second level of Maslow's hierarchy. A variety of sources (outlined in the goals) demonstrate the need for these types of activities.

Citizen Participation was key in developing these goals and priorities for the *Consolidated Plan*. Surveys were sent out to previously funded organizations for the *2005-2009 Consolidated Plan*, and also to Lake County townships. 44 persons attended one of three focus groups, each of which was held in a different part of the county. Finally, a Public Hearing was held on June 24, 2009 to garner input from the citizens regarding needs and priorities.

The data collected from all of the above-identified sources were reviewed and analyzed in order to develop priorities intended to guide the effective allocation of Lake County's limited community development resources.

Based upon these needs assessments, the Community Development Commission has assigned a High Priority to the following areas of need.

3.3.1 Security of Employment

Needs

In November 2009, the Illinois Department of Employment Security reported a 10.5% unemployment rate for Lake County. In addition to that, a number of individuals are underemployed, and do not have the resources to gain the skills necessary for better employment. Employers require a workforce that is well-trained and educated. However, 8.1% of Lake County students did not graduate high school in 2007-2008 according to the Illinois State Board of Education. According to the Heartland Alliance Mid-America Institute on Poverty's *2009 Report on Chicago Region Poverty*, the lack of a high school diploma for Lake County residents results in approximate average earnings of $20,393 annually versus $32,307 with a diploma. GED programs and vocational training help to close that gap. The American Community Survey shows that in 2007, 39.1% of persons below the poverty line were employed. They require greater skills to gain a better paying job.

Five-Year Measurable Goal

The employment needs of 625 low- and moderate-income residents of Lake County will be served.

Priority: High

Strategy

Support programs that provide training, education or employment opportunities to low- and moderate-income persons in search of employment. Emphasize training in new fields, such as green technology. Promote programs that serve persons with disabilities and/or ex-offenders. Promote multi-lingual/cultural training. Encourage collaboration between organizations to provide training.

3.3.2 Access to Services

Needs

The United Way of Lake County's *2005 Update: Community Assessment Executive Summary* stated that 47% of survey respondents rated public transportation as a serious issue in Lake County. They state that "inadequate public transportation worsens traffic, lengthens commute times, and decreases employment and education options for those who don't or can't drive."

For many low- and moderate-income individuals, lack of transportation means that they are unable to get to needed services, such as those promoted in this *Consolidated Plan* (eg, food pantries, substance abuse programs, etc). In addition, the Lake County 2008 Strategic Plan lists "Transportation" as a priority.

Five-Year Measurable Goal

625 low- and moderate-income residents of Lake County will receive needed access to services.

Priority: High

Strategy

Support programs that provide inexpensive and flexible transportation to low-and moderate income persons. Transportation should be for employment services, healthcare, and other community supports for persons with no other options. Emphasize creative and green transportation solutions. Promote multi-lingual/cultural access to transportation services. Encourage collaboration between organizations to cut down on overall transportation costs.

3.3.3 Security of Family & Social Stability

Needs

While most of the services that individuals and families need to gain self-sufficiency are available in Lake County, many do not know how to obtain these services or that they are even available. The United Way of Lake County's *2005 Update: Community Assessment Executive Summary* revealed that 40% of survey respondents could not list a place they would call if they needed help. There is no "one-stop shop" for services in Lake County, so the burden of ensuring that persons receive the services they need falls on case managers.

These services provide for enhanced social stability, but another problem exists with the ability to receive these services by families. Family stability cannot be achieved if heads of household are unable to work because of the lack of affordable and accessible dependent care. The American Community Survey finds 39,460 women with children of their own under 6 in Lake County. In 2007, their unemployment rate (meaning they are actively seeking employment) was 7.7%, versus 5.6% for the rest of the population.

Five-Year Measurable Goal

The family and/or social stability needs of 2,700 low- and moderate-income residents of Lake County will be served.

Priority: High

Strategy

Support comprehensive case management and information & referral services to ensure low- and moderate-income individuals and families in need of community services have the ability to access them. Support development and sustainability of child and/or elder care programs to allow households to access employment or education/training. Promote multi-lingual/cultural access to case management and/or childcare. Encourage collaboration between organizations to provide services.

3.3.4 Behavioral Health

Needs

Behavioral health remains a very misunderstood part of being healthy. Unfortunately, it is often too late before the problem is realized. The Coroner's Office shows a suicide rate of 6.5 per 100,000 population, with a healthy target of 5.0. Others try to cope with alcohol and/or other drugs. The percentage of binge drinkers in Lake County is 15.9%, while the Lake County Health Department has a goal of 6%. The United Way of Lake County's *2005 Update: Community Assessment Executive Summary* stated that more than one-third of survey respondents cited substance abuse as a serious concern.

Other behavioral health problems result from increased isolation caused by the language and cultural barriers of the increasing Latino/Hispanic population (which increased from to 92,716 in 2000 to 131,088 in 2007). That isolation is not unique to this population, and many other groups suffer from behavioral health issues for a variety of reasons. Counseling programs help alleviate this problem.

Five-Year Measurable Goal

The behavioral health needs of 10,000 low- and moderate-income residents of Lake County will be served.

Priority: High

Strategy

Support behavioral/mental health programs along with extensive outreach efforts. Support substance abuse programs, including prevention. Promote multi-lingual/cultural access to services. Encourage collaboration between organizations to provide services.

3.4 Administration & Planning

3.4.1 Program Administration & Planning

Five Year Goal

Grant investments will be sustained and improved through effective grant management activities.

Priority: High

Strategy

Ensure effective investments of grant resources through improved grant monitoring, including: site visits, evaluation of proposed and achieved program outcomes, implementation of internal processes to streamline grant management process, and insuring the consistent enforcement of grant regulations. Available funds will be used mostly for the general project and program management, and coordination of the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs. Additional funds may also become available through new housing and community development programs, Economic Stimulus-related programs, and through occasional reprogrammed nation-wide competitive application program applications.

A portion of these funds will also be used for planning costs in connection with the development and certification of the *Annual Action Plan*, the development of performance report documents, and the development of continued application procedures. Funds may also be used for special planning studies (if needed or requested). These funds will also be used to provide information and technical assistance for prospective CDBG, HOME, and ESG Program applicants, preparation of application forms/tables, applicant training/workshops, and the review of funding applications. Available HOME funds will also be used for inspections of HOME-funded properties.

3.4.2 Education, Advocacy and Outreach

Five-Year Goal

Factors that contribute to poverty and limit access to housing and human services will be reduced through the support and administrative efforts of the Lake County Commissions.

Priority: High

Strategy

Support the education, advocacy and outreach efforts of Lake County Commissions and non-public service agencies, using available funds to promote the development of affordable housing, the furtherance of fair housing practices and other community development opportunities in Lake County, principally for low- and moderate-income residents.

4.0 North Chicago Community Development Goals & Strategies

4.1 Public Facilities

Area Needs Statement:

The City of North Chicago has a need to expand and upgrade public facilities within the community. Funding in this area would be allocated for the development or improvement to new or existing public facilities to offer opportunities for residents to access and participate in government, supportive services, transportation, healthcare, public safety, and recreational opportunities.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and consultations with community agencies and leaders. The Citizen Advisory Committee (CAC) established the priority rankings for the 2010 – 2014 goals based upon their evaluation of the needs essential for the community.

4.1.1 Recreation Facilities

Goal

Increase recreational facilities and services by partnering with public agencies and advocate groups to enhance the quality of life for residents.

Priority: Medium

Strategy

Partner with public and private agencies to secure funding for programmatic and capital facility improvement and expansion, and to enhance the bike and pedestrian path.

4.1.2 Community Safety Equipment

Goal

Improve the readiness by upgrading and purchasing new equipment of public safety agencies to preserve quality of life in the community.

Priority: Medium

Strategy

Support public local emergency response departments by providing assistance for upgrading and improving public safety equipment.

4.2 Infrastructure Improvement

Area Needs Statement

The City of North Chicago has a need to expand and upgrade infrastructure within the community due to deterioration and aging of the present infrastructure. This type of environment has a negative effect on the quality of life and public safety of residents creating areas of blight and poverty throughout the community. The City will concentrate its efforts on improvements to sidewalks, streets and alleys, handicap accessibility, and water, sewer and drainage systems.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and consultations with community agencies and leaders. The Citizen Advisory Committee (CAC) established the priority rankings for the 2010 – 2014 goals based upon their evaluation of the needs essential for the community.

4.2.1 Roadway, Water Supply, Sanitary Sewer and Drainage System Improvements

Goal

Improve the conditions and safety of deteriorating infrastructure in primarily low to moderate-income areas.

Priority: Medium

Strategy

Coordinate with the various City departments in an effort to rehabilitate and/or rebuild the deteriorating infrastructure in the community, leverage with other funding and financial resources to address improvements on the City's roadways, water supply, sanitary sewer and drainage systems.

4.2.2 Handicap Accessibility Improvements

Goal

Provide and improve accessibility for persons with disabilities throughout the community.

Priority: High

Strategy

Address accessibility needs and improvements throughout the community in partnership with other City departments and agencies by identifying, improving and installing new infrastructure.

4.3 Public Services

Area Needs Statement:

The City of North Chicago has a high percentage of single parent families, childbirths to minor-age children, and low educational test scores. In addition, the lack of adequate health care and lack of access to resources necessary to break the cycle of poverty and a subsistence life style demonstrates a need to invest and support public services and agencies that provide those services.

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and consultations with community agencies and leaders. The Citizen Advisory Committee (CAC) established the priority rankings for the 2010 – 2014 goals based upon their evaluation of the needs essential for the community.

4.3.1 Health Services

Goal

Increase health care awareness; fund agencies that utilize preventative health measures and provide treatment for low to moderate- income residents.

Priority: High

Strategy

Partner with and fund agencies that address educational and outreach efforts for accessing health care systems and partner with agencies in addressing health care needs for North Chicago residents.

4.3.2 Substance Abuse Services

Goal

Increase access to assessment, treatment and preventative services and education to reduce chemical dependency.

Priority: High

Strategy

Partner with agencies to address the needs of the substance abuse population to increase the quality of life North Chicago residents.

4.3.3 Youth Services

Goal

Provide a variety of educational and recreational activities and programs available to North Chicago youth, particularly those at-risk.

Priority: High

Strategy

Partner with agencies that provide programs and activities that are supportive, protective, recreational, and educationally based for youth from low to moderate income households.

4.3.4 Parental Supportive Services

Goal

Provide parents with training, support, and resources to give their children an opportunity to excel and become an asset to the community.

Priority: High

Strategy
Support programs that provide parents with resources to care for their children and promote healthy development for low to moderate income residents.

4.3.5 Early Childhood Intervention

Goal
Increase the awareness and identify opportunities to overcome the obstacles of social and educational development.

Priority: High

Strategy
Partner with educational entities to service the educational needs of North Chicago children (ages 0 – 12) to increase reading, writing and mathematical skills, as well as social, emotional, and mental development.

4.3.6 Senior Services

Goal
Provide a variety of services for the senior population which will enable them to remain independent and active in the community.

Priority: Medium

Strategy
Partner with and fund agencies that provide programs that increase the quality of life for North Chicago's senior population by providing assistance for continued self-sufficiency and independence.

4.3.7 Basic Needs Assistance

Goal
Provide basic needs such as food, clothing and shelter to low to moderate income individuals/families enabling them to achieve and maintain self-sufficiency.

Priority: High

Strategy
Partner with and fund agencies that provide programs and activities that aid individuals and families in meeting basic needs necessary to become self-sufficient.

4.3.8 Employment Assistance

Goal
Provide training and resources to assist low to moderate North Chicago residents in gaining or retaining employment and/or advancement opportunities.

Strategy
Partner with agencies that provide programs, activities and/or services that assist low to moderate income individuals in the search for employment opportunities specifically in fields that work towards lowering the carbon foot print.

4.4 Economic Development

Area Needs Statement:

Over the last two decades, North Chicago has experienced a loss of high wage industrial jobs, commercial services, and retail outlets. This situation creates a barrier for low and moderate-income residents seeking employment and goods & services. Furthermore, the loss has shifted the tax burden to the remaining commercial and residential property owners, by increasing property taxes and rents, which further hinders reinvestment and creates "boundaries to entry".

The following goals and priorities are based upon the assessment of needs by focus groups, public hearings, and consultations with community agencies and leaders. The Citizen Advisory Committee (CAC) established the priority rankings for the 2010 – 2014 goals based upon their evaluation of the needs essential for the community.

4.4.1 Real Estate Development

Goal

Increase private investment in commercial, industrial, and retail properties to expand economic development opportunities.

Priority: Medium

Strategy

Provide financing and assistance for façade improvements, provide incentives for new developments and rehabilitation of older commercial buildings, provide funding and assistance for Brownfield remediation activities, promote safety & security projects, or other similar activities.

4.4.2 Business Attainment and Retention

Goal

To foster new business creation and retention of existing viable businesses that provide jobs and commercial services to low to moderate income residents.

Priority: Medium

Strategy

Partner with agencies that provide education, training and supportive services to small and micro businesses throughout the community by creating and retaining jobs for low to moderate income individuals.

4.5 Planning & Administration

Area Needs Statement

The Community Development Block Grant (CDBG) funds must be managed in compliance with federal regulations and in the best interest of the low-income population. It is necessary that this funding be used to efficiently and effectively manage CDBG funding and explore new and innovative methods of spending and leveraging federal resources.

4.5.1 Planning & Administration

Goal

To effectively manage and monitor the use CDBG funding in accordance with federal regulations in order to benefit the community.

Priority: High

Strategy

Manage the CDBG funding in accordance with all applicable regulations and monitor spending when necessary.

5.0 Waukegan Community Development Goals & Strategies

Community needs were assessed through public hearings held in conjunction with Consortium members, (Lake County and North Chicago) and through public hearings held in various locations City Wide. Priorities were established through a voting process using the HUD funding recommendation table 2B, and through comments or statements of needs received at public hearings. This process was duplicated at all public hearings, and voted upon by the Waukegan Stakeholders Participation Panel as final recommendations, and finally approved by Waukegan City Council.

5.1 Public Facilities

Area Policy Statement

Improve the condition, quality, availability and accessibility of a variety of facilities to the citizens of Waukegan.

5.1.1 Downtown Revitalization Area

Needs Statement

Waukegan's downtown has suffered an economic decline similar to that of many other older downtown areas throughout the nation. Flight of businesses, loss of residences from the historically viable downtown area in conjunction with the ages of existing structures is the driving forces perpetuating the need for downtown revitalization. Already employed efforts and successes achieved, coupled with the potential for future redevelopments are also driving forces behind this need.

Goal

Provide visible, tangible and planned improvements to the condition of the downtown area to support economic revitalization.

Priority: High

Strategy

Promote and assist in the revitalization effort and accept applications for CDBG funding for appropriate facilities improvements.

Measurement

Approximately 50% of currently vacant dilapidated storefronts and residences will be rehabilitated and occupied, along with environmental improvements over the next 5 years.

5.1.2 Infrastructure Improvements

Needs Statement

Much of the infrastructure (including sidewalks, streets, alleys and sewers) throughout Waukegan has been upgraded while at the same time much improvement is still needed, particularly in older sections of the City. Improvements in many areas have caused greater demands on older preexisting systems. These preexisting systems, being located predominately in low income areas, are targeted as priority.

Goal

To improved the conditions and safety of public infrastructure, particularly in low income areas.

Priority: High

Strategy
Accept applications for CDBG funding for infrastructure improvements in low income residential areas, and support the continued use of City funds to make infrastructure improvements.

Measurement
Approximately 40% of the unimproved infrastructure will be updated by 2014.

5.1.3 Recreational and Service-Oriented Facilities

Needs Statement
As Waukegan's population increases, the need of facilities for recreation and services continues to grow. Healthy communities are ones which offer opportunities for residents to participate in a variety of activities and ones which have facilities with varieties of resources readily available and accessible. Parks and green space within neighborhoods also improve the aesthetics of the community.

Goal
To provide a variety of service and recreational facilities that offers numerous options for a multitude of participatory activities and programs.

Priority: Medium

Strategy
Support and encourage public and private investment in facilities of all types and accept applications for CDBG funding for facilities that help meet community needs.

Measurement
An increased number of recreational and service-oriented facilities, along with additional green space to improve aesthetics in blighted neighborhoods.

5.1.4 Accessibility for People with Disabilities

Needs Statement
Obstacles and barriers for people with disabilities exist throughout the community. Two major contributing factors are the existence of a higher concentration of disabled individuals, coupled with age and initial design of many older structures built prior to the development of Americans with Disabilities Act guidelines.

Goal
Reduce the number of barriers that prevent equal access for people with disabilities.

Priority: High

Strategy
Support ADA compliant improvements to all types of structures throughout the community, serve as a resource for information regarding ADA compliance, and accept applications for CDBG funds for improvements to public accommodations in compliance with the ADA.

Measurement
Approximately 50% of buildings with existing barriers to the disabled will become accessible.

5.2 Public Services

Area Policy Statement

To address the needs of Waukegan residents through the provision of services to its residents, with a specific focus on services for residents of low-income areas, particularly those services provided within those areas. The City of Waukegan Stakeholder Participation Panel and staff will employ special efforts, and seize every available opportunity to assess these needs and to collaborate services to address them as completely and expeditiously as possible.

5.2.1 Youth Services

Needs Statement

Economic demands cause a continuing increase in the number of families in which all adults in the household are working outside the home. This has resulted in many children having a significant amount of time without adult supervision. Studies show an estimated 67% of Waukegan students as being home alone after school, with approximately thirty-five percent of those students being alone for more than two hours each day. These numbers increase during the summer when students are not in school. In addition, approximately 61% of students reported feeling less than "very safe" when they were home alone in their neighborhoods. These children need supervised educational and recreational activities to keep them occupied and to ensure their safety. There is also a need to ensure the best interests and safety of at-risk children who are homeless, abused, neglected or have other special needs.

Goal

To have a variety of educational and recreational activities and programs available to Waukegan youth and to have services available which protect the best interests of all children, particularly those at-risk.

Priority: High

Strategy

Support public and private investment and volunteerism in numerous types of supportive, protective, recreational and educational activities for youth throughout the community on a year-round basis and accept applications for CDBG funding for activities that benefit youth from low-income families and those at-risk.

Measurement

More youth will report their participation in supervised activities conducted in safe environments both after school and during the summer. Youth service agencies will report a reduction in number and improvement in the attitude of homeless, abused and neglected youth.

5.2.2 Senior Services

Needs Statement

A substantial number of senior citizens are low income. While some seniors receive income from pensions, retirement funds, and/or annuities, many are forced to live entirely on their social security income. A large number of senior citizens are no longer able to do many of the things they used to, due to age and declining health, and are dependent on other people for assistance, particularly with household upkeep and related issues. The increase in healthcare needs and medical expenses has also added to the ever-increasing burdens of aging individuals. Those who cannot find assistance with these issues may be forced to enter nursing homes or other supportive care facilities prematurely. Others may depend on family and friends for assistance, which may over time, become burdensome to them.

Goal
To have a variety of services available to seniors that will help them to remain independent; including available and accessible healthcare along with assistance for medical expenses.

Priority: High

Strategy
Support public and private investment and volunteerism in activities available to senior citizens which help them remain self-sufficient, and accept applications for CDBG funding for activities and programs that benefit senior citizens, including healthcare agencies, and programs providing free or reduced prescriptions.

Measurement
A larger number of seniors will have available to them assistance with healthcare needs and medical expenses. A larger number of seniors will maintain their self sufficiency status for a longer period of time.

5.2.3 Basic Needs Assistance

Needs Statement
Without shelter, food, and a basic source of income, people are unable to sustain themselves and be contributing members of society. These are the most basic of needs, without which one cannot survive.

Goal
Opportunities for all people to have, at a minimum, their basic needs met. Goals will also include efforts to create and retain employment opportunities to assist individuals in obtaining or maintaining self-sufficiency.

Priority: High

Strategy
Support public and private investment and volunteerism in programs and activities that help provide for the basic needs of individuals and families and to accept applications for CDBG funding for programs and activities that aid and promote self-sufficiency.

Measurement
The number of repeat visits to homeless shelters, food pantries, and unemployment agencies will decrease by 40%.

5.2.4 Community Safety

Needs Statement
As with most urban areas, Waukegan suffers from various degrees of criminal activity. While some of it is of a more severe nature, much of it is minor activity of a neighborhood variety. We have found that Community Oriented Policing is an extremely effective approach to controlling criminal activity in neighborhoods and to creating an overall atmosphere of community safety.

Goal
Have Effective Community-Oriented Policing and a pervasive feeling of safety within neighborhoods.

Priority: High

Strategy

Support the efforts of the Community Oriented Policing Program within the Community Services Division of Waukegan Police Department.

Measurement

Community Police will report a decrease in the number of neighborhood crimes being committed.

5.2.5 Other Public Services

Needs Statement

Many needs in this area are the result of low self-esteem. A tremendous number and variety of services of all types are needed in order to help citizens achieve and maintain self-sufficiency and be contributing, productive members of the community.

Goal

Have services available to meet all types of needs.

Priority: Medium

Strategy

Support and encourage public and private investment and volunteerism in services of all types that benefit people throughout the community, and accept applications for CDBG funding for services that address the specific funding goals of the CDBG program and meet the needs of low income people.

Measurement

Elevation in self-esteem, which will be reflected through more individuals striving toward being self-sufficient, realizing their potential to be productive, and open expressions of aspirations to be contributing members of society and their community.

5.3 Code Enforcement

Policy Statement

To support the use of coordinated compliance of building and zoning codes permissible to ensure the safety and health of Waukegan residents.

Needs Statement

A significant number of code violations of all varieties exist within the City. Some are due to the age and neglect of structures and properties, some to a lack of education and some to apathy or disregard.

Goal

Improve the safety and appearance of neighborhoods

Priority: High

Strategy

To support programs that are operated by the Code Compliance division of the Waukegan Building Department through planning and funding.

Measurement

Blight and safety hazards will be reduced by approximately 40% in low-income areas.

5.4 Program Oversight and Administration

Policy Statement

To efficiently and effectively manage and monitor the use of Community Development Block Grant funding and explore new and innovative ways of using and leveraging federal resources.

Needs Statement

Community Development Block Grant Funds must be managed in compliance with federal regulations and in the best interest of the low-income population.

Goal

Make the most effective use of CDBG funding and benefit the community with the greatest impact possible.

Strategy

Professionally manage entitlement grant funds in accordance with all applicable regulations and remain abreast of all pertinent changes and developments related to CDBG grant programs.

Measurement

More partnerships will be formed, and available funds will be channeled toward more innovative and more productive activities.

Anti-Poverty Strategy

Area Policy Statement

This *2010-2014 Housing and Community Development Consolidated Plan* outlines the multifaceted approach that the Lake County Consortium is taking to combat poverty within its jurisdiction

The Lake County Consortium is committed to the reduction of the number of households with incomes below the poverty line by providing low-income persons and families with the opportunity to attain the resources necessary to become fully self-sufficient, ranging from basic needs, knowledge, skills, motivation and economic opportunities. Lake County along with the various local governments and public service providers work together to provide low- and moderate-income persons and families with supportive services.

A large network of agencies exists in Lake County, providing a wide range of human services. It is the policy of the Consortium to utilize these existing agencies to in its efforts to alleviate poverty. In particular, the programs and services of agencies such as the Community Action Partnership of Lake County (CAP), the County's Workforce Development Department, and the three Housing Authorities in the County assist in this respect. CAP's programs include information and referral, housing assistance, economic development (including job training), general assistance and crisis intervention services, energy assistance, and home weatherization. The Workforce Development Department provides a variety of job training options to low-income persons. The Housing Authorities operate self-sufficiency programs, which are designed to break the poverty cycle by coordinating housing authority assistance with other public and private resources focusing on childcare, career counseling, education, job training/placement, and economic independence. Also, Prairie State Legal Services provides free legal assistance to persons in poverty. United Way of Lake County provides funding for a number of the agencies which serve the poor, and works to address the human services needs in the County by uniting contributors, volunteers, providers, and users of human service programs.

Recognizing the value of the social service network in addressing poverty issues, the Consortium is committed to supporting the existing service delivery network. The Consortium members have each prioritized those issues that most directly relate to the policy goals of their advisory commissions and elected officials. However, beyond these goals, the Consortium also recognizes the value of the entire service delivery system.

To support the overall system, the Consortium will work to leverage supplemental resources, to assess service effectiveness, to identify unmet needs and to facilitate systems integration to maximize the effectiveness of existing resources.

Five-Year Goal

An array of services will be available to assist low-income persons and families as they strive to move out of poverty. Because of the many variables involved, it is not possible to predict the exact extent to which these programs and services will reduce the number of households with incomes below the poverty line. It is possible, however, to set a projected goal of 500 individuals moving out of poverty over the next five years.

Strategy

The Lake County Consortium will support, directly and indirectly, a network of services available to low-income persons and families with the goal of alleviating poverty. The Consortium will work with existing agencies which serve persons in poverty in order to evaluate their needs, coordinate the delivery of

services, and determine if funding assistance should be made available through HOME, CDBG and/or ESG programs in cases where there are insufficient resources to meet the identified needs.

This strategy includes the following elements:

1. To continue to work within the Consortium to coordinate community development efforts with integrated planning.
2. To continue to work within the Continuum of Care process and other coordinating councils to reduce duplication, improve integration, and identify and address unmet service needs.
3. To expand coordination among local funding entities to streamline the application process, and to maximize the impact of those resources.
4. To establish and support a framework for systems and program evaluation, including continued training and technical assistance using outcomes.
5. To provide letters of support and other documentation to agencies in support of their fundraising efforts.
6. To continue to enhance public access to information about community services, through initiatives like FindHelpLakeCounty.org project, which brings Information & Referral tools to the general public and provider community.

Monitoring Standards & Procedures

The Community Development Division of the Lake County Department of Planning, Building and Development, the City of North Chicago's Community Development and Planning Department, and the City of Waukegan's Community Development Department each have responsibility for monitoring project activities funded under their separate Community Development Block Grant programs, the Emergency Shelter Grant program, the Supportive Housing Program, or the HOME program. Each of these departments is responsible for monitoring their general progress under the *Consolidated Plan*.

The monitoring standards and procedures to be used in these efforts will be the standards and procedures as set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. The monitoring functions will include:

1. Pre-Application Workshops/Technical Assistance Sessions for all pending subrecipients prior to application submittal, to explain all applicable rules, regulations, and procedures.
2. Careful evaluation of funding applications to ensure that they comply with all applicable federal regulations, that they clearly describe the proposed activity, and that they fully delineate the cost of the project.
3. Assignment of risk factors to determine monitoring strategy and technical assistance needs of subrecipients.
4. Post-award conferences (either group or individual) held prior to project implementation to outline federal regulatory compliance requirements and local government operational guidelines.
5. Preparation of subrecipient agreements which clearly set forth the activities to be carried out, a time schedule for completion of the project's activities, the reporting and compliance requirements, and the rules, regulations, and procedures to be followed by the subrecipient.
6. The establishment of internal project management systems for tracking the progress of all funded activities.
7. Establishment of scheduled reporting procedures, including those with long-term compliance requirements.
8. Periodic reviews of all activities, including desk reviews, project file and financial reviews, and on-site field visits.
9. Formal on-site monitoring of all projects at least once annually, including written reports to subrecipients with written responses, as appropriate.
10. Withholding of payments to subrecipients found to be in non-compliance with rules, regulations, or procedures.
11. Receipt and review of Quarterly Reports from funded Subrecipients.
12. Preparation of annual reports covering all activities.

Administration

Community Development staff from Lake County, North Chicago, and Waukegan will continue their regular administrative reviews of open funded projects to:

- encourage more timely draw downs of HUD funds by their subrecipients;
- speed up the expenditure levels of currently operating projects;
- financially close out recently completed projects;
- regularly update internal and HUD-related project databases; and

- expeditiously reprogram un-obligated balances of completed projects for future re-use in subsequent award cycles.

Community Development staff from Lake County, North Chicago, and Waukegan will develop and monitor monthly expenditure benchmarks to direct their progress on timely expenditures of HUD funded activities. Staff will aim for a 10% monthly expenditure of program entitlements beginning June 1st of the program year, such that 90% of the annual program allotments will be expended by the following February. Progress toward this goal depends on:

- the subrecipients' ability to manage their project activities successfully;
- the timely submission of properly documented payment requests;
- weather-related constraints for housing and public facility projects; and
- quarterly progress reports from individual subrecipient projects.

Summary of Performance Measurements

The Lake County Consortium has established housing and homeless goals for New Construction, Rehabilitation, Homebuyer Assistance, Emergency Shelter, Transitional Housing, and Permanent Supportive Housing in terms of the number of units affected. Each goal area indicates a specific number of units to be achieved under the "Five-Year Goal" by the completion of the *Consolidated Plan*. In the grant application process, subrecipients project the number of units that they intend to make available during the program year. Subrecipients report their progress quarterly, as they work toward meeting their goal. At the end of the project year, the total number of units is measured as Housing Outputs, included in the Consolidated Annual Performance Evaluation Report (CAPER), to determine the effectiveness of each project and the progress being made toward the Five-Year Goals.

Consortium members developed outcomes for each non-housing community development activity area to indicate the desired level of benefit or change for individuals or populations during or after participation in the program. These anticipated benefits or changes, along with the projected numbers of beneficiaries, are identified under the Five-Year Goals. Applicants project numbers of beneficiaries they intend to serve and identify one to three program outcomes that address the Five-Year Goals. An outcomes workshop is provided in order to assist applicants in improving the quality of their outcomes, which they submit in their applications. Once funded, subrecipients provide quarterly reports throughout the program year, reporting the numbers of beneficiaries and their progress toward attaining their outcomes. The year-end results in each activity area are evaluated in the Consolidated Annual Performance Evaluation Report (CAPER). Client Outcomes are based on what has been accomplished and levels of beneficiary involvement.

Housing Program Procedures

All Housing-funded projects will be monitored following the standards and procedures as set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. These monitoring functions shall also include the 12 tasks mentioned at the beginning of this section. Formal on-site monitoring of Housing-funded projects shall include written correspondence to Project Sponsors with written responses filed in the appropriate project file.

Lake County will conduct a Housing Risk Assessment that will assign a risk rating to each funded Project Sponsor based on the existence of the following risk factors:

- 1st or 2nd Housing Fund Allocation
- Award in excess of $250,000
- High level of staff turnover/inexperience or change in the organization's goals and directions

- Lack of progress in spending past Housing Fund allocations
- History of Housing Fund violations, inaccurate/incomplete compliance reports or letters of complaint
- On-site monitoring not conducted in past three years
- High program/project complexity (i.e. multiple funding sources, large number of units, multiple partners)

Lake County Housing Fund Project Sponsors will be selected for monitoring based on these factors. If three or more risk factors are present, the Project Sponsor is considered a "high risk". Two risk factors warrant a rating of "moderate risk". If one or no risk factors are identified, the Project Sponsor is considered "low risk". Any Project Sponsor that has not had formal on-site monitoring in either of the two years prior to the current award will be automatically considered a "high risk". Lake County Staff will annually develop a monitoring schedule based on these risk levels. At a minimum, all "high risk" Project Sponsors will receive an on-site monitoring during the upcoming *Action Plan* program year.

The following steps will also be taken to ensure long-term housing compliance:

- Each Project Sponsor and program administrator will receive a "Lake County HOME/CDBG Housing Fund Management Guide" and its companion piece, "Lake County HOME/CDBG Housing Fund Monitoring Compliance Guide." These would be distributed at a mandatory required attendance Post-Award Conference. The guidebooks are intended to be used by Project Sponsors as a reference guide for federal regulatory compliance during the construction and post-completion phases of the project. In addition, each Project Sponsor is assigned a staff person to provide individualized technical assistance on the general administration of their Housing Fund project.
- During the project's construction/rehabilitation period, periodic on-site monitoring visits of all Housing Fund projects will be conducted by Community Development staff.
- All *newly-completed housing projects*, both new construction and rehabilitation, will be inspected at the time of completion by appropriate local building officials and will be required to have a valid certificate of occupancy. In addition, HOME-funded projects and County CDBG-funded projects will be regularly inspected by the Affordable Housing Corporation of Lake County's Rehabilitation Specialist or other qualified inspector.
- All HOME *rental projects* will be inspected in accordance with the requirements specified in the HOME Regulations. The inspection schedule mandated by the HOME Regulations will be followed for the duration of the required affordability period. The Affordable Housing Corporation of Lake County's Rehabilitation Specialist, who is under contract with the County, will conduct these inspections.
- The County will maintain records to monitor federal regulatory compliance during a rental project's post-completion period of affordability. Annual reports will be submitted by project sponsors to certify tenant income and unit rent eligibility. In addition, HOME-assisted rental units will be subject to periodic on-site inspections according to the following guidelines:

Number of Units in Project	Frequency of Inspection
1 to 4 units	Every 3 years
5 to 25 units	Every 2 years
26 or more units	Annually

Homeless Program Procedures

In addition to the above monitoring procedures, the Continuum of Care Advisory Planning Group (APG) developed the *Technical Assistance and Monitoring Guide for Homeless Programs*. The guide is

distributed to all homeless programs that receive federal funding and includes information about federal program rules and regulations as well as Continuum of Care policies and priorities concerning beneficiaries, program design and policies, supportive services, housing, staffing, financial capacity, outcomes, and general administration. Lake County uses the Technical Assistance and Monitoring Guide to prepare homeless programs for the on-site monitoring visits conducted by the Lake County Department of Planning, Building & Development and the Continuum's Technical Assistance Committee, which sends three members to conduct on-site peer-monitoring reviews for all programs seeking Continuum of Care funding. In addition to identifying strengths and weaknesses of programs at an early stage, the monitoring guide and site visits:

- Ensure homeless funding is used effectively to assist homeless individuals and families to achieve self-sufficiency.
- Verify compliance with federal regulations and program requirements in order to maintain and expand funding.
- Build grantee capacity and improve program performance to end homelessness in Lake County.

All ESG-funded projects will be monitored following the standards and procedures as set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. These monitoring functions shall also include the12 tasks mentioned at the beginning of this section. Formal on-site monitoring of ESG-funded projects shall include written correspondence to subrecipients with written responses filed in the appropriate project file.

Therefore, all subrecipients of ESG funds shall also be subject to annual monitoring by the Continuum of Care Advisory Planning Group's (APG) Technical Assistance Committee (TAC), in conjunction with Lake County staff. For ESG-funded projects, the TAC shall reference applicable portions of the *Technical Assistance and Monitoring Guide for Homeless Programs* that was developed for the homeless programs that receive funding through the Continuum of Care. Lake County staff shall also reference ESG regulations to ensure compliance with ESG Program requirements.

CDBG Program Procedures

All CDBG-funded projects will be monitored following the standards and procedures as set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. These monitoring functions shall also include the12 tasks mentioned at the beginning of this section. Formal on-site monitoring of CDBG-funded projects shall include written correspondence to subrecipients with written responses filed in the appropriate project file.

Lake County

Lake County will conduct a CDBG Public Services Risk Assessment that will assign a risk rating to each funded subrecipient based on the existence of the following risk factors:

- First-time CDBG Subrecipient/first CDBG award in the past three years.
- Award that exceeds 80% of the highest CDBG Public Service award.
- High level of staff and/or Chief Executive turnover/inexperience.
- History of repetitive CDBG Program compliance issues/violations.
- High Program/Project complexity.

Lake County CDBG Public Service subrecipients will be selected for monitoring based on these factors. If three or more risk factors are present, the subrecipient is considered a "high risk". Two risk factors warrant a rating of "moderate risk". If one or no risk factors are identified, the subrecipient is considered

"low risk". Any CDBG Public Services subrecipient that has not had formal on-site monitoring in either of the two years prior to the current award will be automatically considered a "high risk". Lake County Staff will annually develop a monitoring schedule based on these risk levels. At a minimum, all "high risk" subrecipients will receive an on-site monitoring during the upcoming *Action Plan* program year.

North Chicago

North Chicago conducts on-site monitoring of all Public Service activities at least once a year.

Waukegan

Waukegan conducts on-site monitoring of all Public Service activities at least once a year.

Appendix A: Public Involvement Process

Although a general description of the public involvement process has been included in the body of the *Consolidated Plan*, a list of meetings and participants has been also included to give a more complete picture of Lake County Consortium's citizen participation process and receipt of public input.

Consolidated Planning Process Oversight

Oversight for the planning process is provided by the advisory commission membership of the three entitlement jurisdictions, as discussed in the Institutional Structure and Coordination of Resources section of the Introduction.

Consultation with Public Housing Authorities

A joint meeting and numerous follow-up individual contacts were held with the directors and staff of the Public Housing Authorities to exchange information and to coordinate planning efforts, in addition to review of their PHA Plans.

Continuum of Care Planning Process Participants

The following governmental agencies, non-profit organizations, and other homeless advocates participate in either the Advisory Planning Group or the Lake County Coalition for the Homeless:

A Safe Place
BAM House, Inc.
COOL
Catholic Charities
City of Waukegan CDBG
City of North Chicago
Community Youth Network
CREW, Inc.
Harbor – Alexian Brothers Bonaventure House
I-PLUS
Independence Center
Kids Hope United
Lake County Community Development
Lake County Haven
Lake County Health Department
Lake County Housing Authority
Lake County Regional Office of Education (ROE)
Lake County Residential Development Corp (LCRDC)
Love, INC.
Maristella
Nicasa
PADS Crisis Services, Inc.
Prairie State Legal Services
ROPE, Inc.
SER – Fair Housing Center of Lake County
Shields Township
Sight of the Soul
United Way of Lake County
VA Medical Center in North Chicago
Waukegan Township
Zion Township

Copies of previous and current Continuum of Care applications provide a more complete listing of activities conducted by this group. Lake County Coalition for the Homeless members continue to meet and plan for current and future Continuum of Care applications in an effort to end chronic homelessness.

Focus Groups

Consolidated Plan focus group meetings are identified in the attached Consolidated Plan List of Meetings.

Public Information Meetings and Public Hearings

Public information meetings and Public Hearings, in compliance with the HUD public hearing requirements, for the development of the *2010 – 2014 Consolidated Plan* are identified in the attached Consolidated Plan List of Meetings.

The Lake County Community Development Division maintains public records of the Agendas, Agenda attachments, meeting handouts, and Commission approved minutes documenting public comments made

at these meetings and hearings for the Community Development Commission. Notification in the Consortium's legal paper of record, the News Sun, and mailing distribution lists are also maintained as part of the Consortium's public records.

The Cities of North Chicago and Waukegan were attendees and participants in these monthly Public Hearings held since the first of the year. The Cities of North Chicago and Waukegan also conducted their own public information meetings and Public Hearings for their own CDBG entitlement funds as identified in the attached list of Consolidated Plan Related Meetings. The Cities of North Chicago and Waukegan are responsible to maintain their own public records of the Agendas, Agenda attachments, meeting handouts, and Citizen Advisory Council/Stakeholder Panel approved minutes documenting public comments made at these meetings and hearings.

County Board Approval

The Health & Community Services Committee approved the final *2010 –2014 Consolidated Plan* on March 2, 2010; the Financial & Administrative Committee on March 3, 2010; and the full County Board approved the *Consolidated Plan* on March 16, 2010.

North Chicago City Council Approval

The City Council for the City of North Chicago approved the *Consolidated Plan* on March 1, 2010.

Waukegan Approval

The City Council for the City of Waukegan approved the *Consolidated Plan* on March 1, 2010.

Other Information

Beyond specific open meetings that document public input on *Consolidated Plan* related matters, the following Commissions or Committees or Governmental Staff also held additional administrative meetings. These meetings were regularly scheduled Commission or Committee meetings that dealt with local or regional issues, including ancillary housing and community development related matters. Copies of Agendas and Minutes for public meetings can be obtained by contacting the following Commissions or Committees directly or through their webpages at:

- www.lakecountyil.gov/CountyBoard/Default.htm
- www.lakecountyil.gov/CountyBoard/Committees/Default.htm
- www.lakecountyil.gov/Planning/committees/Default.htm
- www.lakecountypartners.com
- www.waukeganweb.net
- www.northchicago.org
- www.lakecountyhomeless.org
- www.ahclc.org

The following meeting schedules were effective as of the publication of the *2010 – 2014 Consolidated Plan:*

- The Lake County Board regularly meets the second Tuesday of each month
- The Health & Community Services Committee regularly meets the first and last Tuesday of each month
- The Community Development Commission meets, on an as needed basis, the fourth Wednesday of each month
- The Regional Planning Commission regularly meets the third Tuesday of each month

- The Board of Directors and the Executive Committee of the Affordable Housing Commission regularly meet the first Tuesday of every month and the full Commission regularly meets the third Tuesday of every other month
- The Lake County Coalition for the Homeless regularly meets the first Tuesdays of each month
- The Lake County Partners is a membership fee paying 501(c)(3) economic development corporation having a Board of Directors and 10 separate Committees that frequently reports to Lake County Board Committees
- The Waukegan City Council regularly meets the first and third Monday of each month
- The Waukegan Stakeholders Participation Panel meets, on an as needed basis, approximately 4 – 5 times per program year
- The North Chicago City Council regularly meets the first and third Monday of each month
- The North Chicago Citizen's Advisory Committee meets, on an as needed basis, approximately 4 – 5 times per program year
- The United Way of Lake County provides health and human services agencies technical assistance and opportunities to apply for financial assistance in addition to networking with civic leaders, non-profit organizations, volunteers, and donors to create community partnerships for a better Lake County

Consolidated Plan Related Meetings

#	Meeting Type	Date	Description of Meeting Purpose
CDC - 1	Community Development Commission Meeting.	January 21, 2009	Initial discussion regarding the goal development of the 2010 – 2014 Consolidated Plan including future surveys of funded projects, Citizen Participation Plan updates, and the pending Public Hearing schedule.
CDC - 2	Community Development Commission Meeting.	February 25, 2009	Follow-up discussion regarding the new 5-year Consolidated Plan and the goal development of the 2010 – 2014 Consolidated Plan including future surveys of funded projects, Citizen Participation Plan updates, and the pending Public Hearing schedule.
CDC - 3	Community Development Commission Meeting.	March 25, 2009	• Additional discussion regarding the goal development and update of the 2010 – 2014 Consolidated Plan including nationwide and statewide benchmarking of Consolidated Plan goals and the pending five months of "Needs" Public Hearings. • Presentation and discussion regarding draft revisions to the current Citizen Participation Plan as developed by Lake County and the Cities of North Chicago and Waukegan for federally funded programs, including revisions regarding the 5-year Consolidated Plan process.
WSPP-1	Waukegan Stakeholder Participation Panel Public Hearing	April 7, 2009	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Waukegan needs for the 5-year Consolidated Plan.
HA	Housing Authority Group Meeting	April 8, 2009	Consultation Meeting with the Lake County, North Chicago, and Waukegan Housing Authorities in connection with preparation of the 2010-2014 Consolidated Plan.
WSPP-2	Waukegan Stakeholder Participation Panel Public Hearing	April 14, 2009	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Waukegan needs for the 5-year Consolidated Plan.
WSPP-3	Waukegan Stakeholder Participation Panel Public Hearing	April 16, 2009	Waukegan Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of Waukegan needs for the 5-year Consolidated Plan.
CDC - 4	Community Development Commission Meeting / Public	April 22, 2009	• Public Hearing regarding the review and approval of the revised Citizen

#	Meeting Type	Date	Description of Meeting Purpose
	Hearing.		Participation Plan as developed by Lake County and the Cities of North Chicago and Waukegan for federally funded programs, including revisions regarding the 5-year Consolidated Plan process. • "Needs Public Hearing" describing the upcoming April 2009 to August 2009 Public Hearing schedule for the 5-year Consolidated Plan. The general format for each Consolidated Plan Public Hearing was: (1) results of Needs and Strategies Goal Development from the prior month's Public Hearing; followed by (2) discussion of the Needs and Strategies Statements on the next housing and community development project type (according to the published Public Hearing Notice).
CDC - 5	Community Development Commission Meeting / Public Hearing.	April 22, 2009	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan. • General discussion on the development of "**Public Facilities/Infrastructure**" Needs and Strategies Statements. • County staff presented a brief paper review on prior 2005 – 2009 "**Public Facilities/Infrastructure**" goals/funding/performance measures, the results of the "**Public Facilities/Infrastructure**" Survey, the development of the 2010 – 2014 Consolidated Plan, HUD funding priorities, and the upcoming schedule of Consolidated Plan focus group meetings/Public Hearings. • Attendees (through an open forum group discussion) provided suggestions for "**Public Facilities/Infrastructure**" needs, goals, and strategy suggestions, which predominately are a county-wide issue.
NCCAC - 1	North Chicago Citizens Advisory Committee.	May 18, 2009	North Chicago Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of North Chicago Needs for the 5-year Consolidated Plan.
NCCAC - 2	North Chicago Citizens Advisory Committee.	May 28, 2009	North Chicago Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of North Chicago Needs for the 5-year Consolidated Plan.

#	Meeting Type	Date	Description of Meeting Purpose
NCCAC - 3	North Chicago Citizens Advisory Committee.	June 16, 2009	North Chicago Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of North Chicago Needs for the 5-year Consolidated Plan.
NCCAC - 4	North Chicago Citizens Advisory Committee.	July 14, 2009	North Chicago Public Hearing seeking input from citizens, agency representatives, and governmental representatives for the development of North Chicago Needs for the 5-year Consolidated Plan.
LC-CD- 1	LC-CD Division Meeting	July 20, 2009	2005-2009 Consolidated Plan review and development of an outline to revise/develop the 2010-2014 Consolidated Plan.
CDC - 6	Community Development Commission Meeting / Public Hearings.	July 22, 2009	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan. • The results of the "**Public Service**" Needs and Strategies Goal Development was presented, which established the approved 2010 – 2014 "**Public Service**" needs, goals, and strategy statements. • Discussion on development of "**Homeless**" Needs and Strategies Statements. • County staff presented a brief PowerPoint slideshow on prior 2005 – 2009 "**Homeless**" goals/funding/performance measures, the results of the "**Homeless**" Survey, the development of the 2010 – 2014 Consolidated Plan, HUD funding priorities, and the upcoming schedule of Consolidated Plan focus group meetings/Public Hearings. • Attendees (through an open forum group discussion) provided suggestions for "**Homeless**" needs, goals, and strategy suggestions, which predominately are a county-wide issue. • Public Hearing on Lake County's *Draft* PY2008 Consolidated Annual Performance and Evaluation Report (CAPER).
LC-CD-2	LC-CD Division Meeting	August 3, 2009	Staff review and comment on Draft Cross Reference Table of HUD Requirements.
CDC - 7	Community Development Commission Meeting / Public Hearings.	August 26, 2009	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan. • The results of the "**Homeless**" Needs and Strategies Goal Development was presented, which established the

#	Meeting Type	Date	Description of Meeting Purpose
			approved 2010 – 2014 "**Homeless**" needs, goals, and strategy statements. • General discussion on the development of "**Program Administration**" goal and strategy statements. • Attendees (through an open forum group discussion) provided additional suggestions for "**Program Administration**" goals and strategy suggestions, which predominately are a county-wide issue. • The results of the "**Program Administration**" Goal and Strategy Development was presented, which established the approved 2010 – 2014 "**Program Administration**" goals and strategy statements that will implement to general management, oversight, and coordination of the federally funded Consolidated Plan and its subsequent Annual Action Plans. • Staff presentations and CDC approval of 2010 Application materials for Public Services, Public Facilities/Infrastructure, Housing, and Homeless funded programs that implement the first year of the 5-year Consolidated Plan.
LC-CD-3	LC-CD Division Meeting	September 14, 2009	Staff review and comment on Draft #2 Cross Reference Table of HUD Requirements.
WSPP-4	Waukegan Stakeholder Participation Panel	September 15, 2009	Committee approval of 2010 funding priorities for 2010-2014 Consolidated Plan
LC-CD-4	LC-CD Division Meeting	September 28, 2009	Staff discussion on 2010-2014 Consolidated Plan process, timetable, and relevant chapters.
LC-CD-5	NACCED Annual Conference (Chicago, Cook County, Illinois).	October 5 – 7, 2009	Lake County staff attendance at National Association for County Community and Economic Development (NACCED) Workshops on consolidated planning impacts, housing affordability, measuring community impact, foreclosure data, monitoring findings, public engagement, ARRA transparencies in reporting, etc.
LC – CD-6	LC – CD Division Staff Meeting.	October 12, 2009	Staff discussion on 2010 – 2014 Consolidated Plan update process, timetable, and relevant chapters.
WSPP-5	Waukegan Stakeholder Participation Panel	October 13, 2009	Committee approval of goals and strategies for 2010-2014 Consolidated Plan along with priority community development needs table.
Fair Housing-1	Fair Housing (SER/Jobs for	October 15, 2009	Staff discussion on 2010-2014 Consolidated

#	Meeting Type	Date	Description of Meeting Purpose
	Progress)		Plan and Analysis of Impediments to Fair Housing Choice
CDC - 8	Community Development Commission Meeting	October 28, 2009	Lake County CDC Orientation on 2010 Application Review process and short update on 5-year Consolidated Plan process.
LC-CD-7	LC-CD Division Meeting	November 5, 2009	Staff discussion on 2010-2014 Consolidated Plan update process, timetable, and relevant chapters.
LC-CD-8	LC-CD Division Meeting	November 23, 2009	Staff discussion on 2010-2014 Consolidated Plan update process, timetable and relevant chapters.
Fair Housing-2	Fair Housing (SER/Jobs for Progress)	November 30, 2009	Staff discussion on 2010-2014 Consolidated Plan and Analysis of Impediments to Fair Housing Choice
LC-CD-9	LC-CD Division Meeting	December 7, 2009	Staff discussion regarding progress of 2010-2014 Consolidated Plan
LC-CD-10	LC-CD Division Meeting	January 4, 2010	Staff discussion regarding progress of 2010-2014 Consolidated Plan, deadlines, and website updates.
NCCAC - 5	North Chicago Citizens Advisory Committee.	January 4, 2010	Committee approval of 2010 funding recommendations and narrative statements for North Chicago component of the Annual Action Plan.
AHC – 1	Affordable Housing Corporation Commission Meeting.	February 16, 2010	Presentation of *Draft* 5-year Consolidated Plan and the *Draft* 2010 Action Plan.
AHC - 2	Affordable Housing Corporation Commission Meeting.	April 13, 2010	Presentation of proposed final 5-year Consolidated Plan and the 2010 Action Plan.
APPROVAL PROCESS			
CDC – 9	Community Development Commission Meeting / Public Hearing.	January 20, 2010	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the *Draft* 5-year Consolidated Plan and the Draft 2010 Action Plan for a thirty-day comment period.
WCC – 1	Waukegan City Council.	February 1, 2010	Waukegan component of the 2010 Action Plan Presentation regarding the *Draft* 5-year Consolidated Plan and the 2010 Action Plan funding recommendations and narratives.
NCCC – 1	North Chicago City Council.	February 1, 2010	North Chicago component of the 2010 Action Plan Presentation regarding the *Draft* 5-year Consolidated Plan and the 2010 Action Plan funding recommendations and narratives.
CDC – 10	Community Development Commission Meeting / Public Hearing.	February 24, 2010	Joint Public Hearing with Lake County and the Cities of North Chicago and Waukegan on the proposed final 5-year Consolidated Plan and the proposed final 2010 Action Plan, at the conclusion of a thirty-day comment period. Approval of CDC of final 5-year Consolidated

#	Meeting Type	Date	Description of Meeting Purpose
			Plan and the final 2010 Action Plan.
WCC – 2	Waukegan City Council.	March 1, 2010	Waukegan City Council approval of the funding recommendations and narrative statements for the Waukegan component of the 2010 Action Plan and the proposed final 5-year Consolidated Plan narrative statements.
NCCC – 2	North Chicago City Council.	March 1, 2010	North Chicago City Council approval of the funding recommendations and narrative statements for the North Chicago component of the 2010 Action Plan and the proposed final 5-year Consolidated Plan narrative statements.
HCS	Health and Community Services Committee Meeting.	March 2, 2010	Presentation/Joint Resolution adopting the proposed final 5-year Consolidated Plan and the 2010 Action Plan.
F&A	Financial and Administrative Committee Meeting.	March 3, 2010	Presentation/Joint Resolution adopting the proposed final 5-year Consolidated Plan and the 2010 Action Plan.
LCB	Lake County Board Meeting.	March 16, 2010	Presentation/Joint Resolution adopting the final 5-year Consolidated Plan and the 2010 Action Plan.
	HUD Submittal	March 19, 2009	Submission of 5-year Consolidated Plan and the 2010 Action Plan to HUD.

Public Comments:

No comments on the Consolidated Plan were received during the Public Comment Period or at any public hearings.

Appendix B: 2005-2009 Awards & Funding History

Lake County Consortium

1.1 New Construction

Five-Year Goal

Low- and moderate-income Lake County homebuyers and renters (including seniors, persons with disabilities and other special needs populations) will benefit from the construction of 500 new affordable housing units. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	HOME	$585,000	$16,558,505	0 Units
2006	HOME	$650,951	$15,444,751	133 Units
2007	HOME	$594,995	$23,943,909	12 Units
2008	HOME	$93,563	$20,727,500	0 Units
2009	HOME	$853,195	$38,136,256	68 Units
	TOTAL	**$2,777,704**	**$114,810,921**	**213 Units**

*Note – beneficiary units may come from multiple grant years

1.2 Tenant-Based Rental Assistance

Five-Year Goal

200 low- and moderate-income households will benefit from increased access to affordable and decent, safe and sanitary housing, through tenant-based rental assistance in the form of security deposit assistance. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	HOME	$47,790	$62,350	66 Households
2006	HOME	$155,000	$180,000	165 Households
2007	HOME	$50,000	$180,000	65 Households
2008	HOME	$104,155	$167,193	117 Households
	TOTAL	**$356,945**	**$589,543**	**413 Households**

1.3 Rehabilitation

Five-Year Goal

Very low- and low-income renters (including families, seniors, and persons with disabilities) will benefit from the improvement of 100 units of existing rental housing. 390 rental units, currently occupied by low-income persons, will be retained within the affordable housing stock.

Priority

Homeowner rehabilitation is a High priority need for North Chicago and Waukegan and a Medium priority for the rest of Lake County. Rental rehabilitation is a Medium priority need for all Lake County.

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	HOME/CDBG	$767,495	$1,931,888	24 Units
2006	HOME/CDBG	$720,789	$3,478,782	38 Units
2007	HOME/CDBG	$984,519	$2,904,455	60 Units
2008	HOME/CDBG	$843,453	$1,711,116	58 Units
2009	HOME/CDBG	$826,323	$27,985,382	61 Units
	TOTAL	**$4,142,579**	**$38,011,623**	**241 Units**

*Note – 241 units represents 35 rental & 206 owner-occupied

1.4 Homebuyer Assistance

Five-Year Goal

500 Lake County households will purchase and maintain ownership of their own homes, utilizing first-time homebuyer assistance. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	HOME	$273,111	$3,257,421	41 Units
2006	HOME/ADDI	$379,932	$16,868,500	80 Units
2007	HOME/ADDI	$341,943	$11,246,665	87 Units
2008	HOME/ADDI	$372,671	$13,890,000	85 Units
2009	HOME	$323,966	$12,356,000	74 Units
	TOTAL	**$1,691,623**	**$57,618,586**	**367 Units**

1.5 Housing Counseling

Five-Year Goal

Approximately 1,000 low-income tenants, prospective buyers and homeowners will maintain and/or improve their housing situations through housing counseling and education. ***(Priority - Medium)***

2005-2009 funds were not used for this goal.

1.6 Fair Housing

Five-Year Goal

Lake County residents will have housing choices open to them, free from discrimination by any of the protected classes. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$52,744	$149,000	104 People
2006	CDBG	$60,000	$85,000	126 People
2007	CDBG	$66,025	$140,254	115 People
2008	CDBG	$63,870	$131,780	250 People
2009	CDBG	$63,622	$221,467	215 People
	TOTAL	**$306,261**	**$727,501**	**810 People**

2.1 Emergency Shelter

Five-Year Goal

All homeless persons, particularly unaccompanied homeless youth, will have access to emergency shelter, assessment, and referral services on any given night in Lake County. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	ESG	$62,870	$2,422,483	1,705 People
2006	ESG	$66,955	$2,263,306	1,458 People
2007	ESG	$93,115	$2,461,712	1,486 People
2008	ESG	$42,014	$1,146,088	1,494 People
2009	ESG	$81,320	$1,959,995	1,551 People
	TOTAL	**$346,274**	**$10,253,584**	**7,694 People**

*Note – beneficiaries are NOT an unduplicated count; some homeless persons may have been served in more than one program year

2.2 Transitional Housing

Five-Year Goal

An increased number of homeless, particularly homeless women without children, will receive transitional housing with supportive services and acquire permanent housing within two years of entering the program. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	ESG/CDBG	$48,809	$841,089	149 People
2006	ESG/CDBG	$64,600	$1,138,316	237 People
2008	ESG	$42,014	$468,911	110 People
2009	ESG	$20,304	$376,500	80 People
	TOTAL	**$175,727**	**$2,824,816**	**576 People**

*Note – beneficiaries are NOT an unduplicated count; some homeless persons may have been served in more than one program year

2.3 Permanent Supportive Housing

Five-Year Goal

75 homeless persons, 40 of which are chronically homeless, will acquire and retain permanent supportive housing and be linked with mainstream programs and community services to maintain independent living. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2007	ESG	$20,290	$113,590	75 Households
2008	ESG	$23,742	$103,830	75 Households
2009	ESG	$20,330	$103,115	75 Households
	TOTAL	**$64,362**	**$320,535**	**225 Households**

2.4 Group Homes for the Mentally Ill

Five-Year Goal

An increased number of homeless persons with mental illness will have their housing and health care needs met. ***(Priority - Medium)***

2005-2009 funds were not used for this goal.

2.5 Homeless Outreach

Five-Year Goal

A decreased number of homeless persons, particularly the chronically homeless, will be living on the streets or other places not meant for human habitation and an increased number will be engaged in homeless services and addressing the problems responsible for their homelessness. ***(Priority - Medium)***

2005-2009 funds were not used for this goal.

Lake County

3.1 Public Facilities

3.1.1 Roadway Improvements

Five-Year Goal

Coordinate with Lake County departments, municipalities and townships in order to effectively fund and construct eligible, High Priority project proposals for Roadway Improvements. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$650,000	$1,483,633	10,028 LF Roadway
2006	CDBG	$595,050	$2,422,766	21,581 LF Roadway
2007	CDBG	$475,000	$1,280,755	11,160 LF Roadway
2008	CDBG	$617,000	$2,694,000	21,475 LF Roadway
2009	CDBG	$797,000	$3,144,566	27,056 LF Roadway
	TOTAL	**$3,134,050**	**$11,025,720**	**91,300 LF Roadway**

*Note – some beneficiary results occurred in program years after allocation

3.1.2 Sanitary Sewer Improvements

Five-Year Goal

Areas of low- and moderate-income population will benefit from newly extended or improved existing sanitary sewer services sanitary sewer services. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$700,000	$2,125,125	4,201 LF Sewer
2006	CDBG	$276,300	$624,400	5,847 LF Sewer
2007	CDBG	$325,000	$764,400	1,450 LF Sewer
2008	CDBG	$219,000	$647,000	2,900 LF Sewer
2009	CDBG	$299,000	$1,279,850	5,949 LF Sewer
	TOTAL	**$1,819,300**	**$5,440,775**	**20,347 LF Sewer**

*Note – some beneficiary results occurred in program years after allocation

3.1.3 Water Supply System Improvements

Five-Year Goal

Areas of low- and moderate-income population will benefit from improved existing and newly extended water supply services. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$500,000	$1,097,263	0 LF Watermain
2006	CDBG	$437,950	$2,809,510	11,556 LF Watermain
2007	CDBG	$450,000	$1,599,794	5,806 LF Watermain
2008	CDBG	$481,000	$3,359,778	11,835 LF Watermain
2009	CDBG	$374,000	$3,108,080	5,435 LF Watermain
	TOTAL	**$2,242,950**	**$11,974,425**	**34,632 LF Watermain**

*Note – some beneficiary results occurred in program years after allocation

3.1.4 Drainage System Improvements

Five-Year Goal

Areas of low- and moderate-income population will benefit from improvement to stormwater management systems, including storm sewers, detention and retention facilities, repetitively flooded property buyouts and other flood control infrastructure. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$200,000	$524,394	0 LF Sewer
2006	CDBG	$198,350	$407,475	1,153 LF Sewer
2007	CDBG	$225,000	$1,475,801	10,816 LF Sewer
2008	CDBG	$150,000	$1,063,132	115 LF Sewer
2009	CDBG	$124,534,	$314,050	1,685 LF Sewer
	TOTAL	**$897,884**	**$3,784,852**	**13,769 LF Sewer**

*Note – some beneficiary results occurred in program years after allocation

3.1.5 Fire Protection Equipment

Five-Year Goal

Areas of low- and moderate-income population will benefit from the use of improved and updated fire protection equipment. ***(Priority - High)***

2005-2009 funds were not used for this goal.

3.2 Responding to Basic Needs

3.2.1 Meet Basic Food & Nutrition Needs

Five-Year Goal

An increased number of low- and moderate-income residents of Lake County will report having their basic food and nutrition needs met. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$40,250	$294,050	32,401 People
2006	CDBG	$36,700	$320,673	42,678 People
2007	CDBG	$100,000	$458,901	28,734 People
2008	CDBG	$34,352	$225,950	10,335 People
2009	CDBG	$74,000	$5,188,207	14,437 People
	TOTAL	**$285,302**	**$6,487,781**	**128,585 People**

3.2.2 Meet Basic Healthcare Needs

Five-Year Goal

An increased number of low- and moderate-income residents of Lake County, particularly the immigrant and homeless populations, will report having their basic health care needs met. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2006	CDBG	$19,600	$197,809	2,522 People
2007	CDBG	$65,000	$645,262	3,772 People
2008	CDBG	$34,352	$537,962	4,500 People
2009	CDBG	$42,000	$582,515	3,100 People
	TOTAL	**$160,952**	**$1,963,548**	**13,894 People**

3.2.3 Meet Basic Transportation Needs

Five-Year Goal

An increased number of low- and moderate-income residents of Lake County will report being able to access work, healthcare, and other community services necessary for self-sufficiency. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$15,000	$2,290,540	196 People
2006	CDBG	$17,100	$155,930	106 People
2007	CDBG	$26,600	$232,452	155 People
	TOTAL	**$58,700**	**$2,678,922**	**457 People**

3.2.4 Assistance Acquiring & Managing Financial Benefits

Five-Year Goal

An increased number of low- to moderate-income residents in Lake County, particularly the homeless, will receive mainstream benefits (i.e. SSI, SSDI, Food Stamps, TANF) for which they are eligible and use those resources and employment income to maintain self-sufficiency. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG/ESG	$52,280	$345,258	310 Households
2006	CDBG/ESG	$32,100	$102,655	176 Households
	TOTAL	**$84,380**	**$447,913**	**486 Households**

3.3 Individual/Family Self-Sufficiency

3.3.1 Behavioral Health

Five-Year Goal

Participating low- and moderate-income individuals and families will report and demonstrate their increased capacity to cope adaptively with life stressors and challenges. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$102,500	$1,229,970	2,024 People
2006	CDBG	$75,900	$1,273,570	1,505 People
2008	CDBG	$146,058	$1,627,157	3,117 People
2009	CDBG	$88,000	$1,163,600	2,240 People
	TOTAL	**$412,458**	**$5,294,297**	**8,886 People**

3.3.2 Prevention Activities for Youth

Five-Year Goal

Low- and moderate-income parents will both report improved understanding of and demonstrate an increased capacity to meet the appropriate developmental needs of their children of ages 0-17. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$74,500	$794,909	879 People
2006	CDBG	$34,200	$553,773	818 People
	TOTAL	**$108,700**	**$1,348,682**	**1,697 People**

3.3.3 Case Management, Information & Referral Services

Five-Year Goal

Low- and moderate-income residents will report improved access to community service resources; including ex-offenders who will report an improved adjustment to the demands of living in the community, with an increased capacity to locate jobs and housing, and a reduced incidence of recidivism.

Priority

High for supportive service programs specifically targeted for ex-offenders; Medium for supportive service programs for general populations

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$63,000	$907,715	568 People
2006	CDBG	$19,600	$296,700	524 People
2007	CDBG	$35,000	$319,380	452 People
2008	CDBG	$34,352	$249,093	1,200 People
2009	CDBG	$36,500	$260,315	711 People
	TOTAL	**$188,452**	**$2,033,203**	**3,455 People**

3.4 Enhancement of Economic Opportunities

3.4.1 Job Creation

Five-Year Goal

Persons of low- or moderate-income will become employed in new created jobs, through the expansion of existing businesses or the location of new businesses in Lake County. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2006	CDBG	$19,000	$633,500	1 Job
	TOTAL	**$19,000**	**$633,500**	**1 Job**

3.4.2 Basic Employment Skills

Five-Year Goal

Unemployed and underemployed persons will become trained for jobs that would otherwise be unavailable to them.

Priority

High for ex-offenders and persons with disabilities; Medium for others

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$49,000	$901,850	27 People
2006	CDBG	$78,517	$2,193,774	638 People
2007	CDBG	$100,000	$1,711,211	134 People
2008	CDBG	$84,352	$942,939	116 People
2009	CDBG	$91,500	$1,648,292	161 People
	TOTAL	**$403,369**	**$7,398,066**	**1076 People**

3.4.3 Dependent Care Services in Support of Employment

Five-Year Goal

Persons responsible for the care of young children or disabled adults will become employed or retain employment, due to having adequate child or elder care. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$19,500	$183,929	40 People
2006	CDBG	$17,100	$596,637	63 People
	TOTAL	**$36,600**	**$780,566**	**103 People**

3.5 Administration & Planning

3.5.1 Program Administration & Planning

Five-Year Goal

Grant investments will be sustained and improved through effective grant management activities. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG/HOME	$684,994	$684,994	N/A
2006	CDBG/HOME	$671,452	$671,452	N/A
2007	CDBG/HOME	$651,507	$651,507	N/A
2008	CDBG/HOME/ESG	$622,072	$622,072	N/A
2009	CDBG/HOME/ESG	$643,878	$643,878	N/A
	TOTAL	**$3,273,903**	**$3,273,903**	**N/A**

3.5.2 Education, Advocacy & Outreach

Five-Year Goal

Factors contributing to poverty in Lake County will be reduced through the support of administrative efforts by Lake County Commissions. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Beneficiaries
2005	CDBG	$51,661	$51,661	N/A
2006	CDBG	$51,661	$51,661	N/A
2007	CDBG	$51,661	$51,661	N/A
2008	CDBG	$50,018	$50,018	N/A
2009	CDBG	$50,367	$50,367	N/A
	TOTAL	**$255,368**	**$255,368**	**N/A**

City of North Chicago

4.1 Public Facilities

4.1.3 Community Safety

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2008	CDBG	$10,000	$10,000	$5,000	$5,000	70 Households
Totals		**$10,000**	**$10,000**	**$5,000**	**$5,000**	**70 Households**

4.2 Infrastructure Improvement

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiary
2005	CDBG	$45,000	$310,000	$45,000	$	22 street/sidewalk
2006	CDBG	$5,000	$10,000	$5,000	$	13 sidewalk
2007	CDBG	$5,000	$10,000	$5,000	$	13 sidewalk
2008	CDBG	$80,000	$595,000	$76,697.11	$3,302.89	street/sidewalk
2009	CDBG	$70,000	$475,000	$55,000	-	NA
Totals		**$205,000**	**$1,400,000**	**$186,697.11**	**$3,302.89**	

4.3 Public Services

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2005	CDBG	$55,500	$3,734,948	$55,500	$60,056.61-	4762 people
2006	CDBG	$52,635	$2,677,646	$48,728	$3,907	4582 people
2007	CDBG	$54,000	$4,369,883	$55,148	-	6752 people
2008	CDBG	$46,919	$8,665,509	$46,919		2738 people
2009*	CDBG	$47,563	$9,826,525	NA	NA	
Totals		**$201,117**	**$25,566,563**	**$153,795**	**$**	**14,072 people**

4.4 Economic Development

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2005	CDBG	$240,000	$420,000	$243,902.83	$35,158.51	7 Business units
2006	CDBG	$203,000	$444,135	$192,774.23	$10,225.77	2 Business units
2007	CDBG	$175,000	$5,400,000	$99,651.45	$75,348.55	2 Business units
2008	CDBG	$101,000	$175,000	$5,350,000	$65,850.00	
2009*	CDBG	$30,000	$30,000	$30,000	-	15
Totals		**$622,147**	**$944,472**	**$**		**43 Homes**

4.5 Planning & Administration

Year	Funding Type	Allocation	Program Cost	Spent	Reallocation	Beneficiaries
2005	CDBG	$61,000	$61,000	$111,438.91		N/A
2006	CDBG	$60,269	$60,269	74,398.66		N/A
2007	CDBG	$40,000	$40,000	$30,217.64	$9,782.36	N/A
2008	CDBG	$40,877	$40,877	19,426.89	$21,450.11	N/A
2009*	CDBG	$42,108	$42,108	*	-	N/A
Totals		**$244,254**	**$244,254**	**$356,751.10**	**$31,232.47**	

City of Waukegan

5.1 Public Facilities

5.1.1 Downtown Revitalization

Five-Year Goal

Provide visible, tangible and planned improvements to the condition of the downtown area to support economic revitalization. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2005	CDBG	$150,000	$241,000	$150,000	5,219
2006	CDBG	$300,000	$440,400	$300,000	5,219
2007	CDBG	$300,000	$529,812	$300,000	5,219
2008	CDBG	$184,969	$246,626	$101,897	5,219
2009	CDBG	$170,000	$317,100	$170,000	5,219
		$1,104,969	**$1,774,938**	**$1,021,897**	**26,095**

5.1.2 Infrastructure Improvements

Five-Year Goal

To improved the conditions and safety of public infrastructure, particularly in low-income areas. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2005	CDBG	$150,000	$450,000	$150,000	50,952
2006	CDBG	$100,000	$450,000	$100,000	50,952
2007	CDBG	$100,000	$450,000	$100,000	50,952
2008	CDBG	$145,000	$400,000	$110,000	51,050
2009	CDBG	$125,000	$410,000	$125,000	50952
2009	CDBG-R	$256,323	$410,000	$256,323	50,952
		$876,323	**$2,570,000**	**$841,323**	**305810**

5.1.3 Recreational and Service-Oriented Facilities

Five-Year Goal

To provide a variety of service and recreational facilities that offers numerous options for a multitude of participatory activities and programs. ***(Priority - Medium)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2007	CDBG	$15,000	$60,000	$15,000	200
		$15,000	**$60,000**	**$15,000**	**200**

5.1.4 Accessibility for People with Disabilities

Five-Year Goal

Reduce the number of barriers that prevent equal access for people with disabilities. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2008	CDBG	$8,000	$12,178	$8,000	5,219
2008	CDBG	$10,000	$20,400	$10,000	1,233
2009	CDBG	$20,000	$60,128	$20,000	20
		$38,000	**$92,706**	**$38,000**	**6472**

5.2 Public Services

5.2.1 Youth Services

Five-Year Goal

To have a variety of educational and recreational activities and programs available to Waukegan youth and to have services available which protect the best interests of all children, particularly those at-risk. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2005	CDBG	$49,254	$2,167,909	$46,754	2318
2006	CDBG	$54,000	$2,755,795	$54,000	2285
2007	CDBG	$53,000	$3,465,442	$53,000	2,867
2008	CDBG	$51,543	$3,331,058	$51,543	961
2009	CDBG	$33,000	$4,044,971	$33,000	592
		$240,797	**$15,765,175**	**$238,297**	**9,023**

5.2.2 Senior Services

Five-Year Goal

To have a variety of services available to seniors that will help them to remain independent, including available and accessible healthcare along with assistance for medical expenses. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2005	CDBG	$20,000	$207,750	$20,000	579
2006	CDBG	$25,000	$264,995	$25,000	748
2007	CDBG	$25,000	$265,610	$25,000	700
2008	CDBG	$25,000	$289,268	$25,000	619
2009	CDBG	$27,500	$476,909	$27,500	656
		$122,500	**$1,504,532**	**$122,500**	**3302**

5.2.3 Basic Needs Assistance

Five-Year Goal

Opportunities for all people to have, at a minimum, their basic needs met. Goals will also include efforts to create and retain employment opportunities to assist individuals in obtaining or maintaining self-sufficiency. ***(Priority - High)***

Year	Funding Type	Allocations	Program Cost	Amount Spent	Beneficiaries
2005	CDBG	$52,800	$2,666,296	$52,800	15471
2006	CDBG	$45,275	$826,210	$45,275	16847
2007	CDBG	$42,275	$2,938,969	$36,275	14785
2008	CDBG	$32,000	$2,152,515	$32,000	23861
2009	CDBG	$40,043	$1,172,418	$40,043	24182
		$212,393	**$9,756,408**	**$206,393**	**95146**

Appendix C: HUD Cross-Reference Chart

The following chart provides a cross-reference of HUD Requirements with information in the Lake County Consortium's *2010 – 2014 Consolidated Plan*.

Section	HUD Requirement	Page	Description
91.1	**GENERAL INFORMATION**		
	Executive Summary, including:	1	
91.1a	Purpose—Overall goals of community development	2	
91.1b	Functions of the Consolidated Plan	2	
91.2 (91.400)	Applicability - Grants Covered	1	Consortium Consolidated Plan for the CDBG, HOME, and ESG Programs
91.10 (91.402)	Consolidated Program Year (Period covered by Plan)	1	May 1, 2010 – April 30, 2014 (5 Year Plan) – same Program year for all Consortium members
91.200(c)	Priorities, objectives, and outcomes identified in the plan and an evaluation of past performance	1 B-1 to B-12	Executive Summary Appendix B
	Use of the CPMP Tool?	No	
91.100	**CONSULTATION PROCESS**		
91.100a	Consultation with other public/private entities:	20-21	
91.100 (a)(1)	Housing and public services	5-8, 20	Coordination with PHA, Housing, Fair Housing and Social Services
91.100 (a)(2)	Addressing chronic homelessness	37	Chronic Homeless Population
91.100 (a)(3)	State/local health and child welfare agencies that examine existing data related to lead-based paint hazards and poisonings	47-49	
91.100 (a)(4)	Adjacent local and state governments regarding non-housing community development needs	21	
91.100c	Public Housing Authorities regarding consideration of public housing needs, planned programs and activities	65-70	
91.105 (91.401)	**CITIZEN PARTICIPATION PLAN**		
91.105a	Citizen Participation Plan and efforts to encourage broad public participation, either by the consortium or by the CDBG entitlement community		See 2009 Citizen Participation Plan and Appendix A
91.105(a)(2)(ii)	Consultation with local and regional institutions and organizations including the names of organizations involved in the development of the plan (businesses, developers, community and faith based organizations)	20-21	Collaboration with Community and Regional Plans

Section	HUD Requirement	Page	Description
91.105b	Development of the Con Plan:	20-21	
"	Schedule of public hearings, reception/inclusion of comments in the plan and are the comments specifically and adequately addressed		See Appendix A
91.105c	Process and criteria to make amendments to the Consolidated Plan		See 2009 Citizen Participation Plan
91.105d	Opportunity for citizens to comment on performance reports		See 2009 Citizen Participation Plan
91.105e, f, g, h	Public hearings at least twice a year, with ample accommodation to public for meetings and for access to records		See 2009 Citizen Participation Plan
91.105i	Technical assistance		See 2009 Citizen Participation Plan and also annual Application Packets
91.105j	Complaint procedures		See 2009 Citizen Participation Plan
91.200b	Description of the lead agency (responsible for overseeing the development of the Consolidated Plan)	2	Lake County
"	List of agencies, groups, organizations and others involved in the process of developing and implementing the Consolidated Plan	20-21	See also Appendix A
"	Consultation with other public service providers regarding addressing lead based paint hazards	48-49	Lake County Health Department Screening
91.200 (c)	Summary of the citizen participation process & public comments	A-9	See 2009 Citizen Participation Plan
91.205 (91.405)	**HOUSING AND HOMELESS NEEDS ASSESSMENT**		
91.205b	Housing		
91.205a	Estimated number and types of families with housing needs for 5 year period	22-24	Table (HUD 2A)
91.205(b)(1)	Types of housing needs and descriptions of cost burden, severe cost burden, overcrowding (especially for large families) and substandard housing conditions (extremely low-income, low-income, moderate-income, and middle-income families, renter/owner, elderly persons, single persons, large families, public housing residents, for persons with HIV/AIDS, victims of domestic violence, and for persons with disabilities)	52-59	
91.205 (b)(2)	Disparity in need for minority (racial/ethnic groups) households (i.e. >10% higher need than the percentage of whole population)	11-14	
91.205(b)	Estimate of housing needs including persons on public housing waiting lists	69	Section 8 Rental Assistance

Section	HUD Requirement	Page	Description
91.205c	Homeless		
"	Nature and extent of homelessness, including the Continuum of Care concept (homeless single and families {and subpopulations} that are either sheltered/unsheltered or threatened with homelessness)	29	Table (HUD 1A)
"	Strategy for developing a system that addresses homelessness and the priority needs of homeless persons and families including the housing and supportive services needed in each stage of the process (ie. preventing homeless, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons {especially any persons that are chronically homeless}) make the transition to permanent housing and independent living	38-40	
"	Strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless	40	
91.205d	Special population housing needs (non-homeless)	41	
"	Estimated number of non-homeless persons in need of supportive housing (elderly, frail elderly, persons with disabilities {mental, physical, developmental}, persons with alcohol or other drug addictions, persons/families with HIV/AIDS, victims of domestic violence and public housing residents)	41-46	
91.205e	Estimated number of housing units with lead-based paint hazards that are occupied by low and moderate income families	47	
91.210 (91.410)	**HOUSING MARKET ANALYSIS**		
91.210a	Significant characteristics of the housing market and the housing stock available to persons with disabilities and persons with HIV/AIDS (including housing supply and demand and the condition and cost of the housing)	41-46	
"	Identification and description of "areas of low income concentrations" and "areas of racial/ethnic minority concentrations" as well as low/moderate income families (including definitions of the terms)	10-17	Narratives and Maps
91.210b	Public and assisted housing		
"	Description and identification of the public housing developments that are participating in an approved PHA Plan	65-70	
"	Number and physical conditions of public housing units (from the Section 504 needs assessment) and the PHA's strategies for improving the management, operation and living conditions for public housing residents	65-70	

Section	HUD Requirement	Page	Description
"	Number and targeting of other assisted units by income level and household type, and number of non-public housing units expected to be lost from the assisted housing inventory	65-70	
91.210c	Homeless Facilities and Services		
"	Identification of the Continuum of Care Facilities and Services (ie. emergency shelters, transitional housing, and permanent/supportive housing {including persons that are chronically homeless})	32-34	
"	Estimate of the number of beds and supportive services that are serving the chronically homeless	33	Permanent Supportive Housing Inventory Chart
91.210d	Special Needs Facilities and Services: Facilities/services for non-homeless special needs population, including supportive housing for persons leaving mental/physical health facilities	41-46	HUD Table 1B – format optional
91.210e	Barriers to Affordable Housing: Public policies that affect affordable housing including building & zoning codes, environmental problems, impact fees, cost of land, and incentive programs such as tax abatement or downpayment assistance (including factors in both incorporated and unincorporated areas)	71-72	See also Lake County Fair Housing Analysis (pending development)
91.215 (91.415)	**STRATEGIC PLAN**		
91.215(a)(1)	Priorities for allocating investment among different activities and needs	73-79	Priority Needs Summary Tables
91.215(a)(4)	For each specific objective statement, identify proposed accomplishments and outcomes	80-96 (Lake County) 97-102 (North Chicago) 103-109 (Waukegan)	Included within Consolidated Plan Needs, Goals, and Strategy Statements
91.215b	Affordable Housing		
91.215(b)(1)	Analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate income renters and owners	74-77	Table (HUD 2A)
91.215a	Basis for priority given to each category for affordable housing	74-77	
"	Summarized priorities, specific objectives and use of funds	80-84	
"	Proposed accomplishments and outcomes for each objective (quantitative terms over a specific time period or other measurable terms)	80-84	

Section	HUD Requirement	Page	Description
91.215(b)(1)	Identification of housing market characteristics that influence availability and use of funds for rental assistance, production of new units, rehabilitation or acquisition of existing units	80-84	
91.215(b)(2)	Number of extremely low-income, low-income, moderate-income, and middle income families in each category who will benefit from use of funds (including both rental housing and homeownership)	74-76	HUD Table 2A
91.215c	Public Housing		
"	Describe the manner in which the jurisdiction will address the needs of public housing	65-70	Needs of Public Housing on through Section 8 Rental Assistance
"	Initiatives to encourage public housing residents to become more involved in management and participate in homeownership	65-70	
"	Description of ways the Consolidated Plan will help address the needs of public housing, including the need to increase the number of accessible units	65-70	
"	Grantee served by a troubled PHA as designated by HUD?	65-70	
91.215d	Homelessness	29-40	
"	Strategy for helping homeless persons (especially persons that are chronically homeless) transition to permanent housing and independent living	38-39	Homeless APG/CoC and Homeless Goals and Strategies
91.215a	Basis for priority given to each category for homeless needs	85-87	
"	Obstacles to meeting underserved needs	85-87	
"	Summarized priorities, specific objectives and use of funds	85-87	
"	Proposed accomplishments and outcomes for each objective (quantitative terms over a specific time period or other measurable terms)	85-87	
91.215e	Other Special Needs (supportive housing)	41-46	
91.215f	Non-housing community development plan		
"	Description of non-housing community development needs (including each CDBG entitlement community member of the Consortium)	77-79	Table (HUD 2B)
91.215 (a)	Basis for priority given to each category for non-housing needs	88-95	Table (HUD 2B)
"	Long- and short-term objectives that reflect CDBG goals	88-95	
"	Obstacles to meeting underserved needs	88-95	
"	Summarized priorities, specific objectives and use of funds	88-95	
"	Proposed accomplishments and outcomes for each objective (quantitative terms over a specific time period or other measurable terms)	88-95	

Section	HUD Requirement	Page	Description
91.215g	Neighborhood Revitalization Strategy areas (locally designated targeted areas that identify long-term and short-term objectives)	N/A	(There are no neighborhood revitalization areas) Maps / Census Tract and Block Groups, if so
91.215h	Barriers to Affordable Housing: Strategy to address barriers to affordable housing (including the removal or amelioration of negative effects of public policies)	71-72	See Lake County Fair Housing Analysis (pending development)
91.215i	Lead Based Paint Hazards: Actions proposed or being taken to evaluate and reduce lead-based paint hazards, how the plan for reduction of lead based paint hazards is related to the extent of lead poisoning and hazards, and how the plan for reduction will be integrated into housing policies and programs	48-49	Lead Based Paint Hazards
91.215j	Anti-poverty Strategy: Goals, programs and policies to reduce number of families at poverty level (including such programs as Family Self-sufficiency, Head Start, State and Local programs, Section 3, Welfare to Work, and Workforce Development Initiatives)	110-111	
91.215k	Institutional Structure		
"	Description of Institutional Structure (including private industry, nonprofit organizations, community and faith-based organizations and public institutions) through which the Consortium implements goals in its housing, homeless, and community development plan, assessing the strengths and gaps in the service delivery system	2-8	
"	Organizational relationship between Consortium members and public housing agencies	2-8	
91.215l	Coordination between public and assisted housing providers, private and governmental health, mental health and service agencies	8	
"	Coordination of its homeless strategy for addressing the needs of chronically homeless persons	37	Homeless APG/CoC
91.220 (91.420)	**ACTION PLAN**		
"	See separate Annual Action Plan documents		See Annual Action Plans, describing the financial resources, geographic areas, priority needs, specific objectives, program beneficiaries, and outcome measures to be used and activities to be undertaken to pursue its Strategic Plan.

Section	HUD Requirement	Page	Description
91.225 (91.425)	**CERTIFICATIONS**		
"	CDBG, ESG and HOME certifications		See Annual Action Plan
91.230 (91.430)	**MONITORING**		
"	Description of the standards and procedures to monitor activities carried out to implement the Consolidated Plan	112-116	
"	Description of actions to be taken to monitor its performance in meeting its goals and objectives set forth in its Consolidated Plan	112-116	
"	Description of the steps/actions being taken to ensure long-term compliance with program requirements, including the timeliness of expenditures	112-116	
"	Description of steps/actions to ensure long-term compliance with housing codes, including any actions or on-site inspections it plans to undertake during the program year, including steps it will take to review affordable housing projects it has funded to ensure compliance with all HOME program requirements	112-116	
"	Description of actions to be taken to monitor its subrecipients (including sponsors or administering agencies)	112-116	
91.400	**CONSORTIUM**		
"	Consortium Members (participating units of local government) * Lead Agency (responsible for overseeing the development of the Consolidated Plan)	2	Lake County* City of North Chicago City of Waukegan
	TABLES		
	Table 1A (required)	29	
	Table 1B (format optional, but data required)	41-46	
	Table 1C (format optional, but data required)	80-109	
	Table 2A (required)	74-76	
	Table 2B (required)	77-79	
	Table 2C (format optional, but data required)	80-109	
	Table 3 (required, but the outline optional)	80-109	See (future) Annual Action Plans under the Proposed Consortium Activities, Sections 1.0 through 5.0.
	Maps and Figures		
	List of Maps & Figures	iv	Maps 1-4 and Figures 1-21

Sources

Checklist format of "Appendix B" Cross Reference Table that was originally developed by Lake County for the 2005 – 2009 Consolidated Plan (originally approved March 8, 2005).

Consolidated Plan Revisions and Updates: Final Rule 24 CFR Parts 91 and 570 (Federal Register version) downloaded from www.hud.gov/offices/cpd/about/conplan/finalrule.pdf that was dated February 9, 2006 and was last updated on the web February 23, 2006.

Consolidated Plan Final Rule 24 CFR Part 91 (complete version- 41 pages) downloaded from www.hud.gov/offices/cpd/about/conplan/finalrule_bookview.pdf that was originally dated January 5, 1995, was updated through February 6, 2006, and that was last updated on the web December 12, 2006.

Consolidated Plan Review Guidance (17 pages) downloaded from www.hud.gov/offices/cpd/about/conplan/toolsandguidance/guidance/checklist.pdf that included a "Local Consolidated Plan Review Checklist" that was last updated on the web September 10, 2007 and then again on July 1, 2009.

Cross-Reference Table of the FY2007 New Local Regulatory Provisions for 3-5 Year Consolidated Plan Amendments and the (existing) Lake County Consortium Consolidated Plan (for 17 added items) originally developed by Lake County for HUD's 3-5 year consolidated plan amendment process (dated September 26, 2007).

Lake County, North Chicago, and Waukegan Staff attendance at the Consolidated Plan: Preparing, Performing, Succeeding Workshop (Chicago, Illinois) August 24 – 25, 2009.