WILL COUNTY ILLINOIS
CONSOLIDATED PLAN
2025-2029

Will County Land Use Department
Community Development Division
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ES-05 Executive Summary

Introduction

The Will County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG). The overarching purpose of the CDBG and HOME programs is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals: (1) provide decent, affordable housing; (2) create suitable living environments; and (3) expand economic opportunities. ESG funds are focused on assisting homeless households and those at risk of homelessness.

The County's Community Development Division in the Land Use Department is the lead administrator for these funds. In order to receive the HUD funding, the County must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the County's Consolidated Plan, is the result of that planning process. The period for this plan begins on October 1st, 2025 and ends on September 30th, 2030 and covers Program Years 2025 through 2029. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. This document also contains the County's FY2025 Annual Action Plan which describes the proposed actions to carry out its Consolidated Plan from October 1, 2025 to September 30, 2026 (Program Year 2025).

The County's jurisdiction differs slightly by program. For CDBG and ESG, Will County includes the entire county except for the City of Joliet, which receives its own CDBG allocation. The Village of Bolingbrook qualifies for its own CDBG allocation but has elected to enter a joint agreement that allows the County to act as the administrator for the Village allocation. Some communities, listed in the table below, have opted not to participate in the CDBG Urban County program. For the HOME program, the County partners with the City of Joliet to form the Joliet-Will County HOME Consortium. While the County serves as the lead entity, the City of Joliet plays an administrative role for HOME-funded projects within the City. The HOME Consortium serves the entire county.

Participating Communities				Opted Out
Beecher	Godley	Peotone		Aurora
Bolingbrook*	Homer Glen	Plainfield Village		Braceville
Braidwood	Joliet*	Rockdale		Diamond
Channahon	Lockport	Romeoville		Lemont
Coal City	Manhattan	Shorewood		Naperville
Crest Hill	Minooka	Symerton		Orland Park
Crete	Mokena	University Park		Park Forest
Elwood	Monee	Wilmington		Steger
Frankfort	New Lenox			Tinley Park
				Woodridge

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN

The County is proposing the following seven broad objectives for the Consolidated Plan.

1. Create Affordable Housing

Funds will subsidize the development of new housing units, including both rental and owner housing, affordable to low- and moderate-income residents.

2. Make Existing Housing Affordable

HOME Funds will be used to continue the County's downpayment assistance program that provides downpayment and closing cost assistance to income-eligible buyers purchasing their home. HOME funds will also provide rental assistance and security deposit assistance to make existing rental housing more affordable. CDBG funds will be used to support the expansion of housing counseling throughout the County.

3. Improve Condition of Housing Stock

CDBG funds will be used to support a homeowner rehabilitation program targeting income-eligible seniors to address deferred maintenance and accessibility modifications. HOME funds will be used to address deferred maintenance for supportive housing stock.

4. Reduce Homelessness

ESG Funds will increase outreach efforts and provide financial assistance to prevent homelessness and rapidly rehouse currently homeless households. CDBG funds may be used to address capital improvement needs of emergency and transitional housing.

5. Improve Neighborhood Infrastructure and Facilities

CDBG funds will be used to pay for a portion of upgraded infrastructure and facilities that provide services to CDBG-eligible areas. Potential projects include but are not limited to water and sewer lines, flood and drainage improvements, streets and sidewalks, and wastewater improvements.

6. Improve Public Services

Funds will support programs that increase economic opportunity and provide a more suitable living environment for income-eligible households.

7. Planning, Administrative and Capacity Building

Funds will be used to pay for a portion of the County's costs necessary to administer HUD-funded programs and comply with planning, oversight and reporting requirements. Funds may be provided to non-profit partners to increase capacity.

Summary of Proposed Projects for Program Year 2025

#	Project Name	Proposed Amount
1	PY2025 HESG	149,788
2	CHDO Group Home Rehab	177,178
3	Toro New Development – Joliet	425,228
4	Tenant-Based Security Deposit Assistance	732,098
5	HOME Consortium Down Payment Assistance	606,000
6	Housing Counseling	77,000
7	Spanish Community Center	81,200
8	UCP-Center for Disability Services	100,000
9	Daybreak Center Facility Improvements	38,800
10	Brookside Roof Replacement	67,250
11	IEPA Loan Repayment	110,690
12	Infrastructure Improvements – Bolingbrook	295,539
13	Southeast Joliet Sanitary District	600,000
14	Emergency Services/Homeless Prevention Exp	45,000
15	Project 100-Labor of Love Food Pantry	75,000
16	Northern Illinois Food Bank	100,000
17	Program Administration	535,988

EVALUATION OF PAST PERFORMANCE

The County has successfully addressed the five year goals and outcomes outlined in its previous five year plan. Of the 74 CDBG projects that the County has administered, fifty seven have been completed. Sixteen projects remain underway but most are expected to be completed by the end of the calendar year. One project, a microenterprise program, was cancelled. Based on past performance, the County plans to focus its CDBG resources on facilities, infrastructure, and housing.

Over the last five years, the County has focused most of its CDBG funding on infrastructure proejcts. Sixty-five percent of project funding was committed to infrastructure projects, primarily water and sewer projects, that serve low- and moderate-income neighborhoods. These projects have helped leverage other public funding to increase the sustainability of these neighborhoods. Other capital improvements include facility improvements in Plainfield Township and the Fairmont community. The County used approximately 15% of its CDBG project funds to support a number of social service organizations that primarily serve low- and moderate income residents. Projects included the operation of homeless facilities, food banks, legal services, mental health services, and at-risk youth. The County used approximately 17% of this CDBG project funding for housing. Housing projects included housing counseling and services, homeowner repair programs, and the rehabilitation of multifamily properties. In addition to its entitlement funds, the County fully expended its CDBG-CV funds to prepare for, prevent, and respond to the COVID-19 pandemic.

The County's HOME funding was used for three types of projects: (1) down-payment assistance, (2) tenant-based rental assistance, and (3) development and operational assistance for non-profit partners. Forty percent of HOME funds were used to assist 82 homebuyers (5 are currently pending). Thirty-two percent of HOME funds were used to support two tenant-based rental assistance programs administered by the Housing Authority of Joliet and WCCC. The County provided 28% of its funds to housing projects undertaken by Cornerstone and Habitat, both qualified Community Housing Development Organizations (CHDOs). Cornerstone rehabilitated four group homes and Habitat is finishing its 10 unit development in Elwood. Based on its recent performance, the County plans to continue these three types of programs with HOME funds. The County will also continue to expend its HOME-ARP funds to assist homeless, those at-risk of homelessness, and other qualified populations.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

To guide the development and content of the Consolidated Plan, the County held a series of public meetings in the fall of 2024 to collect public input on community needs and potential ways to use the expected funding. The County also posted online surveys in English and Spanish to collect input on the needs at the community and neighborhood level. The County also consulted with participating municipalities, townships, social service providers, and housing providers during the development of the plan.

The County also followed its Citizen Participation Plan by publishing the draft plan for a 30-day public comment period and holding a public hearing to accept comments and feedback on the proposed plan. The public comment period ran from June 2 to July 3, 2025.

The County held additional meetings open to the public to discuss funding proposals received by the County. The CDBG/HOME Advisory Board met on February 25th, May 5th, and May 27th, 2025. The May 27th meeting was noticed and included a public hearing for comments. The County Board adopted the draft plan at its meeting on July 17, 2025.

SUMMARY OF PUBLIC COMMENTS

Please refer to the attachment to the plan.

SUMMARY OF COMMENTS OR VIEWS NOT ACCEPTED AND THE REASONS FOR NOT ACCEPTING THEM

Please refer to the attachment to the plan.

SUMMARY

Over the next five years, the County anticipates receiving approximately $17.3 million in federal funding to address the priority needs for low- and moderate-income households and neighborhoods in the areas of community development, affordable housing, and homelessness. The County has outlined four broad affordable housing goals to create new affordable housing, make existing housing more affordable, improve the condition of existing housing, and to meet the needs of the unhoused. Two additional goals focus on creating more suitable living environments through improvements to neighborhood facilities, infrastructure, and services that will primarily serve lower income households. The County will partner with local municipalities, social service providers, and housing developers to achieve these objectives in a thoughtful and coordinated manner.

PR-05 Lead & Responsible Agencies

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	WILL COUNTY	Department of Land Use
CDBG Administrator	WILL COUNTY	Department of Land Use
HOME Administrator	WILL COUNTY	Department of Land Use

Table 1 – Responsible Agencies

Narrative

The County's Community Development Division in the Land Use Department is the lead administrator for these funds. The County works closely with the City of Joliet and the Village of Bolingbrook, as well as the participating municipalities and a network of non-profit agencies to administer funded projects and programs.

Consolidated Plan Public Contact Information

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PR-10 Consultation

Introduction

When developing the plan, the County reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the County's priority needs.

At this time, the County also sought to build better working relationships with service providers in the spirit of increasing coordination between the County's efforts and those of the service providers. This section summarizes the consultation efforts made by the County and details specific information required by HUD in regard to coordination on homeless efforts.

The County has adopted a Citizen Participation Plan (CPP) that outlines the County's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. To view a copy of the County's adopted Citizen Participation Plan, please visit:

https://www.willcountyillinois.com/County-Offices/Economic-Development/Land-Use/Community-Development/Grant-Programs/Action-Plans-and-Reporting

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The County is involved with public and assisted housing providers, as well as social service agencies, on an on-going basis during the administration of the federal programs. The County has formal relationships with a number of housing providers and non-profit service agencies via development agreements and subrecipient agreements. The County also participates in a number of regional groups that seek to coordinate the delivery of services, including the Continuum of Care (see more detail below) and the Community Builders of Will County that focus on housing. Regarding health services, the Will County Mobilizing for Action through Planning and Partnerships (MAPP) Collaborative acts as a driver for coordinating efforts to improve health outcomes throughout the County. The County also has a specific department, the Veterans Assistance Commission, to act as an advocate and lead for coordinating housing, health, and other initiatives for veterans.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Continuum of Care (CoC) system is a coordinated community-based approach to addressing homelessness and providing comprehensive support services. It involves a network of homeless assistance programs, providers, and stakeholders working collaboratively to prevent homelessness, quickly re-house those experiencing homelessness, and support long-term housing stability. The Will County CoC has jurisdiction over Will, Kendall and Grundy counties. This area accounts for seven percent of the state’s population and covers 1,576 square miles. The United Way of Will County serves as the lead agency for the group which includes over 200 members. The CoC is focused on three areas of service: prevention, crisis response, and housing.

The County has an on-going working relationship with the CoC and participates in the planning and coordination of the resources guided by the CoC planning process. The County bases its funding decisions for the Emergency Solutions Grant (ESG) and in part for other funding sources based on the strategic decisions made by the CoC and its members.

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

As described above, the County works with the CoC on an on-going basis throughout the program year. This includes consultations on the use and allocation of ESG funds, the development of performance standards and outcomes, and general policies. Each subrecipient selected by the County to administer ESG funds is required to work within the framework of the CoC, including coordinated entry and the use of HMIS.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Affordable Housing Consultations

- Cornerstone Services
- Ezio Community Development Services
- Habitat for Humanity
- Holsten Human Capital Development
- Joliet Housing Authority
- Toro Construction
- WCCC

Will County Townships

- Channahon Township
- Crete Township
- Custer Township
- DuPage Township
- Florence Township
- Frankfort Township
- Green Garden Township
- Homer Township
- Jackson Township
- Joliet Township
- Lockport Township
- Manhattan Township
- Monee Township
- New Lenox Township
- Plainfield Township
- Reed Township
- Troy Township
- Washington Township
- Wheatland Township
- Wilmington Township
- Wilton Township

Participating and Adjacent Communities

- Beecher
- Bolingbrook
- Braidwood
- Channahon
- Coal City
- Crest Hill
- Crete
- Diamond
- Frankfort
- Godley
- Homer Glen
- Joliet
- Lockport
- Minooka
- Mokena
- Monee
- Naperville
- New Lenox
- Peotone
- Plainfield
- Rockdale
- Romeoville
- Symerton
- Shorewood
- University Park
- Wilmington
- Woodridge

Homelessness

- Continuum of Care
- Morningstar Mission
- AGAPE Missions
- Guardian Angel
- Catholic Charities / Daybreak
- Will Grundy Medical Clinic

Non-Homeless Special Need Consultations

- AGAPE Missions
- CASA
- Cornerstone Services
- Easterseals
- Senior Services of Will Co.
- United Cerebral Palsy Center
- Veterans Assistance Commission
- Veterans Affairs

Other Stakeholders

- Broadband Providers
- County Departments
- Fighting Chance
- Illinois Youth and Family
- Illinois Realtors
- LEDA
- Midlands State Bank
- Northern Illinois Food Bank
- Prairie State Legal
- South Suburban Land Bank
- Spanish Community Center
- State of Illinois
- United Way of Will County
- Warehouse Workers for Justice

Table 2– Agencies, groups, organizations who participated

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

Not applicable

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Application	Continuum of Care of Will	This plan guides the use of homeless funds received by the County.
Sugar Run Creek Neighborhood Plan	Will County	A neighborhood plan for a potential target area
Fairmont Plan	Will County	A neighborhood plan for a potential target area
Housing Authority Plan	Joliet Housing Authority	Goals for providing decent, affordable housing are consistent with Con Plan
Will County Workforce Development Plan	Will County	Plan helped the Con Plan assess level of need for additional economic development efforts.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As an Urban County and the lead agency for the HOME Consortium, close working relationships are key for the County's Community Development Division to properly coordinate with other local government agencies, including Joliet, Bolingbrook and the participating cities, towns, and townships within the Urban County. The County works with all agencies on an on-going basis and provides opportunities for coordination through the planning process and the implementation of the funds through subrecipient opportunities. As part of the consultation process, the County sent requests to all townships and participating municipalities for consultation. The County also reached out with non-participating communities that are partially located within the County.

Narrative

Not applicable.

PR-15 Citizen Participation

Summary of citizen participation process and efforts made to broaden citizen participation

To guide the development and content of the Consolidated Plan, the County held a series of public meetings in the fall of 2024 to collect public input on community needs and potential ways to use the expected funding. The County also posted online surveys in English and Spanish to collect input on the needs at the community and neighborhood level.

The County also followed its Citizen Participation Plan by publishing the draft plan for a 30-day public comment period and holding a public hearing to accept comments and feedback on the proposed plan. The public comment period ran from June 2 to July 3, 2025.

The County held additional meetings open to the public to discuss funding proposals received by the County. The CDBG/HOME Advisory Board met on February 25th, May 5th , and May 27th, 2025. The May 27th meeting was noticed and included a public hearing for comments. The County Board adopted the draft plan at its meeting on July 17, 2025.

Summarize citizen participation process and how it impacted goal-setting

The County did not receive any comments through its public comment period or at its public hearing, but there were many substantive comments made through the online survey and the community meetings held in the fall of 2024, as well as through the consultation process.

The information gathered through the citizen participation process helped the County better understand some of the specific issues facing communities and neighborhoods, as well as confirm some of the broader trends occurring throughout the County’s jurisdiction.

Citizen Participation Outreach

Date	Mode of Outreach	Target of Outreach	Summary of response, comments received	Comments not accepted	URL
10/21/24	Meeting – Braidwood	General	See attached	none	N/A
10/22/24	Meeting – Romeoville	General	See attached	None	N/A
10/23/24	Meeting – University Park	General	See attached	None	N/A
10/24/24	Meeting – Preston Heights	General	See attached	None	N/A
10/01-04/30/25	Online Survey	General	See attached	None	N/A
12/05/24	Online Meeting	General	See attached	None	N/A
06/02 -07/03/25	Public Comment Period	General	See attached	None	N/A
02/25/25	Advisory Board	General	See attached	None	N/A
05/05/25	Advisory Board	General	See attached	None	N/A
05/27/25	Advisory Board	General	See attached	None	N/A
07/17/25	County Board	General	See attached	none	N/A

Table 4 – Citizen Participation Outreach

NA-05 Overview

Needs Assessment Overview

The needs assessment includes discussions of the County's affordable housing needs in general, homeless needs, and the needs of non-homeless populations that may require supportive services. The assessment also includes a summary of non-housing community development needs, including public facilities, infrastructure, social services, and economic development.

Community Development Block Grant (CDBG) funds may be used for a broad range of activities, including housing, infrastructure, public facilities, social services, and economic development, as long as the primary purpose of the program is to benefit persons considered to be low or moderate income (below 80% of the area median income). To learn more about CDBG, visit the HUD website at: https://www.hudexchange.info/programs/cdbg-entitlement/

HOME Investment Partnerships Program (HOME) funds are specifically to address housing needs within the County. This includes a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. To learn more about HOME, please visit the following HUD website: https://www.hudexchange.info/programs/home/home-overview/

Emergency Solutions Grant (ESG) funds are focused on assisting persons who are homeless or at-risk of homelessness. The ESG program provides funding to conduct outreach, operate emergency and transitional housing, rapidly re-house homeless individuals and families; and prevent families and individuals from becoming homeless. To learn more about ESG, please visit: https://www.hudexchange.info/programs/esg/esg-requirements/

Given income restrictions, most of the needs discussed in the Consolidated Plan are those focused on the needs of income-eligible households and neighborhoods where at least 51% of the households are income-eligible (i.e. CDBG eligible areas).

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs.

While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered "middle class". For example, a family of four with an annual income of $95,900 qualifies for assistance under the CDBG and HOME programs.

Household Size	1	2	3	4	5	6
30% Income Limit	25,200	28,800	32,400	35,950	38,850	43,150
50% Income Limit	42,000	48,000	54,000	59,950	64,750	69,550
80% Income Limit	67,150	76,750	86,350	95,900	103,600	111,250

NA-10 Housing Needs Assessment

Summary of Housing Needs

The HUD Comprehensive Housing Affordability Strategy (CHAS) data set summarizes the extent of housing problems and housing needs by income and other demographics. The data set focuses on three types of housing problems: substandard housing that does not have complete plumbing or kitchen, overcrowded housing where there is more than one occupant per room, and cost burdened households where housing costs, including utilities, exceed 30% of the household income. Overcrowding and cost burden also include two "severe" definitions. Severe overcrowding occurs when a household has more than 1.5 persons per room. Severe cost burden includes households where housing costs exceed more than 50% of the household income.

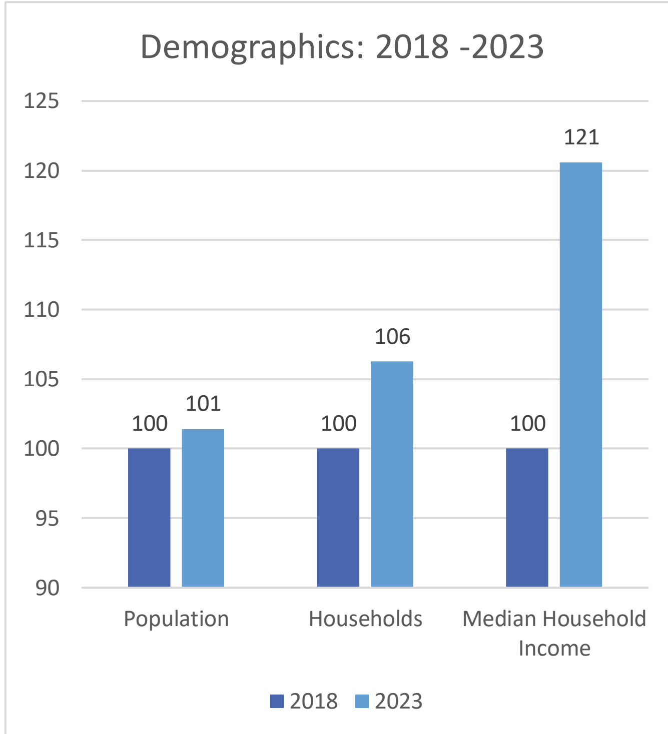
Demographics	Base Year: 2018	Most Recent Year: 2023	% Change
Population	690,934	700,728	1.4%
Households	231,647	246,145	6.2%
Median Household Income	85,818	103,482	20.6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2018, 2023 ACS (Most Recent Year)

Key Points

- The County's population, number of households, and median household income all increased from 2018 to 2023.
- Median household income saw the most significant increase, growing from $85,818 to $103,482, an increase of 20.6%.
- The number of households increased by 14,498 (6.2%) while population only increased by 9,794 (1.4%). While margins of error in the data may account for some of this difference, it is also an indicator that that the average size of households is decreasing.



Number of Households Table

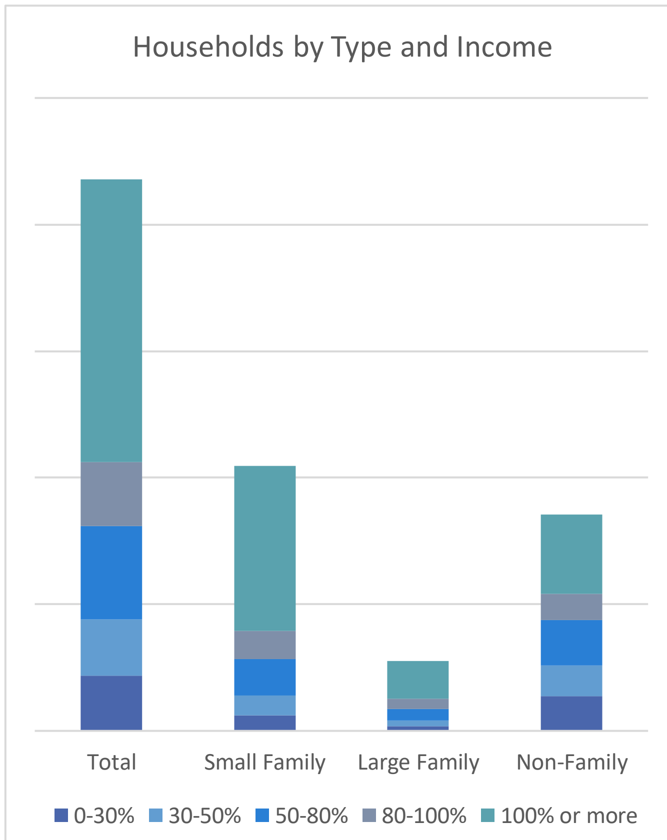
Percent of Median Family Income	0-30%	30-50%	50-80%	80-100%	100% or more
Total Households	21,885	22,038	36,941	25,352	111,601
Small Family Households	6,203	7,845	14,352	11,005	65,245
Large Family Households	1,919	2,142	4,625	3,963	15,075
Household with person 62-74 years of age	4,391	5,284	9,512	6,246	23,249
Household with person 75 or older	4,580	4,262	4,899	2,282	5,758
Household with child less than 7	3,464	3,891	5,776	4,761	15,100

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Key Points

- Households earning less than 80% of median family income qualify for assistance under this Plan.
- About 37% of the County's households (80,864) qualify for assistance.
- 51% of non-family households (43,778) qualify for assistance while only 28% of family households qualify.
- 47% of households with an elderly member (32,928) qualify for assistance.
- 40% of households with children younger than 7 (13,131) qualify for assistance.



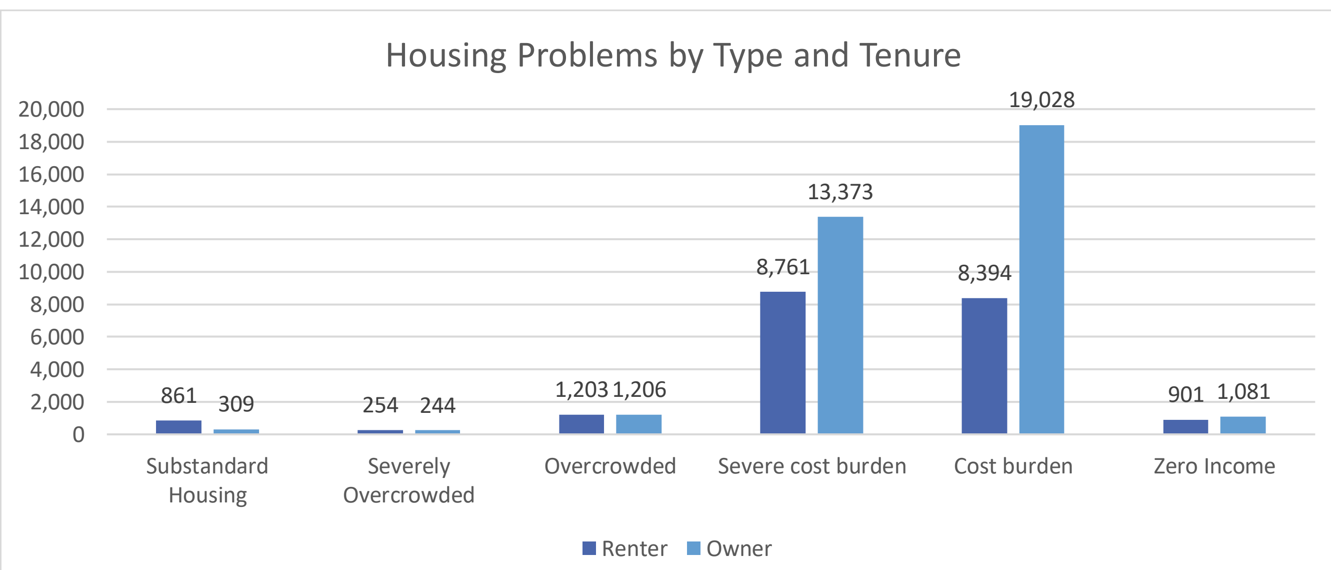
1. Housing Problems (Households with one of the listed needs)

The HUD Comprehensive Housing Affordability Strategy (CHAS) data set summarizes the extent of housing problems and housing needs by income and other demographics. The data set focuses on three types of housing problems: substandard housing that does not have complete plumbing or kitchen, overcrowded housing where there is more than one occupant per room, and cost burdened households where housing costs, including utilities, exceed 30% of the household income. Overcrowding and cost burden also include two "severe" definitions. Severe overcrowding occurs when a household has more than 1.5 persons per room. Severe cost burden includes households where housing costs exceed more than 50% of the household income.

Household By Tenure and Percent of Median Family Income	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Substandard Housing only	378	214	145	124	861	108	28	124	49	309
Severely Overcrowded only	90	75	64	25	254	40	14	143	47	244
Overcrowded only	290	185	564	164	1,203	237	293	457	219	1,206
Severe cost burden only	6,394	2,003	299	65	8,761	7,220	4,063	1,746	344	13,373
Cost burden only	1,208	3,902	2,876	408	8,394	1,692	4,657	8,411	4,268	19,028
Zero Income	901	0	0	0	901	1,081	0	0	0	1,081

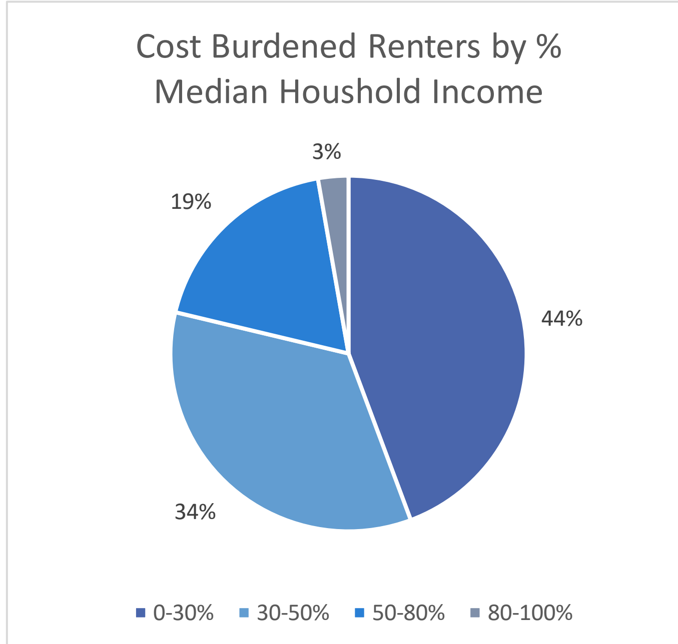
Table 7 – Housing Problems Table

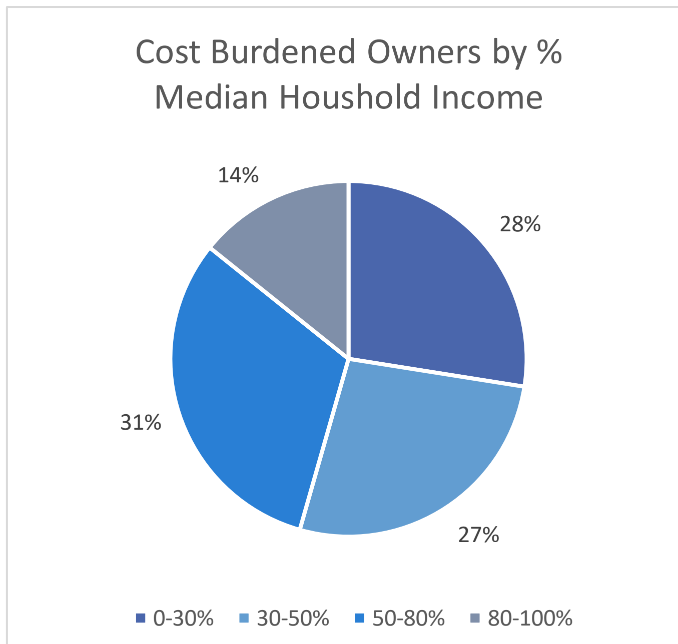
Data Source: 2016-2020 CHAS



Key Points

- Cost burden and severe cost burden account for the vast majority of housing problems within the county for both renters (84%) and owners (92%) at the given income levels. A total of 16,682 income-eligible renters and 27,789 owners have some level of cost burden.
- Each of the three lowest income categories account for approximately 30% of the cost burdened households. Those earning between 80 and 100% of the household median income account for the remaining 10%.
- Renters earning less than 50% of the median households income account for 78% of households with any cost burden and 96% of households with a severe cost burden. Only 13% of renters earning less than 30% of area median income do not have a housing cost burden.
- Owners earning less than 50% of the median households income account for 55% of households with any cost burden and 84% of households with a severe cost burden.





2. Households with one or more Severe Housing Problems

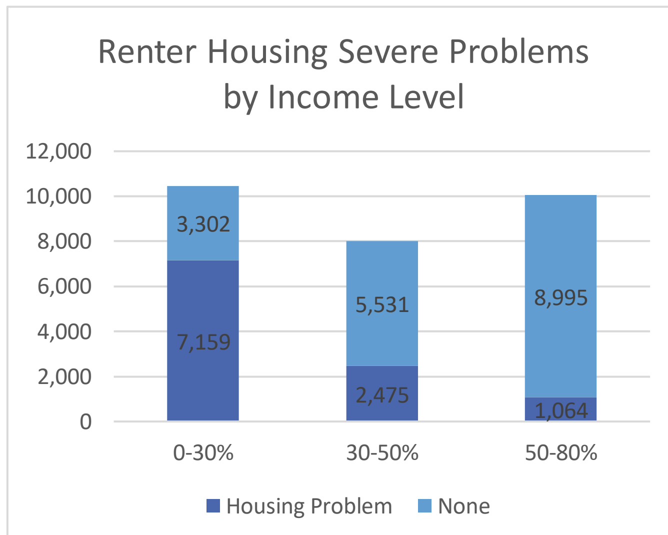
Household By Tenure and Percent of Median Family Income	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	>30-50%	50-80%	80-100%	Total
Having 1 or more of four housing problems	7,159	2,475	1,064	378	11,076	7,590	4,404	2,466	664	15,124
Having none of four housing problems	3,302	5,531	8,995	3,986	21,814	3,819	9,645	24,431	20,336	58,231
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

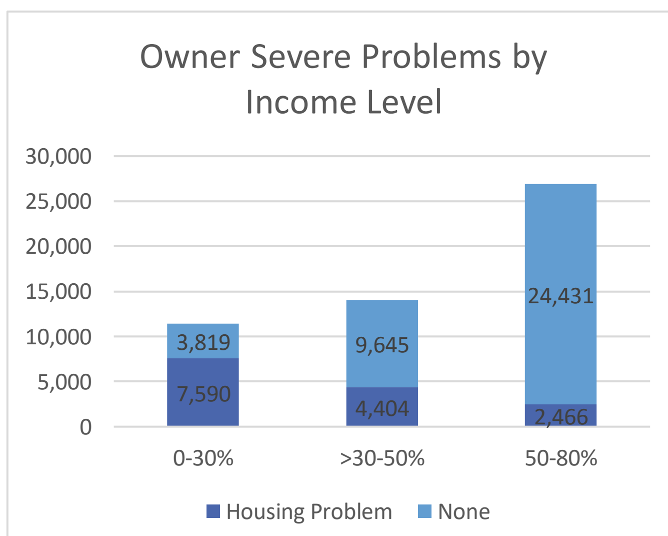
Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

Key Points

- When only looking at severe housing problems, households at the lowest income levels account for the majority of households with issues.
- There are slightly more owners earning less than 30% of the area median income with severe housing problems (7,590) than renters (7,159).
- 65% of the renters with severe housing problems earn less than 30% of the median area household income.
- 69% of the owners with severe housing problems earn less than 30% of the median area household income.
- 378 renters and 664 owners earning between 80 and 100% of area median income are considered to have a severe housing problem.





3. Cost Burden > 30%

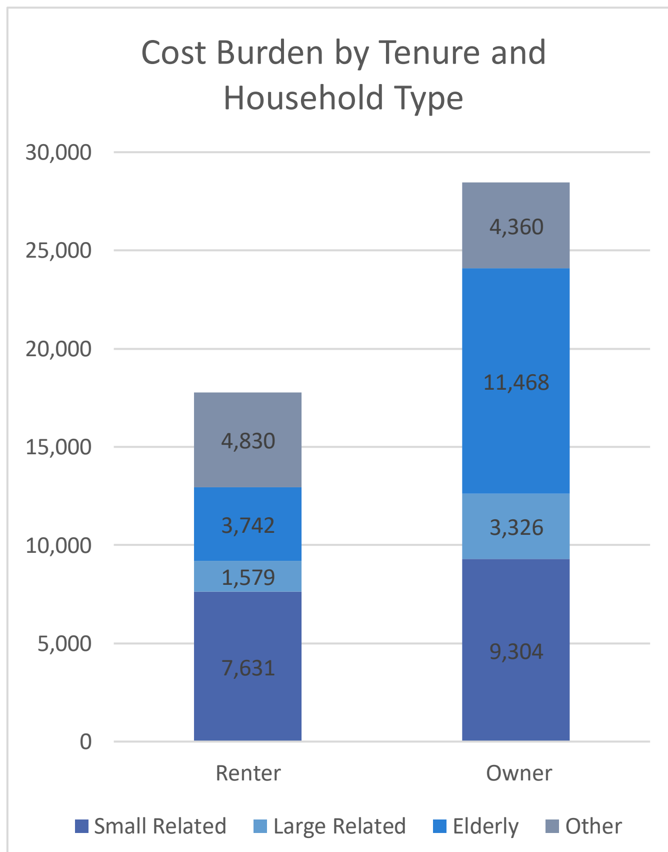
Household By Tenure and Percent of Median Family Income	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Small Related	3,126	2,740	1,765	7,631	2,056	3,016	4,232	9,304
Large Related	959	478	142	1,579	755	1,112	1,459	3,326
Elderly	1,867	1,386	489	3,742	4,650	3,522	3,296	11,468
Other	2,322	1,621	887	4,830	1,718	1,209	1,433	4,360
Total need by income	8,274	6,225	3,283	17,782	9,179	8,859	10,420	28,458

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

Key Points

- Large related households have five or more members. Elderly households have at least one person over 62. "Other households" include those not in other categories, including persons living alone.
- Small related households (7,631) account for the largest portion of renter households with a cost burden, followed by "other households" (4,830) and elderly (3,742).
- Elderly households (11,468) account for the largest portion of owner households with a cost burden, followed by small related households (9,304), and "other households" (4,360).



4. Cost Burden > 50%

Household By Tenure and Percent of Median Family Income	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Small Related	0	0	895	895	1,811	1,550	0	3,361
Large Related	0	0	108	108	580	468	239	1,287
Elderly	1,621	576	113	2,310	3,452	1,206	817	5,475
Other	0	1,925	547	2,472	1,527	0	0	1,527
Total need	1,621	2,501	1,663	5,785	7,370	3,224	1,056	11,650

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

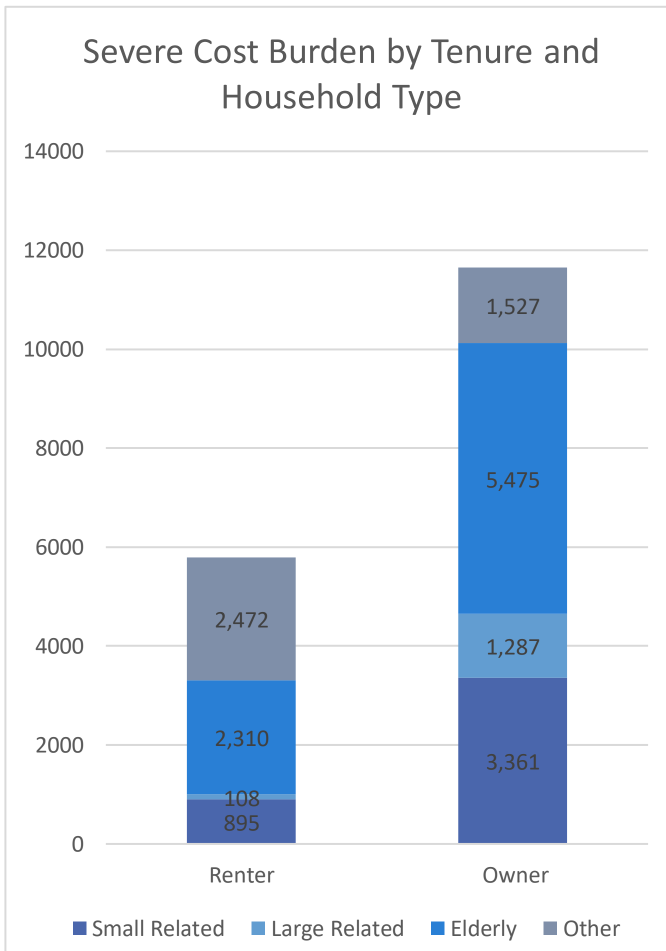
Key Points

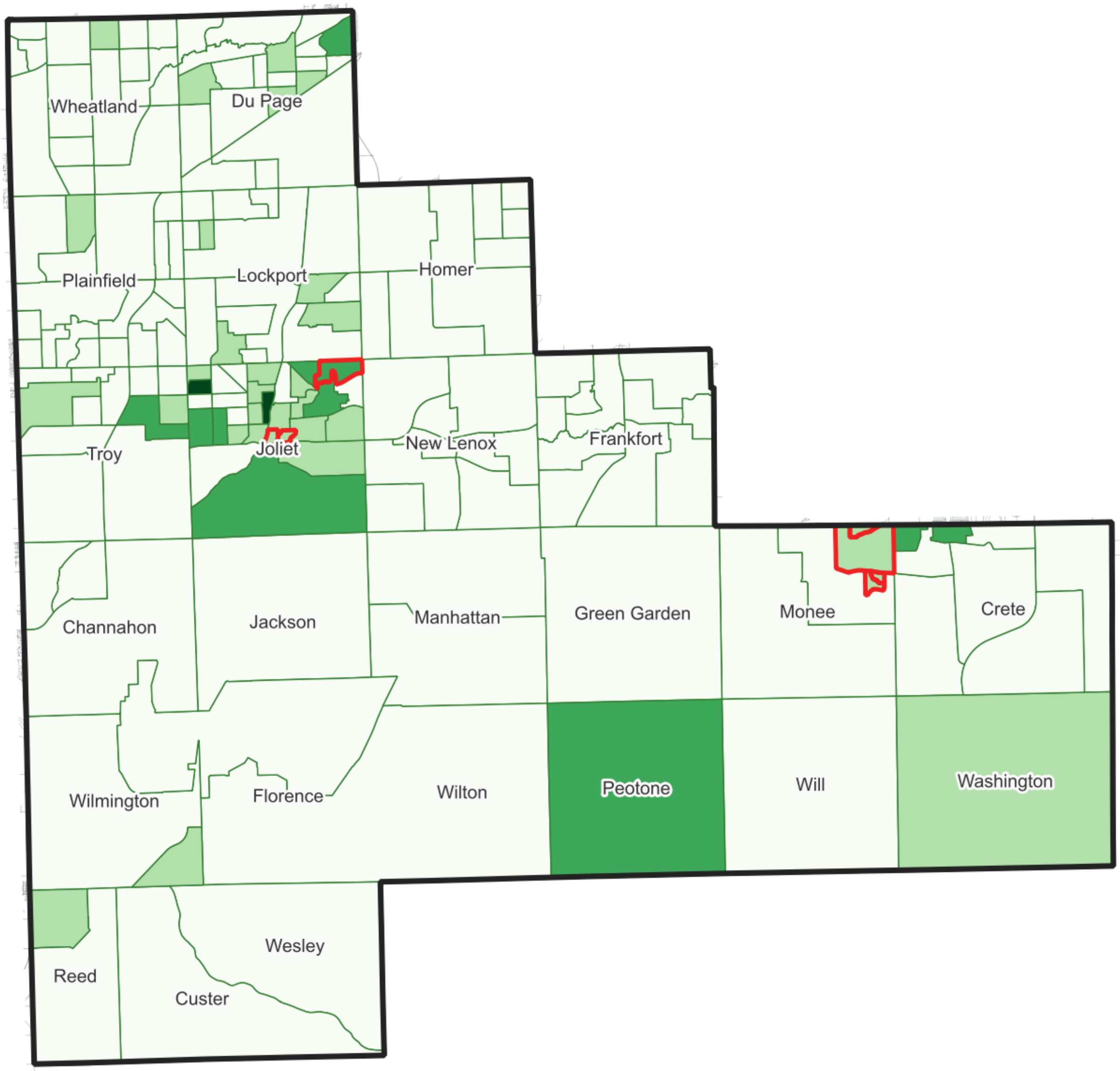
- Large related households have five or more members. Elderly households have at least one person over 62. “Other households” include those not in other categories, including persons living alone.

- Elderly (2,310) and “other households” (2,472) account for 83% of renter households with a severe cost burden.

- Elderly (5,475) and “other households” (1,537) account for 60% of owner households with a severe cost burden.

- Elderly owners (5,475) is the largest demographic with severe cost burdens followed by small related owner households (3,361).





Map 1: Concentration of Extremely Low Income Renter Households

5. Crowding (More than one person per room)

Household By Tenure and Percent of Median Family Income	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Single family households	370	215	457	193	1,235	219	223	437	194	1,073
Multiple, unrelated family households	0	45	143	0	188	57	88	137	75	357
Other, non-family households	10	0	14	0	24	0	0	20	0	20
Total need by income	380	260	614	193	1,447	276	311	594	269	1,450

Table 11 – Crowding Information

Data Source: 2016-2020 CHAS

Household By Tenure and Percent of Median Family Income	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Households with Children Present	4,017	3,065	3,842	10,924	4,315	5,286	10,208	19,809

Table 12 – Crowding Information

Data Source: 2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

In the tables above, single-person households are included in the “Other Households” category[1]. Overall, there are 4,830 income-eligible “Other” renter households and 4,360 income-eligible “Other” owner households with a cost burden. These household types account for 27% of all renter households with a cost burden and 15% of owners with a cost burden.

Extremely-low income renters are those most at risk for housing instability due to income disruption or unexpected debts such as car repair or medical bills. Single person households are at an even higher risk in that there are no other members of the household to generate income. According to the data tables above, there are 2,322 “Other” rental households with a cost burden at the lowest income level. According to the consultation with the local homeless coordinator at the Continuum of Care, small rental units that can accommodate single person households is their biggest need.

[1] Elderly households may also contain single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime. According to the most recent Point in Time Homeless count, there were 52 homeless persons who identified themselves as victims of domestic violence. This population accounted for a larger portion of the homeless county than those with mental illness and chronic substance abuse. It is estimated that this number is low and there are more victims of domestic violence who were not identified by the count. Statewide, according to the Illinois Coalition Against Domestic Violence, only 10% for victims receive residential services.

What are the most common housing problems?

Of the HUD-defined needs, cost burden is by far the most common housing problem. Households that have incomplete plumbing or incomplete kitchens total 1,170 households, which accounts for less than 1 in every 200 households. Overcrowded conditions, where there are fewer rooms in the unit than members of the household, were about twice as common as substandard units (2,400 households) but still account for less than one percent of all households.

Cost burdens are much more common. A cost burden occurs when a household pays more than 30% of its income for housing costs and a severe cost burden occurs when a household pays more than 50% of its income for housing costs. 46,240 households, or 19% of all households in the County, experience a housing cost burden greater than 30% of their income.

Forty-five percent of all renter households have a cost burden or severe cost burden and twenty-one percent of all owners have a cost burden or severe cost burden. While cost burdens are more prevalent among renter households, there are more than twice the number of cost burdened owners (40,570) than renters (19,515). A greater supply of affordable housing in general and increased housing assistance resources would help alleviate the cost burden currently experienced by county residents.

CHAS data set does not include housing stock with deferred maintenance as a housing problem. Deferred maintenance often goes hand in hand with cost burdened owners as if the owner cannot afford monthly costs, it is doubtful they can afford the cost of repair. Throughout the community meetings and consultations during the planning process, one of the most common themes was the need to assist senior homeowners who needed repairs to their homes.

Are any populations/household types more affected than others by these problems?

As stated above, the sheer number of cost burdened owner households is more than double than the number of cost burdened renters, but the percentage of cost burdened renters is approximately double the percentage of cost burdened owners. Seniors is the largest component of homeowners who have a housing problem, while small related households account for the largest component of renters who have a housing problem.

Given the prevalence of cost burdens, households with housing problems are dispersed throughout the County and are not limited to specific geographies. There are areas of the County, however, that have a higher prevalence of housing problems compared to other areas. This is discussed in greater depth in the Needs and Market Analysis section. The sections on Disproportionately Greater Need identifies variances in housing problems between different racial and ethnic categories.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Based on the HUD-provided data above, there are 7,270 renter households earning less than 30% of the area median income that pay more than 30% of their income toward housing. Small related households (3,126) and “other households” (2,322), which includes individuals living alone, make up the greatest share of this income segment for renters. These households are at imminent risk of homelessness as any disruption of income could lead to eviction. An additional 7,013 small-related and “other household” renters at higher income levels (between 30 and 80% of area median income) experience a cost burden and may be at risk of homelessness. There is a special concern for single-parent families. Based on poverty data included in the Anti-Poverty Strategy section of this plan, this household type accounts for a disproportionate share of households in poverty. The consultation with the Continuum of Care also highlighted the need to assist single person households.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

During consultations, several local service providers commented on the income instability of warehouse workers who rely on temp agencies for assignments. These types of positions cannot ensure long term, consistent hours and this has an adverse effect when applying for rental housing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In addition to the cost burden issues discussed above, physical conditions of housing stock and lack of access to transportation can indirectly lead housing instability and an increased of homelessness. Deferred maintenance can lead to safety and health conditions where a unit is no longer habitable forcing the household to relocate. There have also been instances of homes in unincorporated areas having trouble with well water which have led to housing instability and loss of housing. In regard to transportation, housing that is not readily accessible to employment opportunities can lead households to incur greater transportation costs. Households that are reliant on their car for commuting to work are at risk of homelessness if expensive car repairs are needed. Households will often choose to repair their car and maintain employment than pay the rent.

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NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need (80% - 60% > 10%).

The following tables provide disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

The four HUD-defined housing problems are:

1. Lacks complete kitchen facilities or plumbing facilities
2. More than one person per room
3. Cost Burden greater than 30%

The following racial group/income segments have been identified as having a disproportionate need, according to the 2016-2020 CHAS data set. It should be noted that the population of the Asian populations are relatively small making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI): None
- Low Income (30-50% AMI): African American and Asian households
- Moderate Income (50-80% AMI) and Middle Income (80-100% AMI): Asian households.

Housing Problems 0-30% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	16,024	1,872	1,768
White	8,934	1,071	1,180
Black / African American	3,655	515	324
Asian	334	45	70
American Indian, Alaska Native	4	0	4
Pacific Islander	0	0	0
Hispanic	2,878	242	173

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems 30-50% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	15,937	5,578	0
White	9,536	4,168	0
Black / African American	2,673	438	0
Asian	375	59	0
American Indian, Alaska Native	25	36	0
Pacific Islander	0	0	0
Hispanic	3,041	846	0

Table 14 – Disproportionally Greater Need 30 – 50% AMI

Housing Problems 50-80% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	17,136	17,981	0
White	11,025	12,157	0
Black / African American	2,253	1,937	0
Asian	546	208	0
American Indian, Alaska Native	10	48	0
Pacific Islander	0	15	0
Hispanic	3,093	3,389	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems 80-100% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	7,090	16,182	0
White	5,235	12,176	0
Black / African American	595	1,382	0
Asian	288	334	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	899	2,142	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen or bathroom, more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance. The four HUD-defined severe housing problems are:

1. Lacks complete kitchen or plumbing facilities
2. More than 1.5 persons per room
3. Cost Burden over 50%

Based on the information in the tables below, the following populations were identified to have disproportionately greater need. It should be noted, however, that the population of low income Asian households is only 432, which makes it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI): None
- Low Income (30-50% AMI): Asian households
- Moderate Income (50-80% AMI): None
- Middle Income (80-100% AMI): None

Housing Problems 0-30% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	13,690	4,203	1,768
White	7,695	2,293	1,180
Black / African American	3,099	1,069	324
Asian	284	100	70
American Indian, Alaska Native	0	4	4
Pacific Islander	0	0	0
Hispanic	2,440	691	173

Table 17 – Severe Housing Problems 0 - 30% AMI

Housing Problems 30-50% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	8,240	13,267	0
White	4,913	8,786	0
Black / African American	1,295	1,818	0
Asian	233	199	0
American Indian, Alaska Native	25	36	0
Pacific Islander	0	0	0
Hispanic	1,605	2,262	0

Table 188 – Severe Housing Problems 30 – 50% AMI

Housing Problems 50-80% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	5,172	29,947	0
White	3,223	19,980	0
Black / African American	699	3,482	0
Asian	173	576	0
American Indian, Alaska Native	0	58	0
Pacific Islander	0	15	0
Hispanic	986	5,516	0

Table 199 – Severe Housing Problems 50-80% AMI

Housing Problems 80-100% AMI	Has one or more of four housing problems	Has none of the four housing problems	No/negative income
Jurisdiction as a whole	1,320	21,939	0
White	866	16,523	0
Black / African American	174	1,811	0
Asian	55	568	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	199	2,838	0

Table 20 – Severe Housing Problems 80-100% AMI

Data Source: 2016-2020 CHAS

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole. The following table provides disproportionate need by cost burden. If a household's housing cost, including utilities, is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Based on the information in the table below, no racial or ethnic category has a disproportionately greater need based on cost burden or severe cost burden as no percentage is 10% or greater than the jurisdiction as a whole. However, when looked at together (i.e. cost burden and severe cost burden combined), African Americans (42%) have disproportionately greater needs than the jurisdiction as a whole (29%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	147,739	36,359	26,201	1,785
White	113,152	23,835	16,403	1,195
Black / African American	13,117	4,871	4,855	339
Asian	3,965	1,306	674	70
American Indian, Alaska Native	114	18	25	4
Pacific Islander	50	0	0	0
Hispanic	15,886	5,880	3,874	173

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

NA-30 Disproportionately Greater Need: Discussion

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the tables above, African Americans have needs disproportionately greater than those of the jurisdiction as a whole. When looking across all income levels, African American households (42%) are more likely to experience a cost burden than the jurisdiction as a whole (29%). When compared to the last five year plan, the percentage of households experiencing cost burdens are down overall and for each racial category. Hispanic households were classified as having a disproportionate need in the last five year plan but no longer qualify under the current data set.

Based on the HUD data provided, the low income segment of Asian households (between 30 and 50% of area median income) has a disproportionate need, but this population is relatively small, meaning the margin of error for the dataset may account for this.

If they have needs not identified above, what are those needs?

In addition to the needs identified above, single Black men account for a disproportionate share of homeless individuals within the network of services, according to the Continuum of Care. This population suffers from disproportionate levels of discrimination in both employment and housing, making it more difficult to obtain stable housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Of the 172 census tracts within the County, there are six tracts that have a majority Black population. These tracts include two within Joliet, two in and near University Park, and two in Crete.

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NA-35 Public Housing

Introduction

The Housing Authority of Joliet (HAJ) is the only active housing authority within the County. HAJ owns and operates four housing developments within the County containing a total of 396 units. In addition to the traditional public housing developments, HAJ also administers 3,493 housing vouchers through a combination of programs and funding streams. Approximately 70% of its stock is currently under the "Section 8" model. HAJ also develops other types of affordable housing through its subsidiary Will County Housing Development Corporation (WCHDC).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	973	1,303	41	1,162	0	46	42

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 21 - Public Housing by Program Type
Data Source: PIH Information Center

Characteristics of Residents

Program Type	Cert	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	VASH	FUP
Average Annual Income	0	0	11,877	13,433	17,225	13,465	0	10,386
Average length of stay	0	0	4	4	0	5	0	2
Average Household size	0	0	1	2	1	3	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	303	131	15	114	0	1
# of Disabled Families	0	0	326	319	12	256	0	5
# of accessibility requests	0	0	973	1,303	41	1,162	0	46
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type
Data Source: PIH Information Center

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Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers: Total	Vouchers: Project - based	Vouchers: Tenant - based	Special Purpose Voucher: VASH	Special Purpose Voucher: FUP	Special Purpose Voucher: Disabled*
White	0	0	257	223	18	156	0	28	19
Black/African American	0	0	707	1,072	23	1,001	0	17	21
Asian	0	0	4	2	0	2	0	0	0
American Indian/Alaska Native	0	0	5	4	0	2	0	0	2
Pacific Islander	0	0	0	2	0	1	0	1	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type
Data Source: PIH Information Center

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers: Total	Vouchers: Project - based	Vouchers: Tenant - based	Special Purpose Voucher: VASH	Special Purpose Voucher: FUP	Special Purpose Voucher: Disabled*
Hispanic	0	0	33	48	2	32	0	12	1
Not Hispanic	0	0	940	1,255	39	1,130	0	34	41

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Table 24 – Ethnicity of Public Housing Residents by Program Type
Data Source: PIH Information Center

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

According to the HUD-provided data from the PIH Information Center presented above, there have been a significant number of requests for accessible units, including 973 requests related to public housing units and 1,303 for housing vouchers.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

According to the consultation with HAJ staff, there are currently 7,372 households on the various wait lists maintained by the authority, including:

- Voucher Wait List: 2,300
- PH 1-bedroom Wait List: 823
- PH 2-bedroom Wait List: 297
- PH 3 or 4-bedroom Wait List: 1,641
- Liberty Landing Wait List: 1,322
- Water's Edge Wait List: 867
- Stevenson Crossing Wait List: 122

How do these needs compare to the housing needs of the population at large

Public housing beneficiaries often need the same types of supportive services, including access to quality education and job training, to achieve self-sufficiency. However, by virtue of receiving a low cost unit or a housing subsidy, public housing beneficiaries do not have the same levels of housing cost burden that those without housing assistance experience. The County identified a need for new recipients of housing choice vouchers for security deposit assistance. Given the current rental housing market, voucher holders found units that they could afford but they lacked sufficient savings for the security deposit.

Discussion

Not Applicable.

NA-40 Homeless Needs Assessment

Introduction

As part of the planning process, the County reviewed and analyzed information on the homeless population within its jurisdiction. The main source of homeless information is the Continuum of Care (CoC). This organization is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Will County, Kendall County, and Grundy County.

This section includes information on the number, type, and nature of homelessness within the CoC's jurisdiction. The Continuum of Care (CoC) undertakes an annual survey of the homeless population called a Point in Time Count (PiT) and is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

There is a large number of families that are missed by the count or do not meet the official definition of homeless. Families that are temporarily staying with friends or family are not considered homeless under HUD's definition. It should also be noted that the CoC is a regional approach that covers all three counties so the data provided below includes an area larger than Will County. Most of the homelessness that occurs within the CoC does occur in Will County with much of the population focused around Joliet and Joliet Township. However, beneficiaries entering the homeless system reported their last permanent housing from all areas of Will County.

In addition to the homeless, the County reviewed information on the near-homeless or at risk of homelessness. The at-risk of becoming homeless population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur.

According to the 2024 PiT Count, 357 people are experiencing homelessness in Will, Kendall, and Grundy counties on any given night. This includes those utilizing emergency and transitional shelters as well as unhoused persons sleeping on the streets, in their care or other places not meant for habitation. In FY2024, just over 1,000 persons entered into the CoC system. Over that same time, 188 were connected to permanent housing.

Estimates						
Population	On a given night		Annual			Avg Length of Homelessness
	Unsheltered	Sheltered	Total	Entering	Exiting	
Persons in HH with Adults and Children	0	111	111	320	58	90 days
Persons in HH with Only Children	0	0	0	0	0	
Persons in HH with Only Adults	38	208	246	710	130	90 days
Chronically Homeless Individuals	14	27	41			
Chronically Homeless Families	0	4	4			
Veterans	1	11	12			
Unaccompanied Youth	1	17	18			
Persons with HIV	0	1	1			
Source: 2024 Point In Time						

IF DATA IS NOT AVAILABLE FOR THE CATEGORIES "NUMBER OF PERSONS BECOMING AND EXITING HOMELESSNESS EACH YEAR," AND "NUMBER OF DAYS THAT PERSONS EXPERIENCE HOMELESSNESS," DESCRIBE THESE CATEGORIES FOR EACH HOMELESS POPULATION TYPE (INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH).

The CoC reported in FY2024, 1,030 persons entered into the CoC system and 641 exited the system. Of those leaving, 149 exited to a permanent housing situation. The County used this data with the PiT information to estimate the data presented in the table above. The average length of homelessness was 90 days. Three of every four persons served reported that it was the first time experiencing homelessness. One of every ten (11%) had experienced homelessness in the last two years.

One service provider stated that most families requesting assistance would only need a limited intervention to resolve their homeless crisis, such as Rapid Rehousing, Move-in Assistance, Housing Identification, or referral to other mainstream or community-based resources. Others would require a longer term, supportive housing option.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Adults without children are the overwhelming majority of people experiencing homelessness, representing 87.5% of households. However, 28% of the population served in emergency shelter or transitional housing is unaccompanied youth (ages 18-24) and children (under 18 years old).

Other characteristics of the homeless population include:

- Victims of domestic violence account for 16%
- Veterans represent 3% of the population experiencing homelessness.
- People with mental health or substance use disorders represent 12% and 9%, respectively.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Black persons are overrepresented and account for the largest portion (42%) of the homeless of those unhoused. By comparison, Black/African Americans accounted for only eleven percent of the County's population according to the 2020 Census. White persons accounted for 39% of the homeless count and Hispanics accounted for 15%. The remaining four percent includes Multiracial, Pacific Islanders, and Native American persons.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Almost 11% are sleeping unsheltered. This population is more likely to be living with a disabling condition and experiencing long term homelessness which is considered chronic homelessness. The chronically homeless population is nearly three times more likely to have a serious mental illness, and nearly five times more likely to have a substance use disorder.

NA-45 Non-Homeless Special Needs Assessment

Introduction

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes the elderly and frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction, and persons with HIV/AIDS.

Residents were asked about the supply of supportive housing for persons with special needs as part of the survey. Twenty-two percent of respondents felt there was a need for more housing for homeless persons. Additional supportive housing for persons with disabilities and for persons recovering from substance abuse were cited as a need by 16% and 11% of respondents, respectively.

Housing Supply: Select all of the following statements you agree with.		
My community has a shortage of decent, affordable housing. More housing needs to be built.	46	27%
My community needs more supportive housing for persons with disabilities.	28	16%
My community needs more supportive housing for persons recovering from substance abuse	18	11%
My community needs more housing for persons recovering from homelessness	37	22%
My community has enough housing. Additional units will adversely impact the community.	27	16%
I do not agree with any of these statements	14	8%
	170	**100%**

Describe the characteristics of special needs populations in your community

Elderly and Frail Elderly

For the purpose of this plan, elderly households include those that include a member at least 62 years old. The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the 2023 ACS survey, there are 122,415 persons over 62 years of age and 37,999 persons over 75 years of age in Will County. This represents increases of 16 and 17 percent over those age groups since 2018. Of those over 75, there are 4,538 persons reported as having a “self-care difficulty” per the 2023 ACS data.

PERSONS WITH PHYSICAL/DEVELOPMENTAL DISABILITY

According to the ACS used for this plan, approximately 9.7% of the population is considered to have a disability. This represents 66,836 persons in the County and an eleven percent increase from the 2018 data set. In 2012, the number of persons with disabilities totaled 51,683.

Of the current population, 8% are under 18, 50% are working age, and 42% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living.

SUBSTANCE USE AND MENTAL HEALTH

Mental health disorders are among the most common causes of disability. While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living. Behavioral health is a term used to include both mental health and substance abuse disorders. According to an assessment of health indicators conducted by the Will County Mobilizing for Action through Planning and Partnerships (MAPP) Collaborative, these issues impact population groups across income levels as well as racial and ethnic groups. The assessment identified the need for more equitable service throughout the county, adequate funding for services, resources, and providers, and better data to prioritize behavioral health issues and identify populations most affected.

WHAT ARE THE HOUSING AND SUPPORTIVE SERVICE NEEDS OF THESE POPULATIONS AND HOW ARE THESE NEEDS DETERMINED?

The housing and supportive service needs were determined based on consultations with local service providers who cater to special need populations as well as a review of demographic data. These organizations include Cornerstone Services, Stepping Stones, Easter Seals, Senior Services of Will County and homeless service providers who work with persons with substance abuse and/or mental health issues. As mental health and substance abuse are contributing factors to homelessness, the consultations with local Continuum of Care members discussed at length the need for additional supportive services. According to one homeless shelter, over half of their clientele had diagnosed or undiagnosed mental health issues and/or substance abuse issues.

There is a lack of supportive housing for persons with special needs. In the Braidwood and Preston Heights public meetings held by the County, it was noted that there is very little Section

811 housing (HUD-assisted housing that caters to persons with special needs) available for Will County residents. There are more options north and south of the County. It was also noted that additional housing with supportive services for persons addressing mental health issues is needed. One participant noted that St Josephs provides mental health treatment but there should be transitional or follow up treatment. Others stated that those leaving correctional facilities are in need of supportive services including mental health services.

In terms of homeowners with special needs who require supportive services or housing assistance, the service providers consulted advised of a growing need for home modifications and supportive services. It is expected that demand for these types of programs will continue to grow as the population continues to age. It should be noted that Dial-A-Ride was recently expanded and now provides transportation service to the entire county.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

Will County is part of the Chicago Metropolitan Statistical Area, which is served by the City of Chicago for the purposes of the HOPWA program. In Will County, there have been 342 cases of HIV and 118 cases of AIDS diagnosed since 2018, according to the Illinois Department of Public Health (IDPH). As of April of 2025, 596 Will County residents have HIV and 407 are living with AIDS. IDPH data for the state shows eighty percent of cases since 2018 are male. Seventy percent of cases are due to sexual intercourse and fourteen percent is due to drug use. Black, Non-Hispanic population accounts for 43 percent of cases, Hispanics of all races account for 30 percent, the White population accounts for 19 percent, and the remaining racial categories account for 8 percent.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Given the widespread need for affordable housing in general, the County is not establishing a preference for tenant-based rental assistance programs for specific categories of persons with disabilities.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities:

Under the CDBG program, public facilities include a broad variety of facilities, including but not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers.

Residents were asked about the infrastructure and facility needs in their community as part of the survey. Streets and sidewalks were the most commonly cited need (21%), followed by community center (19%), "public space, parks, and playgrounds" (15%), and water/sewer (14%). Many of the additional comments made in the survey also focused on street and sidewalk-related topics like bike lanes. Additional homeless shelters was also cited.

Does your community need any of the following infrastructure improvements? Check all that apply.		
Streets, Sidewalks	41	21%
Community Center	37	19%
Public space, Parks, Playgrounds	30	15%
Water, Sewer	27	14%
Drainage	20	10%
Other	12	6%
None	28	14%
	195	**100%**

Many of the same sentiments were expressed during the public meetings. Community centers, including places for youth activities, was noted as a need specifically in University Park. Crete Township has recently acquired a building to serve as a community center. In order to take full advantage of the new space, funding is needed to make interior improvements. The building will provide a number of offerings for seniors, general meeting space, and recreational opportunities.

How were these needs determined?

To determine the level of community need for the various eligible public facilities, the County conducted consultations with County departments and with local stakeholders and used an online survey to poll county residents. The County also solicited proposals from participating communities.

Describe the jurisdiction's need for Public Improvements

Under CDBG, public improvements include all types of infrastructure necessary to provide a suitable living environment. These include but are not limited to streets, sidewalks, streetscaping, parking, water/sewer infrastructure, and flood drainage. The needs for public facilities were primarily determined by consultations with County departments and local stakeholders as well as review of planning studies and documents.

Based on the age of existing infrastructure and the continued growth throughout the county, there is an on-going need to re-invest in neighborhood infrastructure and facilities to serve CDBG eligible neighborhoods. Several participants at community meetings, including Preston Heights and University Park, cited drainage issues in the community and were concerned about potential flooding. Specific flooding and drainage issues was also mentioned in consultations, including Crete Township. The Will County Stormwater Management Committee can provide small grants to address flooding.

In the consultations with other local government agencies and through the funding application process, water/sewer and drainage improvements were commonly cited. University Park continues to have issues with its water supply. Bolingbrook has identified a large capital improvement need to address wastewater which will primarily serve a CDBG income area. In general, many communities are addressing the replacement of lead service lines since the State of Illinois mandated the removal of all lead service lines by 2031.

The local water supply for much of the County comes from an underground aquifer. A number of communities, including Joliet, Crest Hill, Romeoville, Shorewood, Channahon, and Minooka, have formed the Grand Prairie Water Commission (GPWC) to transition to Lake Michigan water. Part of the transition plan calls for the replacement of leaking water mains.

In an unincorporated area bordering Joliet, a homeowner unit became uninhabitable to due a issue with well water. The County sees a need to transition under-funded water and sanitary districts to municipal water systems to better serve the aging systems where the local tax base is insufficient to fund improvements. The cost to connect individual households on well and septic is cost prohibitive for the individual owners. The County also sees a need to continue its comprehensive improvements in two unincorporated areas of Fairmont and the Sugar Run Creek/Preston Heights area.

Heavy truck traffic through Preston Heights was cited as an on-going concern. Sidewalks, traffic calming, and other pedestrian safety measures near State Route 53 were recommended. It was mentioned that the State Department of Transportation (IDOT) has authority and is making improvements. Bolingbrook staff also noted the need for sidewalk and accessibility improvements in some of its CDBG-eligible areas. Bike lanes and sidewalks was listed as a high priority in a recent community survey for Crete Township.

How were these needs determined?

To determine the level of community need for the various eligible public improvements, the County conducted consultations with County departments and with local stakeholders and used an online survey to poll county residents. The County also solicited proposals from participating communities.

Describe the jurisdiction's need for Public Services

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, and recreation.

Residents were asked about public services needs in their community as part of the survey. Services for struggling families, such as rental assistance, child care, and job training was the most commonly cited need (23%), followed by services for the homeless (18%), those struggling with mental illness (14%), and services for the elderly (11%). Opportunities for youth was cited as a need for University Park during one of the community meetings. According to the CoC, unsheltered homeless are more susceptible the health issues and services are needed to address substance abuse and mental health. Additional homeless outreach would be able to connect those in need with existing services.

Which of the following services should be prioritized for your community? Choose up to 3.		
Families (rent assistance, child care, job training)	57	23%
Homeless	45	18%
Mental Illness	35	14%
Elderly	29	11%
Substance Abuse	18	7%
Health	17	7%
Disabled	18	7%
Youth	16	6%
Homebuyer (counseling, financial assistance)	14	6%
None	4	2%
	253	**100%**

Supportive services for persons working temporary warehouse jobs was also cited as a need. The unstable nature of temporary work, as well as gig jobs like Uber, makes it difficult for persons to secure housing as landlords prefer more stable income streams for their tenants.

Consultations and public meetings revealed a need for additional housing counseling. The County's eviction prevention program, which includes counseling and mediation, has been instrumental in helping at-risk families maintain their housing. WCCCC's Client Needs Assessment found that families needed help finding affordable housing and qualifying for a loan to buy a home. One specific need cited in a community meeting was the need for counseling and information on solar installations. Seniors signed up for solar installations without fully understanding the stipulations and benefits of solar.

HOW WERE THESE NEEDS DETERMINED?

The County conducted consultations with local service providers and government agencies to determine the level of existing services and perceived gaps in the existing network of services. The County also reached out directly to the public with a survey to determine the needs of residents. In addition, the County reviewed community needs assessments from partner agencies, including the Will County Continuum of Care and Will County Center for Community Concerns.

MA-05 Overview

Housing Market Analysis Overview

Will County is part of the Chicago Metropolitan area, located in northeastern Illinois, which is one of the largest metro areas in the nation. The county covers 846 square miles and includes a combination of rural, suburban, and urban areas. It is home to 37 municipalities that range from small farmland communities with a few hundred residents to large suburban cities, including portions of the second, third, and fourth largest municipalities in the state. Several of these municipalities cross Will County's jurisdictional boundaries into neighboring counties. The county Joliet, the county seat, is located approximately forty miles southwest of Chicago.

Over the past five years, the regional housing market has experienced moderate growth, rising housing prices, and a strong demand for both owner and renter units. Will County experienced an disproportionate amount of the region's overall growth in recent years with a healthy rate of new jobs and housing. Like much of the country, home values and rents have spiked since the COVID-19 pandemic. Homeownership remains high at over 80% and the rental market is tight with occupancy at 95%. The rate of increase has slowed in 2025 and some market analysts are expecting the slowdown to continue for the short-term.

The county's housing stock has grown primarily through the development of new subdivisions of single-family homes. The vast majority of this new development is unaffordable for low- and moderate-income households. The homeownership rate in Will County has remained consistently above 80%, higher than neighboring counties except for Kendall County. In comparison, the statewide and regional rates are 67% and 65%, respectively.

Since 2011, the county has added roughly four times more single-family homes (16,000) than multifamily units (4,000). Currently, only 13% of Will County's housing stock is multifamily, which is significantly lower than neighboring counties like DuPage (29%) and Lake (22%). To match Lake County's level, Will County would need to add approximately 30,000 multifamily units. As a result, the rental market is considered tight, with occupancy rates at 95% and an average rent of $1.82 per square foot.

Compared to ten years ago, housing cost burden has decreased significantly—from 40% to 29%. This improvement can be partly attributed to several factors that benefited existing homeowners. After the 2008 foreclosure crisis, housing prices were relatively low. In response to the crisis, mortgage rates reached historic lows. Homeowners and new buyers who locked in 30-year fixed-rate mortgages have benefited from rising housing costs and incomes while keeping their housing payments stable. Since the pandemic, both housing costs and household incomes have increased dramatically.

Current buyers and sellers must contend with mortgage rates twice as high as they were ten years ago. These higher rates discourage existing homeowners with mortgages from selling, reducing the available housing supply and increasing demand (and prices) for homes on the market. As the market shifts to a “buyers market”, owners are choosing to cancel their listing and removing the property from the market rather than reducing the price.

Over the next five years, Will County expects to see continued demand for housing and remain competitive with growth driven by new employment. The County will be challenged to build housing that will be affordable for the persons filling those jobs. Currently there is a concern that too many of the jobs are filled by people who live outside of the county.

New Housing Development

Key Points – Regional Comparison

- Amongst the counties in the Chicago area, Will County permitted the most single-family units from 2020 through 2024. Overall, Will County permitted 25% of all single-family units among the counties listed. Will County also permitted a disproportionate share of duplexes over the same time period.
- Most buildings with 3 or more units occurred in Cook County. Will County only accounted for 1,473 units in this category, which represents only four percent amongst the total of the counties listed. DuPage and Kane County both accounted for more multifamily units over this time period.

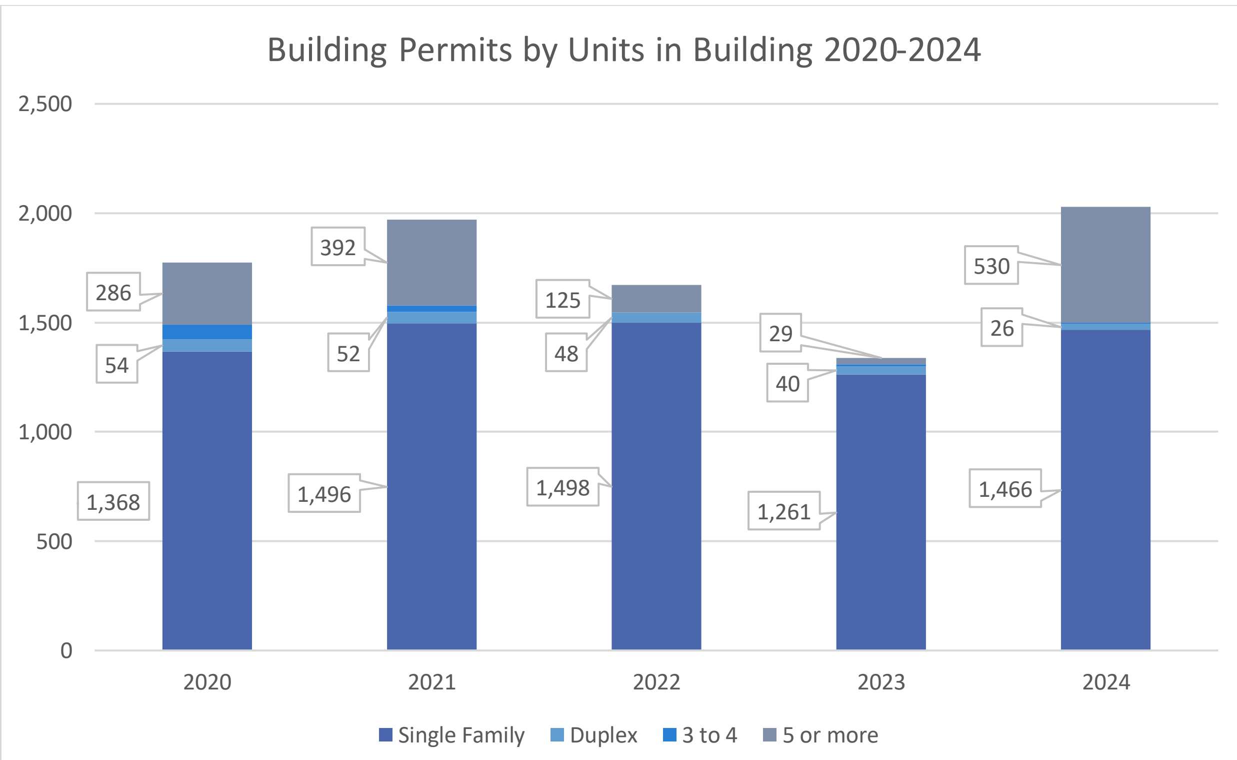
Building Permits by County 2020-2024

County	Single Family	Duplex	3 to 4	5 or more	TOTAL
Cook	5,467	550	2,225	23,577	31,819
DuPage	3,947	26	107	2,617	6,697
Grundy	317	68	12	0	397
Kane	5,961	190	172	1,786	8,109
Kendall	2,814	42	85	882	3,823
Lake	2,933	82	118	1,273	4,406
Will	7,089	220	111	1,362	8,782
Grand Total	***28,528***	***1,178***	***2,830***	***31,497***	***64,033***

Key Points – Will County

- While the number of single family units still account for the majority of permit activity, the number of larger multifamily property units (those with five or more units) have been increasing. 2024 saw the largest number of permits for this property type by a large margin.
- Permit activity for duplex units remains low, averaging only 44 units per year for the last five years. Three to four unit permitting is lower still, accounting for only 22 units per year. .

Buildings by Number of Units	2020	2021	2022	2023	2024	Grand Total
Single Family	1,368	1,496	1,498	1,261	1,466	7,089
Duplex	54	52	48	40	26	220
3 to 4	67	30	0	8	6	111
5 or more	286	392	125	29	530	1,362



MA-10 Housing Market Analysis: Number of Housing Units

Introduction

According to the most recent ACS census data, Will County has a total of 242,568 housing units. Homeownership is high throughout the county with some municipalities having ownership rates over 95%, including Monee (97%), Shorewood (96%), and Frankfort (95%). Eighty-three percent of housing units are owner-occupied. Eighty-seven percent of units are single-family units. The remainder are evenly split between small multifamily buildings with less than ten units (6%), larger multifamily buildings with ten or more units (6%) and a small number of mobile homes, boats, and RV (1%).

Place	Occupied Units	Owner	Renter	% Owner
Will County	241,310	199,128	42,182	83%
Joliet	50,648	37,015	13,633	73%
Bolingbrook	23,766	18,779	4,987	79%
Plainfield	14,205	12,596	1,609	89%
Romeoville	13,064	10,748	2,316	82%
Lockport	9,670	8,087	1,583	84%
New Lenox	9,142	8,334	808	91%
Homer Glen	8,001	7,480	521	93%
Crest Hill	7,649	5,213	2,436	68%
Mokena	7,227	6,554	673	91%
Shorewood	6,591	6,297	294	96%
Frankfort	6,590	6,244	346	95%
Channahon	4,419	4,024	395	91%
Minooka	4,083	3,851	232	94%
Manhattan	3,325	2,938	387	88%
Crete	3,220	2,891	329	90%
Braidwood	2,549	2,101	448	82%
University Park	2,329	1,421	908	61%
Wilmington	2,266	1,457	809	64%
Monee	2,155	2,081	74	97%
Coal City	1,936	1,563	373	81%
Beecher	1,865	1,538	327	82%
Peotone	1,607	1,137	470	71%
Elwood	921	721	200	78%
Rockdale	881	422	459	48%
Godley	237	179	58	76%
Symerton	42	41	1	98%

ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	182,856	76%
1-unit, attached structure	27,582	11%
2-4 units	10,004	4%
5-19 units	10,707	4%
20 or more units	7,421	3%
Mobile Home, boat, RV, van, etc.	2,740	1%
Total	241,310	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2023 ACS

UNIT SIZE BY TENURE

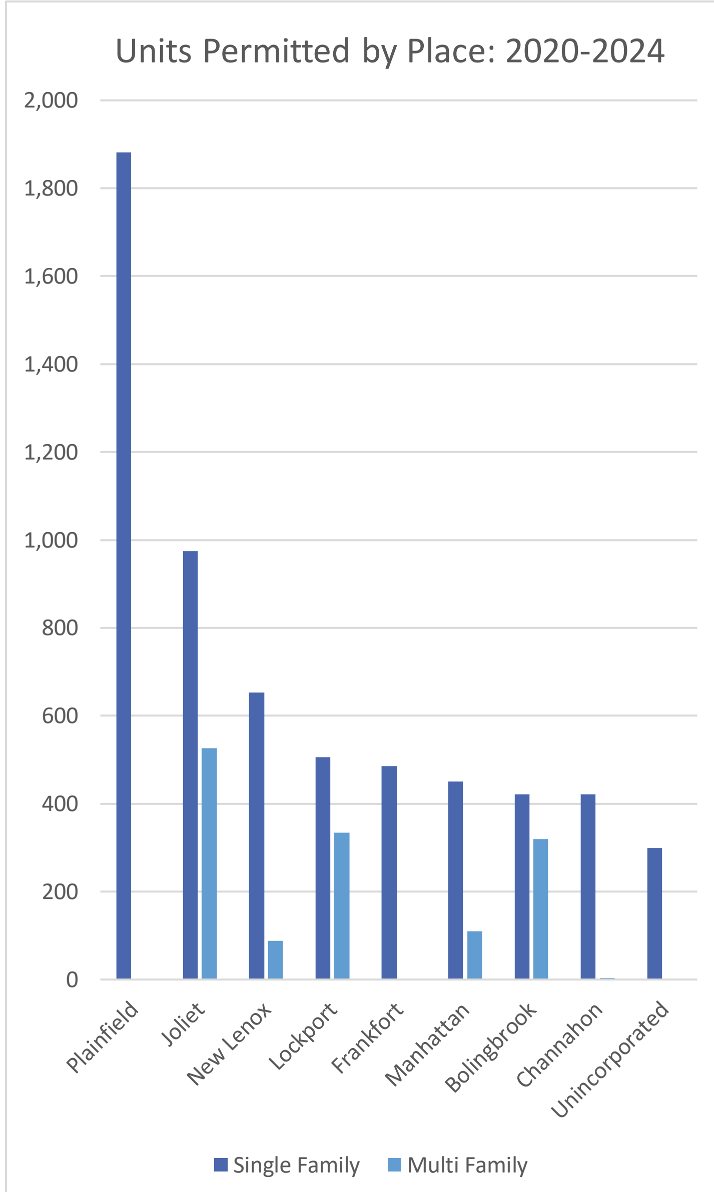
	Owners		Renters	
	Number	%	Number	%
No bedroom	327	0%	1,386	3%
1 bedroom	884	1%	8,072	20%
2 bedrooms	25,613	14%	15,589	38%
3 or more bedrooms	150,184	85%	15,762	39%
Total	***177,008***	***100%***	***40,809***	***100%***

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

UNITS PERMITTED BY PLACE: 2020-2024

Place	SF	MF
Plainfield	1,881	0
Joliet	975	526
New Lenox	653	88
Lockport	506	334
Frankfort	485	0
Manhattan	450	110
Bolingbrook	422	320
Channahon	422	4
Unincorporated	299	0
Other municipalities	**996**	**311**
Homer Glen	*278*	*0*
Shorewood	*241*	*2*
Mokena	*134*	*0*
Peotone	*62*	*3*
Braidwood	*58*	*14*
Romeoville	*53*	*240*
Beecher	*39*	*4*
Godley	*29*	*0*
Monee	*29*	*2*
Wilmington	*28*	*22*
Crete	*17*	*0*
Crest Hill	*10*	*0*
Elwood	*10*	*24*
Rockdale	*4*	*0*
Steger	*2*	*0*
University Park	*2*	*0*
Symerton	*0*	*0*
Grand Total	**7,089**	**1,693**



OMB Control No: 2506-0117 (exp. 09/30/2021)

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

The HUD subsidized multifamily housing portfolio consists of rental housing properties with five or more affordable rental units for low-income populations, including those with special needs such as the elderly and disabled. These include Section 8 Project Based Assistance, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities.

Property	Place	Assisted Units	Client Type	Program
Trinity Housing	Wilmington	12	Disabled	202/811
Wilco Residences	Joliet	24	Disabled	202/811
Ann Street Group Home	Joliet	6	Disabled	202/811
New Hope Trust Residences		12	Disabled	202/811
Mound Road Apartments		8	Disabled	202/811
Rgp Apartments	Joliet	8	Disabled	202/811
Pioneer Road Apartments	Joliet	6	Disabled	202/811
Zausa Drive Group Home		6	Disabled	202/811
Margaret Street Group Homes	Joliet	6	Disabled	202/811
Terry Drive Group Home	Joliet	6	Disabled	202/811
Candice House	Willowbrook	6	Disabled	202/811
Deborah House	Willowbrook	6	Disabled	202/811
Trinity Housing Group Home	Fairmont	20	Elderly	202/811
Medinah Lane Group Home	Shorewood	6	Disabled	202/811
Sycamore Drive Group Home		6	Disabled	202/811
Park Tower	Joliet	134	Elderly	Insured-Subsidized
Salem Village Iii	Joliet	98	Elderly	Insured-Subsidized
Marycrest Village	Joliet	56	Elderly	Subsidized Previously 202/811
Greenleaf		321	Elderly	Subsidized, No HUD Financing
Winchester Manor Apartments	Wilmington	24	Elderly	Subsidized, No HUD Financing
Riverwalk Homes Llc	JOLIET	356	Family	Subsidized, No HUD Financing
Prairie Trail	New Lenox	6		Subsidized, No HUD Financing
Total		1,133		

Rental units funded with Low-Income Tax Credits receive financing from private investors in exchange for a long-term commitment to building and maintaining affordable developments. In Illinois, most tax credit properties have a period of compliance of thirty years.

Placed In Service	Term End	Name	City	Low Income Units
1994	2024	Romeoville Gardens	Romeoville	54
1997	2027	Steger Senior Housing Lp	Steger	81
1998	2028	High Point Apts (Romeoville)	Romeoville	183
1998	2028	Victory Senior Centre	Joliet	57
1999	2029	Winchester Manor Apts	Wilmington	24
1999	2029	Victory Senior Centre Phase Ii	Joliet	30
1999	2029	Larkin Village Apts	Joliet	289
2001	2031	Lockport Senior Housing	Lockport	50
2003	2033	Louis Joliet Apts	Joliet	48
2003	2033	Wilmington Senior Housing Phase I	Wilmington	56
2004	2034	Inwood Towers	Joliet	134
2005	2035	Amberton Apts	Bolingbrook	785
2006	2036	Braidwood Senior Housing	Braidwood	20
2006	2036	St James Senior Housing	Crete	32
2007	2037	Senior Suites Of Joliet	Joliet	85
2008	2038	Briggs-Rosalind Homes	Joliet	66
2009	2039	Senior Estates Of Bolingbrook	Bolingbrook	105
2010	2040	St James Senior Estates Ii	Crete	36
2011	2041	Mckenzie Falls	Bolingbrook	105
2011	2041	Heritage Woods Of Plainfield	Plainfield	87
2011	2041	Wilmington Senior Housing Phase Ii	Wilmington	40
2011	2041	Thornwood House	University Park	182
2019	2049	Shorewood Horizon Senior Living	Shorewood	42
		TOTAL		**2,591**

OMB Control No: 2506-0117 (exp. 09/30/2021)

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

718 of the tax credit units listed in the table above will exit from the compliance period during the term of this plan. Riverwalk Homes, which is listed in the HUD Multifamily table, is slated to be redeveloped in the near future to a lower density development. Those who are displaced due to the redevelopment will be provided vouchers to find units within the community.

Does the availability of housing units meet the needs of the population?

Overall, there is a need for a more balanced inventory of housing. More rental units, especially those affordable to lower income households, would help meet the need for existing residents. The private market continues to build additional single family detached homes that are unaffordable for a large portion of the population. Seniors looking to downsize and young adults looking to buy their first home may look in communities outside of Will County.

Describe the need for specific types of housing.

Most of the current housing stock is large, single family homes. There is a need for smaller units (2 bedrooms or less) in either small lot single-family, attached single-family, or multifamily configurations. This is necessary to retain and attract seniors looking to downsize and millennials.

Other needs cited from the consultation process and in other recent policy studies include:

- Lack of affordable senior housing
- Lack of multifamily rental housing
- Lack of entry level homes options for middle income households (80%-120% AMI)
- Lack of affordable housing options for seniors to age in place / downsize
- Lack of housing options near transit
- Lack of reinvestment in low income areas

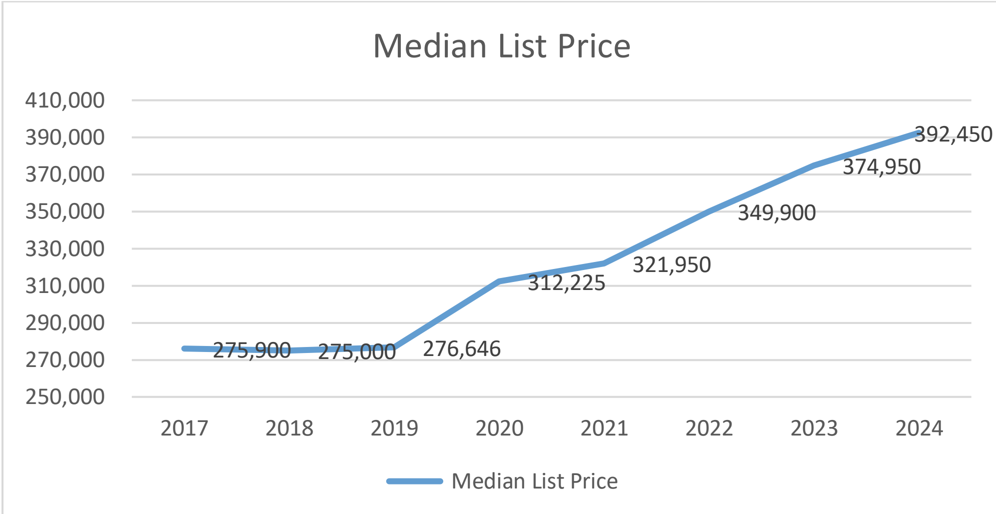
MA-15 Housing Market Analysis: Cost of Housing

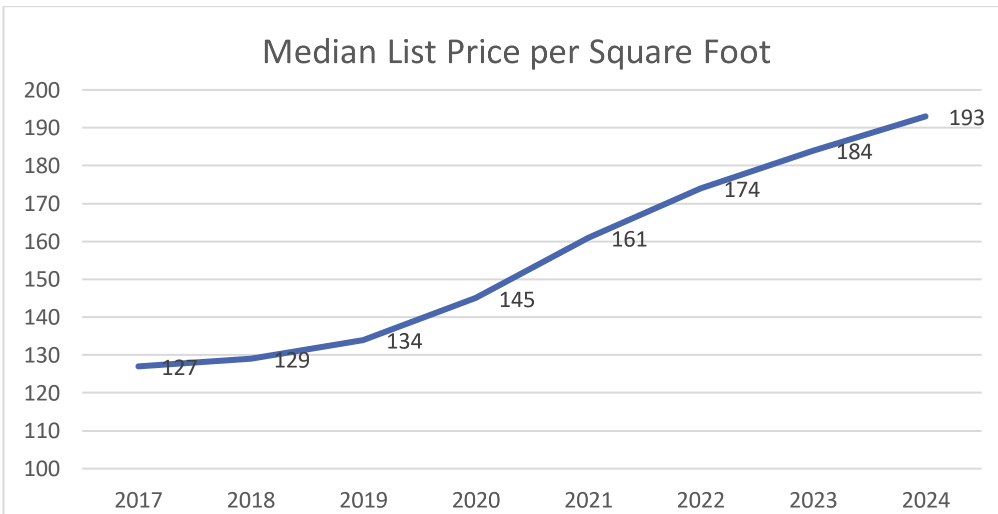
Introduction

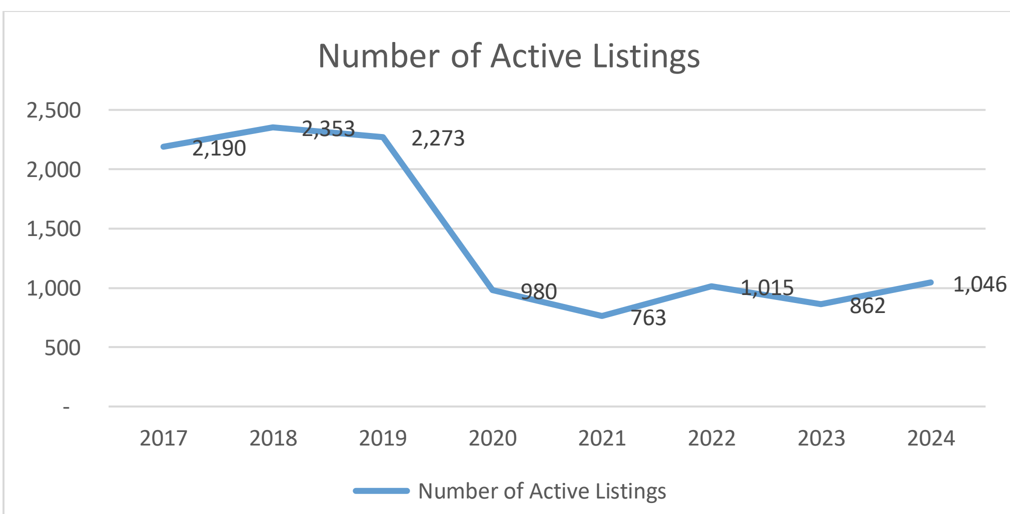
According to the data obtained from the multiple listing service (MLS) and Realtor.com in early 2025, the median sales price for owner-occupied houses in Will County, Illinois was $347,300. On a price per square foot basis, home median list prices have increased by an aveage of 7.5% each year since 2019. The median list price is 44% higher than it was five years ago. Wilmington and Braidwood, located in the southern part of the county, had the lowest median list prices of $189,900 and $190,000, respectively. More affordable housing can be found in the eastern portion of the County as well, including University Park, Crete, and Monee. Part of the cost increases may be due to low inventory. Active listings (i.e. supply of homes for sale) remain significantly lower the pre-pandemic years. In December 2024, there were 1,046 active listings compared to over 2,000 listings in each of the years preceding the pandemic.

Residents were asked about how affordability affected the current housing situation. The largest section of respondents (38%) stated that they lived in their preferred community and their current housing budget was affordable. Twenty-three percent would prefer to move to another community but there current housing is affordable.

Which of the following best describes your current housing situation?		
I would prefer to live in another community but my current housing is affordable.	24	23%
I would prefer to live in another community and my current housing is unaffordable.	8	8%
I live in my preferred community and my current housing is within my budget.	40	38%
I live in my preferred community and my current housing costs are slightly unaffordable.	21	20%
I live in my preferred community but my current housing costs are unaffordable.	12	11%
	105	


Median List Price
410,000
390,000
370,000
350,000
330,000
310,000
290,000
270,000
250,000
275,900
275,000
276,646
312,225
321,950
349,900
374,950
392,450
2017
2018
2019
2020
2021
2022
2023
2024
Median List Price


Median List Price per Square Foot
200
190
180
170
160
150
140
130
120
110
100
127
129
134
145
161
174
184
193
2017
2018
2019
2020
2021
2022
2023
2024


Number of Active Listings
2,500
2,000
1,500
1,000
500
-
2,190
2,353
2,273
980
763
1,015
862
1,046
2017
2018
2019
2020
2021
2022
2023
2024
Number of Active Listings

Cost of Housing

	Base Year: 2018	2023	% Change
Median Home Value	224,800	298,000	32%
Median Contract Rent	1,167	1,413	21%

Table 27 – Cost of Housing

Data Source: 2018-2023 ACS

Rent Paid	Number	%
Less than $500	2,133	5.2%
$500-999	13,409	32.9%
$1,000-1,499	13,432	33.0%
$1,500-1,999	7,811	19.2%
$2,000 or more	3,971	9.7%
Total	***40,756***	***100%***

Table 28 - Rent Paid

Data Source: 2018-2023 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,271	No Data
50% HAMFI	11,664	12,439
80% HAMFI	27,340	44,523
100% HAMFI	No Data	68,466
Total	***42,275***	***125,428***

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,158	1,255	1,440	1,827	2,172
High HOME Rent	915	1,044	1,212	1,472	1,623
Low HOME Rent	780	835	1,002	1,158	1,292

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

There is a distinct shortage of housing for households earning less than 50% of the area median income. For reference, a family of four can earn up to $59,950 and still qualify at this income level. According to Table 29 above, there are a total of 11,664 rental units affordable to renter households earning less than 50% of median income. According to HUD CHAS, there are 19,245 renter households at this income level, meaning there is a gap of 7,581 affordable rental units. There is also an estimated gap of affordable rental units for moderate income households of approximately 2,345 units.

There are very few opportunities for low-income (below 50% AMI) to purchase homes in the current market without some form of deep subsidy. It is estimated a four person household earning 50% AMI could obtain an affordable mortgage of about $145,027 which is less than half of median purchase price in the County. A four person household earning up to 80% AMI could obtain an affordable mortgage of approximately $287,021. The current purchase price limit, which is set to 95% of the median value based on HUD's calculations, is $297,000.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND RENTS?

It is expected that housing prices may stabilize or possibly fall in the short term. The rate of increases in prices have slowed in the last year compared to the rapid increases that occurred during and immediately after the pandemic. Local housing prices are set in part by the national economy and other factors at the federal level such as interest rates.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

Fair Market Rent is usually set at the 40th percentile of local rental prices, meaning 4 of every 10 rental units are priced below the FMR. At the county level, FMRs for Will County use all of the rental properties in the Chicago Metro area. HUD also determines FMRs at the zip code level as well (smalll area FMRs). The medians and mean FMR for all zip codes within Will County are similar to those of the region as a whole, while some zip codes within the county are significantly higher and lower than the averages.

As rents have increased, so have security deposits. In the previous Consolidated Plan, the County provided security deposit assistance to households receiving housing vouchers from the public housing authority as the household would be able to pay their portion of rent on a monthly basis but had difficulty saving enough funds to pay the initial security deposit. The County plans on continuing this program after its initial success.

Unit Size	Regional FMR	Low	High	Median	Mean
Efficiency	1,458	810	2,190	1,410	1,481
1 Bed	1,560	890	2,340	1,585	1,520
2 Bed	1,761	1,170	2,640	1,720	1,815
3 Bed	2,262	1,550	3,410	2,342	2,210
4 Bed	2,657	1,560	3,980	2,710	2,600

Discussion

Not applicable.

MA-20 Housing Market Analysis: Condition of Housing

Introduction

While older housing stock does not necessarily make the unit in poor condition, age of housing is a fair proxy for the condition of housing. Roughly half (47.5%) of the county's housing stock was built between 1990 and 2009. The oldest stock built during this period is now thirty five years old. Major systems such as roofing, building exteriors, and heating and air conditioning have outlasted their useful life by this point. If not properly maintained and rehabilitated, these units will begin to fall into disrepair.

It should be noted that the table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, the majority of these conditions are due to cost burden, which does not speak to the physical condition of the housing stock.

Residents were asked about the condition of housing in their neighborhoods as part of the online survey. Only one third of respondents replied that all of the neighborhood was well-maintained. Fourteen percent of respondents felt there was blighted properties in their area that required demolition or substantial rehabilitation.

Housing Condition: Select all of the statements you agree with.		
All of the housing in my neighborhood is well maintained.	44	33%
Several properties in my neighborhood are not well-kept and need some work.	50	38%
Properties in my neighborhood are blighted that need substantial rehabilitation/demo.	19	14%
There are one or more vacant lots in my neighborhood that are not maintained.	20	15%
	133	

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation".

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code. Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	39,248	22%	18,573	46%
With two selected Conditions	771	0%	1,248	3%
With three selected Conditions	72	0%	49	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	136,953	77%	20,909	51%
Total	***177,044***	***99%***	***40,779***	***100%***

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	60,741	34%	7,308	18%
1980-1999	53,616	30%	9,684	24%
1950-1979	48,387	27%	16,180	40%
Before 1950	14,216	8%	7,602	19%
Total	***176,960***	***99%***	***40,774***	***101%***

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	62,603	35%	23,782	58%
Housing Units build before 1980 with children present	22,604	13%	19,873	49%

Table 33 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	14,720		14,720
Abandoned Vacant Units			
REO Properties	175		175
Abandoned REO Properties			

Table 34 - Vacant Units

DESCRIBE THE NEED FOR OWNER AND RENTAL REHABILITATION BASED ON THE CONDITION OF THE JURISDICTION'S HOUSING.

Overall, the condition of the housing stock throughout the county is good. In terms of rental housing, there were few complaints of problem properties, "slumlords", or calls for additional code enforcement efforts. Approximately one third of the county's rental units are in Joliet which administers a proactive housing inspection program to identify problem properties. There is a need to assist subsidized assisted housing, especially for units that serve special needs populations. These developments often operate under financial conditions that do not allow for substantial replacement cost reserves.

In terms of owner housing, the need for housing rehabilitation was one of the most frequently cited needs during the planning process. This is especially true for households living on fixed incomes, such as seniors.

Household By Tenure and Percent of Median Family Income	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Households with Children Present	4,017	3,065	3,842	10,924	4,315	5,286	10,208	19,809

ESTIMATE THE NUMBER OF HOUSING UNITS WITHIN THE JURISDICTION THAT ARE OCCUPIED BY LOW OR MODERATE INCOME FAMILIES THAT CONTAIN LEAD-BASED PAINT HAZARDS. 91.205(E), 91.405

Based on the information provided above, there are 22,604 owner-occupied units and 19,873 renter-occupied units built before 1980 with children present. 1980 is significant in regard to lead-based paint as its use was prohibited in 1979. HUD estimates that up to 24% of units built in the 1960s and 1970s orginally contained lead paint and up to 70% of units built between 1940 and 1960 were built with lead paint. Based on these guidelines, the County estimates there are approximately 20,000 total low- and moderate-income households with children that may have a lead-based paint hazard in their home. This includes approximately 6,300 homeowners and 13,700 renters.

MA-25 Public And Assisted Housing

Introduction

While public housing is mostly funded from different HUD funding sources, the County's plan must describe and identify the public housing developments and the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	991	1,190	26	1,164	0	268	388
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments.

HAJ currently operates four groupings of housing developments totalling 396 units in 27 buildings. The Housing Authority has disposed and/or demolished its older properties that exceeded their useful life. Since 2007, HAJ has removed 712 functionally obsolete public housing units and developed 339 affordable units in their place. HAJ has added an additional 238 affordable housing units through partnerships with other developers.

AMP 4 Heritage Place contains 170 units of housing for seniors and persons with disabilities located on N. Bluff Street. Most of the units are 1 bedroom (147) with the remainder efficiencies (21) and 2 bedroom (4). This development is adjacent to Riverwalk Homes and may be included in the redevelopment plans resulting from the Choice Neighborhood planning process.

OMB Control No: 2506-0117 (exp. 09/30/2021)

AMP 6 includes scatted site properties that include 40 units for seniors and families. 28 of the units are one-bedroom, while there are 6 three-bedroom and 6 four-bedroom units.

AMP 7 includes the John Kennedy Terrace property located at 2200 Oneida Street. The building contains a total of 173 senior housing units. 165 of the units are 1-bedroom and the remaining 8 units are 2-bedroom.

AMP 11 includes eleven units of family housing in Phase II of Liberty Meadows Estates.

HAJ also supports a number of additional developments through the provision of project-based vouchers, including:

- Liberty Meadow Estates, Phases I, II, and III: 96 units
- Hawthorne Lakes Senior Residences 18 units
- Waters Edge: 68 units
- St Ann Senior: 25 units
- McKenzie Falls: 105 units
- Squires Mill / Liberty Landing: 12 units
- Thornwood House: 176 units
- Stevenson Crossing: 113 units

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

According to data received by HAJ during the consultation, HAJ has a total of 396 physical units within its four AMP groups and manages an additional 3,493 vouchers. The Housing Authority has disposed and/or demolished its older properties that exceeded their useful life. Since 2007, HAJ has removed 712 functionally obsolete public housing units and developed 339 affordable units in their place. HAJ has added an additional 238 affordable housing units through partnerships with other developers.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

The Housing Authority has disposed and/or demolished its older properties that exceeded their useful life. Since 2007, HAJ has removed 712 functionally obsolete public housing units and developed 339 affordable units in their place. HAJ has added an additional 238 affordable housing units through partnerships with other developers. HAJ did not identify any revitalization needs for its current housing portfolio. The Heritage Place property is part of the Choice Neighborhood Planning Area and may be considered for revitalization or redevelopment based on the results of that specific planning effort.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

In addition to the revitalization efforts the Housing Authority is planning in regard to its physical inventory, the Housing Authority has made efforts to deconcentrate the use of vouchers through participation in the Regional Housing Initiative (RHI). This initiative helps increase housing choice for LMI households and provides opportunities in areas of opportunity. Since 2002, the public housing authorities participating in RHI have pooled a portion of their available rental assistance vouchers to provide long-term support for the rehabilitation or construction of multifamily, affordable rental homes in opportunity communities across the region. A number of project-based vouchers are committed to affordable housing projects throughout the county, including the Braidwood Senior Housing project, Liberty Meadows Estates, McKenzie Falls in Bolingbrook, Hawthorne Lakes in Frankfort, and St. Ann Residences in Channahon. The Housing Authority also improves the overall living environment through the development of non-public, affordable housing. Through its non-profit subsidiary, the Will County Housing Development Corporation, the authority is able to pursue non-public housing developments in order to create additional affordable units.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Discussion

Not applicable.

MA-30 Homeless Facilities and Services

Introduction

As part of the planning process, the County assessed the inventory of facilities, housing, and services that meet the needs of homeless persons. This included an examination of the resources available to the chronically homeless, families with children, veterans, and unaccompanied youth. The County also reviewed the availability of mainstream services for homeless persons, such as health, mental health, and employment services.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	**Voucher / Seasonal / Overflow Beds**	**Current & New**	**Current & New**	**Under Development**
Households with Adult(s) and Child(ren)	54	0	43	70	0
Households with Only Adults	196	0	32	215	0
Chronically Homeless Households	0	0	0	169	0
Veterans	0	0	11	39	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Will County has an extensive network of providers who assist low-income persons with health, mental health, and employments services that may also be used by homeless persons participating in the Continuum of Care. The Coordinated Assessment assists CoC partners in determining eligibility for homeless and at-risk programs, which type of intervention is best suited to the individual client/family needs, and which particular program/funding source provides the level of services needed to prevent or end homelessness for the individual/family.

Those at-risk of homelessness who do not meet the eligibility requirements for homeless prevention are matched with other mainstream benefit programs such as Emergency Food and Shelter distributed by the local United Way to partner organizations, Community Service Block Grant emergency services provided by WCCCC, LIHEAP assistance at WCCCC, General Assistance at local Township Offices, DHS Homeless Prevention services through Catholic Charities, or Support Services for Veteran Families (SSVF) programs managed by Catholic Charities and the Midwest Shelter for Homeless Veterans among other providers. Those who are literally homeless that do not meet rapid re-housing prioritization scores or who require a higher level of support than that program will provide are referred to the same mainstream programs, transitional housing programs, or permanent supportive housing programs based on their individual needs and barriers to securing stable housing.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter and Transitional Housing

- Catholic Charities – Daybreak
- Family and Friends Veterans Program
- Grundy Area PADS
- Guardian Angel Community Services – Groundwork
- Kendall County PADS
- Morningstar Mission
- Will Grundy Medical Clinic

Domestic Violence / Safe Haven

- Family and Friends Veterans Program
- Anew
- Breaking Away (Grundy County)
- Crisis Center for South Suburbia
- Guardian Angel

Permanent Supportive Housing

- Catholic Charities - Turning Point
- Catholic Charities – Daybreak Center PSH
- Cornerstone – multiple locations
- Grundy area PADS
- Hines VA – HUD VASH
- Respond Now
- Morningstar – Other Permanent Housing

Rapid Rehousing

- Catholic Charities
- Grundy Area Pads
- Guardian Angel
- Respond Now
- Trinity Services
- Will County WCCC – RRH/TBRA

MA-35 Special Needs Facilities and Services

Introduction

As part of the planning process, the County reviewed the number and types of facilities and services that assist persons who are not homeless but who require supportive housing. These populations include the elderly (ages 62 and over), the frail elderly (over 75), persons with disabilities, persons recovering from substance abuse, and persons living with HIV/AIDS. These populations often live on fixed incomes and may require housing assistance and supportive services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly and Frail Elderly

For the purpose of this plan, elderly households include those that include a member at least 62 years old. The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the 2023 ACS survey, there are 122,415 persons over 62 years of age and 37,999 persons over 75 years of age in Will County. This represents increases of 16 and 17 percent over those age groups since 2018. Of those over 75, there are 4,538 persons reported as having a “self-care difficulty” per the 2023 ACS data.

Given that the overwhelming supply of housing within the county is single-family housing and the expressed preference for seniors is to age in place, there is a large demand for supportive services to help seniors remain living independently in their chosen neighborhoods. Programs that provide for minor repair and accessibility improvements for seniors to maintain independent living is essential. There is also a growing demand for units that appeal to seniors looking to downsize. Potential strategies to meet this need include Accessory Dwelling Units (ADUs) which are allowed within the unincorporated areas of the county and shared housing.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 9.7% of the population is considered to have a disability. This represents 66,836 persons in the County and an eleven percent increase from the 2018 data set. In 2012, the number of persons with disabilities totaled 51,683.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Of the current population, 8% are under 18, 50% are working age, and 42% are 65 and older. Working age adults may be in need of vocational training to support employment efforts. Elderly persons with disabilities may need supportive services to maintain independent living.

In consultations with local service providers who focus on serving persons with disabilities, home accessibility improvements is in high demand. The most common housing option for persons with disabilities who cannot live independently is the small group home with 4 to 6 units in each home. Cornerstone Services indicated a need for additional group homes but at this time they are not ready to expand the number of units they manage and are choosing to focus on the rehabilitation of existing units.

Persons with Mental Illness, Drug or Alcohol Addiction

Mental health disorders are among the most common causes of disability. While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living. Behavioral health is a term used to include both mental health and substance abuse disorders. According to an assessment of health indicators conducted by the Will County Mobilizing for Action through Planning and Partnerships (MAPP) Collaborative, these issues impact population groups across income levels as well as racial and ethnic groups. The assessment identified the need for more equitable service throughout the county, adequate funding for services, resources, and providers, and better data to prioritize behavioral health issues and identify populations most affected.

There is critical need for both additional housing and service for these populations. Consultations with local service providers indicated a difficulty in providing this type of housing even if adequate funding was provided. Local opposition from existing residents in neighborhoods make development of this type of housing difficult. A Health Professional Shortage Area (HPSA) is a geographic area that has been federally identified as having a shortage of health professionals. Joliet Township is identified as HPSA for Mental Health.

In terms of housing, the CoC recognizes the need for additional permanent supportive housing (PSH) to serve this special needs population. Stepping Stones is currently developing additional recovery-based housing units for women and women with children.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

The Continuum of Care works with local health care institutions to ensure coordination between the health care providers and local homeless service providers with the purpose of preventing persons being discharged from institutional care without a place to stay.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

In this first program year of the five year Consolidated Plan, the County will fund the rehabilitation of UCP’s Center for Disability Services and provide funding for the rehabilitation of group homes owned and operated by Cornerstone. The County will continue to pursue the development of a housing program that can address the needs of its senior population.

MA-40 Barriers to Affordable Housing

Describe any negative effects of public policies on affordable housing and residential investment

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent.

A number of causes can contribute to these barriers including infrastructure costs and local building practices. When combined with politicial pressures exerted by Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

Will County's CDBG program operates as an Urban County, meaning that affordable housing programs and projects are not subject to a single set of regulatory policies. Instead, the policies of each participating community has the potential to affect affordable housing. The county is home to thirty seven municipalities. The following municipalities, wholly or partially within Will County, are governed by home rule: Aurora, Bolingbrook, Channahon, Elwood, Homer Glen, Joliet, Lockport, Manhattan, Monee, Naperville, New Lenox, Orland Park, Park Forest, Plainfield, Rockdale, Romeoville, Shorewood, Tinley Park, University Park, and Woodridge. Within each jurisdiction, villages and cities take different approaches to affordable housing and pursue strategies aligned with their specific needs which may not consider the needs of the larger region.

The County itself is only responsible for the development in unincorporated areas. Within the area under County zoning jurisdiction, there is a lack of available property zoned for multifamily development. Residential districts that accommodates a mix of housing types including townhouses, multiunit buildings, and detached houses is classified as R-6. R-6 districts have access to central water, sewer, a full range of urban services, and public transportation. Few R-6 districts exist in Will County. There is one large area zoned R-6 concentrated in unincorporated areas near Romeoville, and Plainfield with a few very small areas adjacent to Frankfort, Joliet, Peotone, and Crete. Zoning and minimum lot sizes both have an adverse effect on the number of potential opportunities for affordable housing development within the county. The lack of infrastructure necessary to support new multifamily development in unincorporated areas of the county serve as a significant barrier. Coordination with adjacent municipalities that would need to extend water and sewer service complicate potential development.

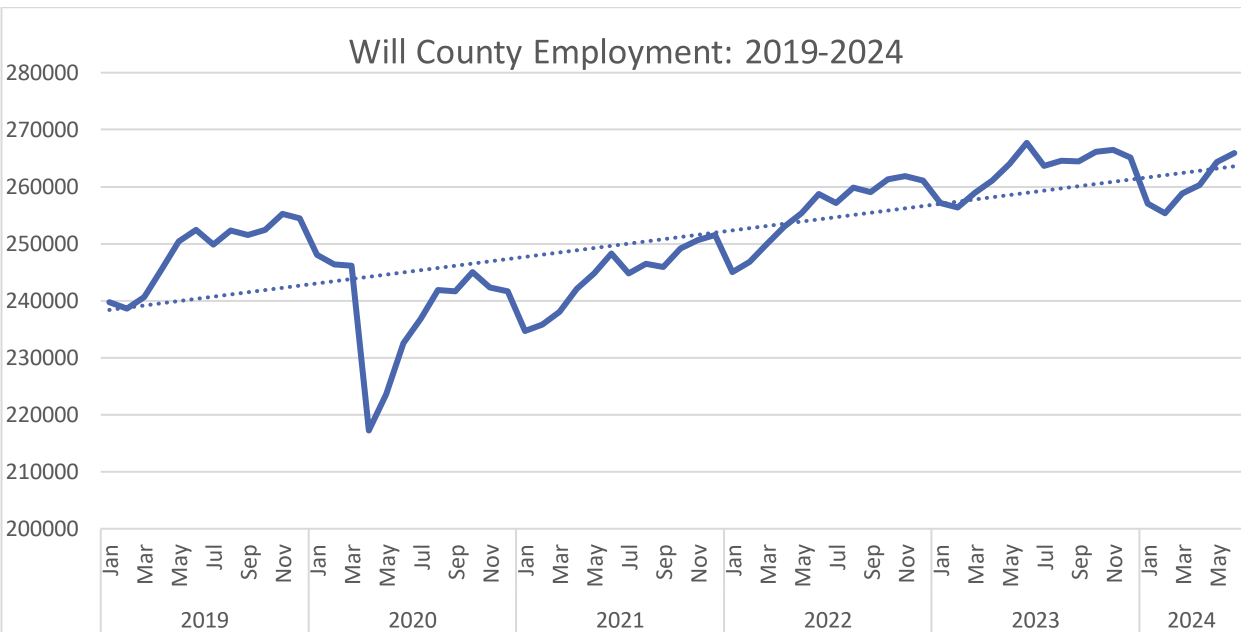
OMB Control No: 2506-0117 (exp. 09/30/2021)

Addressing these barriers require collaborative efforts among local governments, developers, community organizations, and residents to create a more conducive environment for affordable housing development. Engaging in community outreach and advocating for policy changes are vital steps in overcoming these hurdles.

MA-45 Non-Housing Community Development Assets

Introduction

Over the last five years, Will County has created more jobs than any other county in Illinois, (17,900) and the third most when including surrounding states of Michigan, Indiana, Iowa, Wisconsin, Missouri, and Kentucky. Job creation has averaged more than double the national rate for the last ten years. As a result, county unemployment is at an all-time low of 4.2% according to the Illinois Department of Employment Security. The County is well positioned for continued growth for the term of the Consolidated Plan. This is based on its strategic location near significant transportation infrastructure and additional opportunities for residential development which will continue to support the construction trades.



Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	582	534	0	0	0
Arts, Entertainment, Accommodations	24,373	17,899	11	10	0
Construction	14,354	12,730	6	7	1
Education and Health Care Services	38,051	20,040	17	12	-5
Finance, Insurance, and Real Estate	14,682	5,578	6	3	-3
Information	3,614	1,342	2	1	-1
Manufacturing	23,139	19,521	10	11	1
Other Services	9,441	7,919	4	5	0
Professional, Scientific, Management Services	21,484	9,242	9	5	-4
Public Administration	0	1	0	0	0
Retail Trade	28,293	25,218	12	15	2
Transportation & Warehousing	15,692	22,726	7	13	6
Wholesale Trade	14,790	15,401	7	9	2
Grand Total	208,495	158,151	--	--	--
Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)					

Table 38 - Business Activity

Labor Force

Total Population in the Civilian Labor Force	269,684
Civilian Employed Population 16 years and over	257,195
Unemployment Rate	4.63
Unemployment Rate for Ages 16-24	13.55
Unemployment Rate for Ages 25-65	3.01
Data Source: 2016-2020 ACS	

Table 39 - Labor Force

Occupations by Sector	Number of People
Management, business and financial	61,922
Farming, fisheries and forestry occupations	7,862
Service	23,414
Sales and office	59,109
Construction, extraction, maintenance and repair	22,891
Production, transportation and material moving	17,813
Data Source: 2016-2020 ACS	

Table 40 – Occupations by Sector

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	161,235	52%
30-59 Minutes	110,203	35%
60 or More Minutes	41,952	13%
Total	313,391	100%
Data Source: 2023 ACS		

Table 41 - Travel Time

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EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	18,787	996	8,780
High school graduate (inc GED)	66,685	2,612	21,376
Some college or Associate’s degree	86,225	3,714	15,938
Bachelor’s degree or higher	125,300	2,245	15,654
Data Source: 2023 ACS			

Table 42 - Educational Attainment by Employment Status

EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Total	63,257	84,648	95,413	188,564	105,744
High school or higher	57142	81,432	86,933	171,697	94,754
Bachelor’s degree or higher	8,282	35,975	39,233	68,227	30,086
Data Source: 2023 ACS					

Table 43 - Educational Attainment by Age

EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	37,010
High school graduate (includes equivalency)	42,018
Some college or Associate’s degree	51,982
Bachelor’s degree	76,048
Graduate or professional degree	82,461
Data Source: 2023 ACS	

Table 44 - Median Earnings in the Past 12 Months

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

Will County is home to the largest inland port in North America and supports a growing Transportation, Distribution, and Logistics industry cluster. Intermodal facilities support businesses seeking reliable connections to global markets and reduced transportation costs. According to the Will County Center for Economic Development (CED), the county is also interested and expanding Manufacturing, Electric Vehicle Production, Food Processing, Energy, and Life Sciences industry sectors.

Amazon is the largest employer in the county with an estimated 10,000 jobs. The remaining ten largest employers include four school districts, two health care providers, two national companies (Ulta and WeatherTech) and the Will County government. While the local economy is well diversfied, growth in some sectors such as transportation, distribution, and logistics is driving job creation.

	Fiscal Year 2014			Fiscal Year 2023		
	Employees	Rank	Percentage of County	Employees	Rank	Percentage of County
Amazon			0.00%	10,000	1	1.43%
Valley View School District #365U			0.00%	3,231	2	0.46%
Plainfield School District# 202			0.00%	3,379	3	0.48%
Silver Cross Hospital	1,800	3	0.26%	1,868	4	0.27%
Ascension St. Joseph Medical Center (forme	2,673	1	0.39%	2,620	5	0.37%
Will County Government	2,065	2	0.30%	2,234	6	0.32%
Ulta			0.00%	2,040	7	0.29%
Weather Tech			0.00%	1,548	8	0.22%
Joliet School District #86			0.00%	1,487	9	0.21%
Joliet Junior College #525			0.00%	1,550	10	0.22%
Walmart Supercenter	1,750	4	0.26%			
Caterpillar, Inc.	1,500	5	0.22%			
Trinity Services, Inc.	1,200	6	0.18%			
Harrah's Joliet Casino & Hotel	1,100	7	0.16%			
Promenade Bolingbrook	1,000	8	0.15%			
Midwest Generation	987	9	0.14%			
Ilinois Department of Correction	950	10	0.14%			

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY

The Workforce Investment Board (WIB) of Will County, appointed by the County Executive, was established under the Workforce Innovation Opportunity Act (WIOA) to coordinate the training and resources to support a workforce to meet the demands of the local economy. The local WIB coordinates with state and regional planning efforts to determine the workforce needs for local businesses. Based on its planning process, WIB is focused on the needs of four key industry sectors: Healthcare, Manufacturing, Professional/Financial Services, and Transportation/ Distribution/Logistics. The most commonly posted positions that businesses need to hire include registered nurses, truck drivers, retail sales, wholesale and manufacturing sales, and software developers. To meet these needs, WIB works with a number of training partners and business organizations. Services offered by Workforce Services Division of Will County include training services, career scholarships (ITAs), resume reviews, job searches, job fairs to meet potential employers, workshops, and on the job training opportunities.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.

The continued expansion of the intermodal centers and business parks are bringing the largest changes in terms of economic impact for the county. While this expansion creates jobs and provides a stronger economic base, residential neighborhoods have experienced adverse effects from increased truck traffic. The South Suburban Airport continues to be discussed as a major economic development initiative within the County. However, the development would not occur within the term of this Consolidated Plan as much of the needed land remains to be acquired.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

County residents have relatively high levels of education comparable to state and national averages. The WIB identifies gaps between the skills and training required by local businesses and employers and those available in the current workforce and coordinates initiatives to fill those gaps. Will County is also home to several colleges and institutions of higher learning, such as Governor's State University and Joliet Junior College, that can help meet the training needs of the workforce.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There a number of programs involved in job training and employment preparedness within the County. In addition to the efforts of the WIB described above, several initiatives are undertaken by non-profit service agencies as a part of their overall service offering. According to a recent needs assessment conducted by WCCCC, obtaining a GED/HSED and choosing a career ranked toward the top. As part of its offerings, clients can receive assistance with writing resumes, interviewing skills, the application process, and job searching. They can also receive assistance in obtaining work attire and financial assistance for education. During the consultation process, the Housing Authority of Joliet indicated an interest in launching a Youthbuild program. The Latino Economic Development Association is providing training and technical assistance to persons looking to start or expand their own businesses. The program currently serves Joliet and is looking to expand to additional areas within the County. At the same time, the future of some programs are uncertain. The local Job Corps facility, located in Joliet, may lose access to its federal funds. It is anticipated that local community colleges and other workforce initiatives may be able to accommodate the training needs of most of the Job Corps participants but will not be able to meet the housing needs of those who were living on campus.

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Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Cost burden, the most prevalent type of housing problem in the county, is in part due to lack of income for housing, and will therefore be more prevalent in neighborhoods that have higher concentrations of low and moderate income households. Lower income households will also have fewer resources to address deferred maintenance. There are a number of neighborhoods and communities within Will County that have concentrations of low- and moderate-income households. Other housing problems, including overcrowding and substandard physical conditions are also more common in these areas. The following areas have been identified as having concentrations of low and moderate income households: Joliet, Bolingbrook, unincorporated areas of Joliet Township, Crete, and University Park.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are 172 census tracts within the County. Minority populations range from 8.6 percent to 96.5 percent. Sixty-five census tracts are “majority-minority” where more than half of the population identify as minority. There are three tracts located in University Park and Crete, including 8836.05, 8838.03, and 8836.05, where over eighty percent of the population is Black/African American. There are also three tracts clustered around the downtown area of Joliet, including 8813.01, 8813.02, and 8821, where the Hispanic population accounts for more than eighty percent of the population.

HUD provides low- and moderate-income data at the census block group level. There are 447 block groups within the county. Of those, 110 block groups have a majority of residents who qualify as low- or moderate-income. These neighborhoods are eligible for CDBG funding. There are 40 block groups where more than 70% of the residents qualify as LMI. These areas could potentially qualify as Neighborhood Revitalization Strategy Areas. The concentrations of LMI areas are in (1) Joliet Township and the southern portion of Lockport Township; (2) Bolingbrook; and (3) Crete Township. Fifty of the LMI block groups and 25 of the “over 70%” block groups are within Joliet Township.

What are the characteristics of the market in these areas/neighborhoods?

With the exception of the downtown area of Joliet, the areas and neighborhoods listed above are suburban in nature and mirror the market for the County as a whole. The neighborhoods surrounding downtown Joliet have a higher density, more rentals, and mixed uses. There is some overlap between the areas with higher concentrations of housing problems and concentrations of racial and ethnic minorities.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Each of the neighborhoods and areas listed above have a number of community assets similar to the County as a whole, including access to quality education, job opportunities, and amenities such as parks, recreational facilities, transit and shopping.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

The City of Joliet is pursuing a number of planning initiatives that will address the needs and pursue opportunities within the areas identified above. This includes a Choice Neighborhood planning grant for the Bicentennial Bluffs and downtown area, a transit-oriented development (TOD) strategy, and a comprehensive plan update. The County also identified development opportunities near University Park and Crete Township.

MA-60 Broadband Needs of Low & Moderate-Income Households

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The State of Illinois prepared the Illinois State Digital Equity Plan to summarize the needs for broadband services and narrowing the digital divide. There are large areas in the southern portion of the county that are marked as unserved (defined as less than 25/3 Mbps). However, this area only accounts for 3.6% of all households (8,662) in the County. In addition, there are an additional 1,716 households in areas identified as underserved (less than 100/20 Mbps).

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The County surveyed the availability of multiple service providers for broadband for addresses in various municipalities throughout its jurisdiction. Almost all communities in the county had at least three fixed broadband providers to choose from and some had as many as eight.

MA-65 Hazard Mitigation

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Will County All Hazard Mitigation Steering Committee developed and adopted the 2020 Will County All Hazard Mitigation Plan. This plan identifies potential hazards and prioritizes the steps and actions to mitigate their impact.

Natural Hazards	Technological Hazards	Societal Hazards
Tornado	Hazardous Materials – Fixed Site & Transportation Accident	Public Health
Thunderstorm		Enemy Attack
Winter/Ice Storm	Fire	Terrorist Attack
Flood, Flash Flood, Ice Jams	Nuclear Power Plant Accident	Civil Disturbance
Extreme Heat	Pipeline Rupture	
Earthquake	Non-Hazardous Materials – Transportation Accident	
Drought	Dam Failure	
	Infrastructure Failure	
	Land Subsidence	

The County has not encountered an event that received a federal disaster declaration since 2013. The plan identifies tornadoes, thunderstorms, and winter storms as “high risk” natural hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In general, low- and moderate-income households are not significantly more threatened by the high risk natural hazards than the general population. Lower income households are more likely to have more deferred maintenance on their homes that could potentially lead to issues during severe weather events. The County has a number of warming and cooling centers set up to mitigate the effects of winter storms and extreme heat in the summer.

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SP-05 Overview

Strategic Plan Overview

Will County is committed to ensuring that all of its residents have access to a suitable living environment, decent housing at an affordable price, and access to economic opportunities to provide for their families and build wealth. The overall goal of this Consolidated Plan is to expand the range of opportunities for all residents by providing an adequate supply of diverse and affordable housing stock, creating healthy neighborhoods, and providing economic opportunity. The County will take a collaborative approach to achieve its goals and remove barriers for residents who have been underserved.

This goal corresponds to the overall vision established by the Will County Land Use Management Plan.

- Will County will have a healthy balance of jobs and housing, such that ample employment opportunities are available to Will County residents without having to commute out of the County.
- Will County will encourage new urban density development to generally occur in existing or planned infrastructure service areas.
- As farmland is converted to non-agricultural uses, rural character will be preserved as much as possible.
- Farmland in Will County will be respected as a viable and desirable land use and as an important component of the local economy.
- Will County will have an economically healthy mix of residential and business uses, such that ample employment opportunities are available within Will County, avoiding a large outward daily commute.

Most new housing development in the county is created through the development of subdivisions of large single-family homes. The county will benefit become more resilient and responsive to the needs of current and future residents by offering a better mix of housing types that cater to a range of financial and lifestyle needs. All housing types - along with their residents – make positive economic and social contributions to their communities.

Over the next five years, the County will focus its available resources to increase the supply, condition and affordability of housing. The County will also invest in neighborhood infrastructure to create healthy neighborhoods, and support stakeholders who cater to those who are most vulnerable and provide crucial services to residents. Outside of its targeted neighborhoods, the

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County will seek to support special needs households, including seniors, persons with disabilities, and other households that may need supportive services.

Given the broad range of needs and the limited amount of resources available, the County can only meet a portion of the needs within the community. For the purpose the Consolidated Plan, the needs identified as "high priority" are those that the County plans on addressing with available federal funds over the next five years.

This portion of the plan, the Strategic Plan, summarizes the community needs documented in the needs assessment and market analysis and identifies the high priority needs that will be addressed over the next five years. The Strategic Plan also describes proposed actions to address priorities. This includes:

- identifying available resources (Anticipated Resources),
- who will carry out the activities (Institutional Delivery Structure), and
- how the conditions of the market will influence the City’s actions (Influence of Market Conditions).

Given the variables above, the County sets goals that will be used to measure performance over the term of the plan. It should be noted that is difficult to estimate the funding levels for HUD programming as they are dependent on funding levels appropriated by Congress which can vary on a yearly basis. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the next five years. The Strategic Plan also describes the County’s policies it will follow to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

SP-10 Geographic Priorities

General Allocation Priorities

Will County is an Urban County that serves a large unincorporated area and participating communities. Participating communities are encouraged to submit applications that address the priorities and strategies contained in the current Five-Year Consolidated Plan. The CDBG Advisory Board and county staff reviews each application, receives public comment on the application, and makes recommendations to the County Board. The geographic distribution of funds will partly be based on the level of interest and quality of applications received by the participating communities. For all investments, the County will consider how the project will serve to either concentrate or deconcentrate the levels of poverty within the project's area.

Given the structure of the Urban County and Consortium, a portion of CDBG funds will be set-aside for the Village of Bolingbrook and a portion of HOME funds will be set-aside for Joliet. The remaining funds will be distributed based more on alignment with the priority needs and perceived outcomes than geographic location. The County will continue to pursue efforts within two unincorporated areas, Fairmont and Sugar Run Creek, as described below.

Fairmont Neighborhood

Fairmont is an unincorporated place located on the northeastern fringe of Joliet. The County has made significant infrastructure investments and housing projects within the community during the last Consolidated Plan and plans to continue its work in this plan. Past projects include improvements to the water and sewer system, creation of community gardens, and in-fill housing.

Sugar Run Creek / Preston Heights

The Sugar Run Creek Area includes some portions of Joliet and Preston Heights, an unincorporated census place south of Joliet centered on Chicago Street (Route 53). There are a number of challenges and opportunities within this area. The area has been negatively impacted by the increased truck traffic arising from two nearby intermodal centers. While this increase in economic opportunity provides for additional employment, there is an increasing need to improve vehicular and pedestrian safety along major corridors like Route 53. The County is currently working on an update to the existing neighborhood plan and will use HUD funds support projects that serve this area where feasible.

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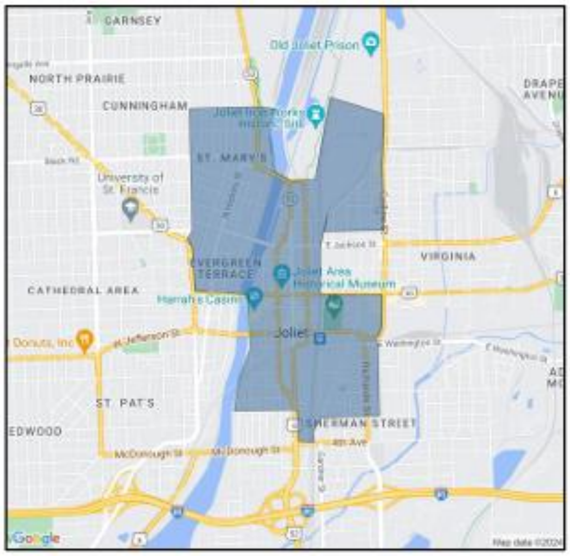
VILLAGE OF BOLINGBROOK CDBG SET-ASIDE

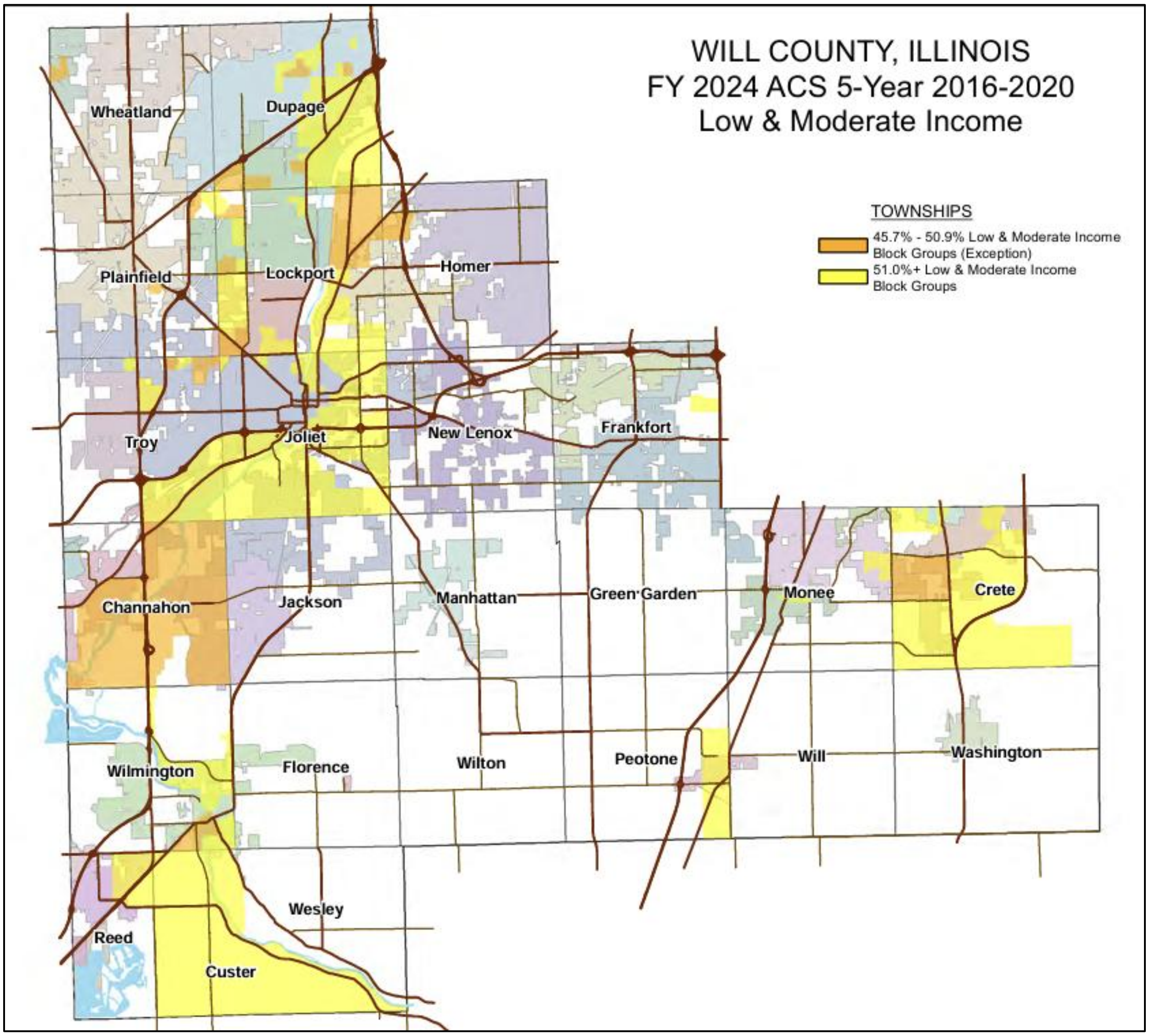
The Village of Bolingbrook qualifies for its own CDBG allocation but has elected to form a joint agreement that allows the County to act as the administrator for its allocation. Each year, a portion of the overall CDBG allocation received by the County will be set-aside for projects that meet the needs of Bolingbrook residents.

CITY OF JOLIET HOME SET-ASIDE



The City of Joliet received a Choice Neighborhoods Planning Grant in 2024 and expects to begin the planning process in 2025. The focus of the grant is the area surrounding Bicentennial Bluffs, including Evergreen Terrace, St. Mary's, St. Pat's and portions of downtown. The neighborhood includes a public housing site, Heritage Place Apartments, and Riverwalk Homes.

The Choice Neighborhoods designation creates the opportunity for transformative change and redevelopment within this area. Will County will collaborate with the City of Joliet to make strategic investments of HOME funds to fully realize the potential of this effort.



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SP-25 Priority Needs

Affordable Housing

The core housing priorities in Will County remain consistent with the previous Consolidated Plan update, the urgency surrounding them has intensified. Across consultations and public meetings, one need rose clearly to the top: the development of more affordable housing. This priority is strongly supported by current demographic and market data.

New Development

The residential construction in the County results in large, detached single-family units, often out of reach for a significant portion of existing residents. There is a high level of need for other types of housing that is not being met by the market supply, especially for households at the lower end of the income spectrum and those who require supportive services to maintain stable housing. The County will seek to address this need by supporting the development of decent, affordable housing.

Homeownership

Since the COVID-19 pandemic, rising home prices and interest rates have excluded income-eligible homebuyers from the market. However, homeownership remains one of the best pathways to building household wealth and there are opportunities within the County for income-eligible buyers to achieve homeownership given sufficient support. The County will seek to assist income-eligible homebuyers with a combination of housing counseling, financial literacy training, credit repair, and financial assistance to help realize the dream of homeownership.

Rehabilitation

A growing segment of the County's housing stock is occupied by aging homeowners on fixed incomes. As the costs of home repair increases, seniors without the means may defer maintenance or go without accessibility modifications that allow them to age in place. In the past, the County partnered with Senior Services of Will County, but with that program now discontinued, the County must either work to reestablish the partnership with revised guidelines or identify new collaborators to meet this need.

Rental Assistance

A key component of the County's overall strategy is to expand outreach to at-risk households before they reach crisis points. Too often, by the time assistance is sought, late fees, legal costs, and eviction proceedings have already compounded the problem. Early intervention can dramatically improve outcomes for households facing housing instability. Over the course of this Strategic Plan, the County will seek to build upon the program capacity created in response to COVID-19, including its ongoing collaboration with eviction courts to prevent displacement and strengthen long-term housing stability.

HOMELESSNESS

More people are entering homelessness than can be connected to housing with current resources. According to the CoC, about 80% of people entering shelter are experiencing homelessness for the first time. Assisting these at-risk families from becoming homeless in the first place will decrease the need for shelter space and reduce the overall effects of homelessness.

The needs of unhoused households are complex and highly individualized. To successfully address those needs, the County will need to provide a coordinated response that increases the supply of housing and removes barriers that keep people from accessing it. Continued collaboration with the Continuum of Care (CoC) and local homeless service providers is essential. Building on the broader need for affordable housing outlined above, targeted solutions are especially needed for unhoused households and those in emergency shelters.

The highest unmet need is for small, affordable rental units—particularly one-bedroom apartments and efficiency units. These units are best suited to meet the housing needs of single adults, who comprise nearly 90% of the County's homeless population. Until additional permanent housing solutions can be developed, capital improvements and operational support for existing emergency shelters and warming centers will be an ongoing need.

Wraparound services must be provided in conjunction with housing to best ensure lasting housing stability. Service providers expressed a need to assist clients with obtaining consistent income in order to achieve housing. Clients with informal or inconsistent income earned through temporary staffing agencies or the gig economy often fail to meet landlords' leasing requirements. Housing models such as master leasing or sponsored units, where service providers hold leases and sublet units to clients, can mitigate this challenge and expand housing access for these working households. Single Black men are significantly overrepresented in the homeless population. Addressing their specific barriers to housing must be a priority in both housing design and service provision.

The City of Joliet's Community Care program efforts to provide outreach and services to at-risk households is meeting a portion of the need for outreach. Similar efforts are needed throughout the County to connect with individuals who are not currently accessing shelter or services.

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NON-HOUSING COMMUNITY DEVELOPMENT

There is an ongoing need to invest in neighborhood infrastructure and public facilities that support Community Development Block Grant (CDBG)–eligible areas throughout Will County. These investments are essential to ensuring that residents have access to safe, reliable, and modern infrastructure. Key priorities include upgrading and expanding water and sewer systems, streets and sidewalks, and drainage and flood prevention measures. These basic components of neighborhoods are vital for preserving the long-term habitability and resilience.

Many specific needs were highlighted during the consultation process. The Village of Bolingbrook has identified a significant capital improvement need to address wastewater infrastructure serving a predominantly CDBG-eligible area. In another case, a housing unit in an unincorporated area became uninhabitable due to contaminated well water. The cost of connecting homes to a public water system is prohibitive for low-income homeowners without public support.

The County will continue its in the Fairmont and Sugar Run Creek/Preston Heights areas—two unincorporated communities facing challenges to stability and growth. Continued investment in these neighborhoods is essential to promoting health, safety, and opportunity for residents.

Affordable Housing	
Priority Level	High
Population	Extremely Low, Low, and Moderate Small Families, Large Families, Families with Children, and Elderly
Geography	Countywide and Joliet
Goals	Improve Condition of Housing Stock; Create New Affordable Housing; Increase Homeownership; Planning, Administration, and Capacity Building
Description	For the purposes of this plan, affordable housing includes: (1) the need to rehabilitate existing affordable housing stock; (2) increase the number of affordable housing units; (3) preserve existing affordable housing units that may be lost from the local stock; and (4) provision of rental assistance to make units more affordable for low-income households. A greater supply of affordable housing units was the most common refrain heard from community stakeholders during the planning process. While there is a need for both owner and renter units, there is a particular need for an increase in the number of affordable rental units. An assessment of the housing market shows that most of the private market development caters to large single-family housing developments. Within older neighborhoods throughout the County, there are a number of substandard homes and vacant and blighted properties that decrease the sustainability of the neighborhoods.
Basis for Relative Priority	The needs assessment, market analysis, and consultation all support the need for additional affordable housing throughout the County. This is evidenced by the high prevalence of cost burdens, the lack of private development of affordable housing supply, and trending mismatch between housing costs and median wages. The need for affordable housing in general was the most frequently heard comment made throughout the planning process.

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Homelessness	
Priority Level	High
Population	Chronic Homelessness, Individuals, Families with Children Mentally Ill, Chronic Substance Abuse, Veterans Persons with HIV/AIDS, Victims of Domestic Violence Unaccompanied Youth
Geography	Countywide and Joliet
Goals	Homelessness
Description	The needs of the homeless population and those at risk of homelessness are deemed a high priority for the purposes of this plan. This category of need includes (1) the needs of existing emergency and transitional shelters; (2) the development of new facilities and permanent supportive housing providers; and (3) support for the members of the Continuum of Care who provide on-going supportive services and homeless prevention programs. Specific needs for homeless include crisis response intervention and outreach, rapid rehousing, and prevention.
Basis for Relative Priority	Homelessness is a high priority based on consultations with the Continuum of Care and other community stakeholders. Funding available through this plan can be used to increase the effectiveness of programs funded through the Continuum of Care. By allocating available resources to the needs of homeless, the City feels it can shorten the duration of homelessness and lower the overall burden on other institutions caused by homelessness, including the health care system and the criminal justice system.

Non-Housing Community Development	
Priority Level	High
Population	Non-housing Community Development
Geography	CDBG Target Areas; Countywide; and Bolingbrook
Goals	Eliminate Blighted Conditions; Increase Economic Opportunities; Improve Neighborhood Infrastructure and Facilities; Improve Public Services
Description	Non-housing community development includes the need for public facilities, infrastructure, public services, and economic development. For the purposes of this plan, the needs described in this category apply mainly to the needs of households and neighborhoods that qualify as low and moderate income, meaning households earning less than 80% of the area median income based on household size. A wide variety of neighborhood infrastructure needs were identified. These include the installation of water/sewer lines, sidewalks and bike lanes, and drainage improvements were commonly identified needs in consultations and neighborhood plans. Public facilities that serve specific LMI populations and LMI neighborhoods also have ongoing needs due to the current age of buildings and lack of access in undeserved areas. This need also includes economic development efforts. This includes assistance to businesses to create economic opportunities, supportive services such as job training, microenterprise assistance, transportation, and child-care to provide greater access to employment opportunities for residents.
Basis for Relative Priority	The County places a high priority on assistance LMI communities improve and maintain their neighborhood infrastructure and facilities to provide a suitable living environment for their residents to provide access to opportunities. This priority need also includes economic development and the elimination of blighted properties.

Disaster Response	
Priority	High
Population	All
Geography	Countywide
Goals	Planning, Administrative and Capacity Building
Description	HUD will often assist local communities with recovery efforts after natural disasters through an allocation of CDBG Disaster Recovery (CDBG-DR) funds. Annual entitlement funds may also be used to address disaster recovery. Unmet short term needs may include but are not limited to debris removal or an immediate repair to publicly-owned utilities, as an interim assistance activity under the CDBG program. Unmet long term disaster recovery needs may vary based on the nature of the disaster but could include acquisition (i.e. removal of properties from a floodplain), relocation, flood drainage improvements, demolition or remediation of environmentally contaminated properties, or rehabilitation of buildings or improvements. Public service activities that would assist those impacted by the disaster.
Basis for Relative Priority	While the County will not budget funds directly to disaster response, disaster response will be identified as a high priority to ensure that the County can access CDBG funds in a timely manner in the case of a natural disaster or other emergency. County Land Use staff will coordinate with Emergency Management staff to determine if there are unmet short term needs and identify long-term recovery needs. If there are unallocated funds from prior years that can be reallocated to unmet short terms needs.

SP-30 Influence of Market Conditions

Influence of Market Conditions

Tenant Based Rental Assistance (TBRA)

The cost of rental housing within the market is reasonable for most moderate and middle income levels, but it is too high for households at the lowest incomes. Beginning January 1, 2025, minimum wage in Illinois is $15 per hour. A 2-bedroom bedroom apartment set at the median Fair Market Rent for Will County is $1,720, which includes utilities. In order for this unit to be affordable (i.e. cost no more than 30% of income), the household would need 2.2 full-time equivalent jobs at minimum wage or an annual wage of $68,800. According to the latest CHAS data, 8,274 extremely low income, renter households pay more than 30% of their income and would benefit from TBRA. Of those, 4,983 pay more than half of their income for housing and could face homelessness if there is a disruption in income.

In a recent report by the National Low-Income Housing Coalition, the ability to afford housing Illinois is $22.80 per hour, while most essential worker (such as retail, food service, janitorial, and health care workers) earn far below that. Additional affordable housing units are desperately needed. The construction of new units and policy updates that reduce barriers to development of multi-family and non congregate shelters are County priorities.

Extremely-low income households are at imminent risk of homelessness if they experience any disruption of income or have large, unexpected costs such as a car repair or medical bill. Renters at higher income levels (between 30 and 80% of area median income) experience a cost burden and may also be at risk of homelessness. There is a special concern for single-parent families. Based on poverty data included in the Anti-Poverty Strategy section of this plan, this household type accounts for a disproportionate share of households in poverty. The consultation with the Continuum of Care also highlighted the need to assist single person households.

TBRA for Non-Homeless Special Needs

Non-homeless households with special needs often face barriers to earning a living wage and must rely on income supplements such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). As of 2024, the federal SSI monthly payment for an individual is $943 and the average SSDI benefit is about $1,750 per month. An individual receiving both SSI and SSDI would received a total monthly benefit of about $2,700. Nationally, the average monthly Social Security retirement benefit for retired workers is $1,976. The median fair market rent for a 1 bedroom unit in Will County is $1,530 per month. For a disabled person receiving both SSI and

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SSDI, this unit would result in a housing cost burden of 87% and leave only $220 for all non-housing expenses. For a household receiving the average Social Security retirement benefit, the median rent would result in a housing cost burden of 77% and leave only $446 for all non-housing expenses.

NEW UNIT PRODUCTION

Since 2011, the County has added roughly four times more single family homes (16,000) than multifamily units (4,000). Only thirteen percent of Will County's housing stock is multifamily, which is significantly less than DuPage (29%) and Lake (22%). Will would need to add an additional 30,000 multifamily units to become level with Lake County. As a result, the rental market is considered tight. Occupancy is at 95%. Average rent per square foot is $1.82.

While the number of single family units still account for the majority of permit activity, the number of larger multifamily property units (those with five or more units) have been increasing. 2024 saw the largest number of permits for this property type by a large margin. Permit activity for duplex units remains low, averaging only 44 units per year for the last five years. Three to four unit permitting is lower still, accounting for only 22 units per year.

REHABILITATION

Throughout the consultation process, the County received a large number of comments concerning the need for repairs and accessibility modifications for seniors to ensure that they can age in place. Seniors account for the largest component of homeowners who have a housing problem according to HUD data.

ACQUISITION, INCLUDING PRESERVATION

When compared to 10 years ago, housing cost burden has dropped significantly from 40% to 29%. This drop can be partly attributed to a number of factors that have benefitted existing homeowners. First, housing prices were relatively low after housing foreclosure crisis in 2008. In response to the crisis, home mortgage rates were at historic lows. Existing homeowners and new buyers who were able to lock in low 30 year mortgages have benefited from rising costs and income relative to their flat housing payments. Since the pandemic, housing costs and household incomes have risen dramatically. Mortgage rates have also increased and are approximately double the rate from 10 years ago. The relatively high mortgage rates will discourage existing homeowners with a mortgage from selling their home which reduces the available supply and inflates demand (and price) for homes that are put on the market.

Costs of single-family housing varies widely throughout the County. Some areas do have single-family housing in standard condition that is affordable to low- and moderate-income homebuyers. According to local realtor data, the median sale price for single-family homes in February 2025 was $369,900. This represents an increase of $145,100 from the last time this plan was updated. A household would need an annual income of $120,000 for a median-priced home to qualify as affordable. While this is at the top range of allowable incomes for larger households and over income for smaller families, down payment assistance and soft-second mortgages would bring a broader range of incomes within affordability. The County administers a homebuyer program that provides up to $25,000 in homebuyer assistance that has successfully assisted a number of low-income buyers achieve homeownership.

SP-35 Anticipated Resources

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grants (ESG).

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the CDBG funds can be used include:

- public water and sewer improvements,
- storm drainage systems and improvements,
- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- workforce training in local, sustainable food production,
- social service programs for youth and seniors,
- technical assistance to neighborhood groups and non-profits to increase capacity,
- clearance and demolition of blighted structures, and
- street improvements in income-eligible areas.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the County is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the County is able to leverage up to five times its annual CDBG allocation for large community development investments.

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HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Development of new affordable housing,
- Downpayment assistance for income-eligible buyers,
- Acquisition/Rehabilitation/Resale of owner housing (i.e. flipping),
- Rehabilitation of existing affordable owner-occupied or rental housing, and
- Tenant-based rental assistance.

Emergency Solutions Grant (ESG)

Emergency Solutions Grant (ESG) funds must benefit homeless persons and families and those at risk of homelessness. ESG funds can be used to support shelters, assist homeless persons access private housing, prevent homelessness, and conduct street outreach.

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Years 2 -4
		Annual Allocation	Program Income	Prior Year	Total	
CDBG	Federal	2,089,349	--	125,000	2,214,349	8,000,000
HOME	Federal	1,181,190.15	--	671,434	1,852,624	4,500,000
ESG	Federal	149,788	--	--	149,788	600,000

Table 45 - Anticipated Resources

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

The HOME Program regulations require a 25% match. The County does not require match on a project-by-project basis, as some projects do not have the ability to produce 25% match. Other projects are able to provide more than 25% match, often through donated land and/or materials. By balancing projects that can provide match with those that cannot, the overall match requirement is monitored and met.

Additional funding (leveraging) is supplied by Low Income Housing Tax Credits, private funding, and a number of other funding sources, including funds from the State of Illinois and other development partners.

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

The County has the power to acquire properties for specific community development purposes and can acquire property through the foreclosure of demolition liens. If appropriate, the County may pursue these acquisition strategies to further redevelopment projects. In addition, the County can acquire property from tax sales and the trustee surplus sale to support affordable housing in the past. Future donations depend on the availability of land through tax sales and other mechanisms. The Housing Authority of Joliet maintains ownership of the former site of Fairmont Homes and is willing to work with the City or the County on its re-use. The property could potentially be donated if put toward a public use, otherwise it would need to be sold at fair market value.

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SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Will County	County Government	HOME Consortium Lead CDBG Urban County Lead	HOME – Countywide ESG – Countywide CDBG – Countywide except for Joliet
City of Joliet	City Government	HOME Consortium Member	City of Joliet
Village of Bolingbrook	Municipal Government	CDBG Joint Agreement	Village of Bolingbrook
Joliet Housing Authority	Public Housing Authority	Public Housing Authority Housing Developer	Countywide

Table 46 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Community Development Division of the Will County Land Use Department is the lead entity for the Joliet-Will County HOME Consortium, the Urban County CDBG allocation and the ESG allocation. As the lead entity, the Community Development Division is responsible for the development of the Consolidated Plan and the on-going administration of the CDBG, HOME, and ESG programs on behalf of the County. The County administers some programs internally and uses subrecipients and contractors to administer others. The County works closely with financial institutions, contractors, developers, businesses, non-profit agencies, volunteers, the local Continuum of Care, and other governmental units and agencies to effectively administer the funding and carry out the goals and objectives of the Consolidated Plan.

Two communities within the County, the City of Joliet and the Village of Bolingbrook, are entitled to receive funding directly from HUD but choose to jointly administer HUD grants with the County. The City of Joliet administers its own CDBG allocation and plays an administrative role for HOME-funded projects within the City. The Village of Bolingbrook plays an administrative role in CDBG-funded projects within the Village and does not play a role in the administration of the HOME Program.

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The Housing Authority of Joliet (HAJ) has jurisdiction of the public housing stock within the County and is the administrator of the Housing Choice Voucher Program (Section 8). HAJ operates multiple properties and provides rental assistance with Housing Choice Vouchers. HAJ also develops additional affordable housing units outside of its public housing inventory. The County partners with the Housing Authority on efforts to increase the County's affordable housing stock.

The County is fortunate to strong partners in the County, HAJ, as well as a network of experienced service providers within its jurisdiction. This includes an active Continuum of Care to provide homeless services and motivated service providers across the broad range of community development, economic development, and affordable housing.

Despite the strong partnerships with existing non-profit developers, the current level of need to build additional affordable housing exceeds current capacity. One of the County's certified housing counselors recently closed its doors. The County hopes to increase the local housing counseling capacity either internally or through partnerships with outside service providers.

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AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Type of Service	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention	YES	YES	YES
Counseling/Advocacy	YES	YES	YES
Legal Assistance	YES	YES	YES
Mortgage Assistance	YES	YES	YES
Rental Assistance	YES	YES	YES
Utilities Assistance	YES	YES	YES
Street Outreach Services	YES	YES	YES
Law Enforcement	YES	YES	YES
Mobile Clinics	YES	YES	YES
Other Street Outreach	YES	YES	YES
Alcohol & Drug Abuse	YES	YES	YES
Child Care	YES	YES	YES
Education	YES	YES	YES
Employment and Training	YES	YES	YES
Healthcare	YES	YES	YES
HIV/AIDS	YES	YES	YES
Life Skills	YES	YES	YES
Mental Health Counseling	YES	YES	YES
Transportation	YES	YES	YES

Table 47 - Homeless Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH).

The Continuum of Care has instituted a coordinated entry system to coordinate intake among homeless services providers that evaluates the client’s history and current situation to determine the best type of housing and supportive services for the client. As part of the intake process, clients are also assessed for eligibility for mainstream benefits.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

During the consultation for this plan, homeless needs included support for better outreach, additional rental housing, and rapid rehousing. Families at risk of homeless were specifically cited as one population that had needs that were not being addressed with outreach and prevention. It was suggested better coordination with the schools, landlords, and homeowners associations could be an avenue to address this need.

While the special needs populations are well-served in the community, demographic trends such as the entry of baby boomers into the elderly and frail elderly populations will strain available resources of current providers. As the population ages, the needs of the elderly may extend beyond the current capacity of the service delivery system. During the consultation process, service providers indicated a growing need for accessibility improvements for aging and disabled homeowners. WCCC has programs such as the IHDA-funded Home Accessibility Program (HAP). Programs such as these need to be expanded to meet the growing need.

Homeless Service Providers

- United Way of Will County
- Will County Center for Community Concerns
- Catholic Charities
- Aunt Martha's
- Guardian Angel Community Services
- MorningStar Mission
- Salvation Army

Child Care / Youth / At-Risk Youth

- Court Appointed Special Advocates of Will County (CASA)
- Child Care Resource and Referral
- Head Start Catholic Charities
- Big Brothers Big Sisters of Will & Grundy County

Employment Services

- Dislocated Workers Workforce Services
- Prisoner Release Ministry
- JJC City Center Campus - Division of Adult and Family Services
- IL Dept. of Employment Security

Job Training and Educational Resources

- Aunt Martha's Youth Services
- Joliet Job Corps
- Learning and Skills Center
- Workforce Services
- Joliet Junior College IET Program

- Joliet Junior College Early School Leaver's Program

Substance Abuse / Health / Mental Health Services

- Presence/St. Joseph Medical Center
- Silver Cross Hospital
- Stepping Stones
- MorningStar Mission
- Will Grundy Medical Clinic
- National Alliance on Mental Illness (NAMI of Will County)

Special Needs Service Providers

- Agape Missions (HIV/AIDS)
- Cornerstone Services
- Trinity Services
- Veterans Assistance Commission of Will County
- Senior Services of Will County

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM FOR CARRYING OUT A STRATEGY TO ADDRESS PRIORITY NEEDS.

The County will continue to coordinate with the participating municipalities, non-profit partners, and other agencies such as the Continuum of Care and Housing Authority of Joliet to carry out the strategies laid out in this plan. The County has ongoing relationships with all of these entities and works closely with each partner throughout the year to collaborate resources and funding. Some examples include participation in the planning and coordination of the Continuum of Care and the use of HOME funds for security deposits for the Housing Authority's Housing Choice Voucher holders.

In the next five years, the County will seek to strengthen the capacity of housing counseling for its residents and continue to strengthen coordination of homeless and foreclosure prevention. Efforts to identify at-risk households earlier in the process of eviction or foreclosure should make it easier and less costly to resolve the root issue.

The County will also continue to work to expand its pool of affordable housing developers who work with HUD funds and local municipalities who have not applied for CDBG funds in the recent past.

SP-45 Goals

#	Goal Name, Funding, Goal, and Description
1	***Create Affordable Housing*** Funding: HOME: $1,000,000 Goal: 5 new rental housing units constructed 5 new homeowner units constructed Description: Funds will subsidize the development of new housing units, including both rental and owner housing.
2	***Make Existing Housing More Affordable*** Funding: HOME: $4,200,000 CDBG: $450,000 Goal: 84 homebuyers assisted 278 households assisted with rental assistance 500 households provided with housing counseling Description: HOME Funds will be used to continue the County's downpayment assistance program that provides downpayment and closing cost assistance to income-eligible buyers purchasing their home. CDBG funds will be used to support the expansion of housing counseling throughout the County.
3	***Improve Condition of Housing Stock*** Funding: CDBG: $450,000 HOME: $573,904.15 Goal: 50 senior homeowner units rehabilitated 10 rental units rehabilitated Description CDBG funds will be used to support a homeowner rehabilitation program targeting income-eligible seniors to address deferred maintenance and accessibility modifications. HOME funds will be used to address deferred maintenance for supportive housing stock.

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4	***Reduce Homelessness*** Funding: ESG: $691,731 | CDBG: $400,000 Goal: 500 persons provided overnight shelter 36 households assisted with prevention or rehousing 500 households assisted through homeless outreach Description: ESG Funds will support shelter and transitional housing operations in their efforts to provide emergency shelter and wraparound services to unhoused persons. ESG funds will also be used to provide rental assistance to prevent homelessness and to rapidly rehouse households that have become homeless. CDBG funds will be used to assist shelters address capital improvement needs and expand operations of homeless services.
5	***Improve Neighborhood Infrastructure and Facilities*** Funding: CDBG: $6,000,000 Goal: 75,000 persons assisted with LMA facility/infrastructure benefit Description: Funds will be used to pay for a portion of upgraded infrastructure and facilities that provide services to CDBG-eligible areas. Potential projects include but are not limited to water and sewer lines, flood and drainage improvements, streets and sidewalks, and wastewater improvements.
6	***Improve Public Services*** Funding: CDBG: $850,000 Goal: 5,000 persons assisted with public services Description: Funds will support programs that increase economic opportunity and provide a more suitable living environment for income-eligible households.
7	***Planning, Administration, and Capacity Building*** Funding: CDBG: $2,064,439 HOME: $578,720 ESG: $56,057 Goal: Not applicable

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	Description	The County will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. This goal includes actions to affirmatively further fair housing, conduct neighborhood planning efforts, and increase capacity of local stakeholders through technical assistance.

Table 48 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Project Type	Ext. Low (0-30%)	Low (30-50%)	Moderate (50-80%)	Total
Rental Units Constructed	10	10		20
Rental Rehabilitated	15			15
Rental Units TBRA	100	150		250
Homebuyers		20	20	40
Senior Homeowner Rehabilitated	10	20	20	50
TOTAL	135	200	40	375

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority is not currently subject to a Section 504 Voluntary Compliance agreement. The Housing Authority considers all accessibility requests and makes reasonable accomodations where applicable.

Activities to Increase Resident Involvements

The Housing Authority of Joliet holds regular meetings of its Resident Advisory Board. The board has members from each development. The authority has policies and procedures currently in place to encourage active participation from residents. Residents are invited to meet and greet, share their concerns and organize activities for their developments.

In regard to homeownership, the authority administers a self-sufficiency program. Liberty Meadows, a property owned by the housing authority, is in the process of converting some of the rental properties to homeownership. Current tenants may need housing counseling to get ready for homeownership. HAJ is currently working with WCCC on this. Expected start is July 1. The County will coordinate and partner with the authority to market its programs when public housing residents or voucher holders are potential beneficiaries. The County will meet with HHA on semiannual basis to discuss and provide for opportunities for residents to become more involved with other opportunities offered by the County.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the troubled designation

Not applicable. The Public Housing Agency is not considered troubled.

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Regulatory barriers to affordable housing are public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can increase development costs by as much as 35 percent. A number of causes can contribute to these barriers including infrastructure costs and local building practices. When combined with political pressures exerted by Not In My Back Yard (NIMBYism) opposition that often arises against the location of affordable housing units, new developments struggle to get past the initial feasibility stages.

Will County's CDBG program operates as an Urban County, meaning that affordable housing programs and projects are not subject to a single set of regulatory policies. Instead, the policies of each participating community has the potential to effect affordable housing. Zoning and minimum lot sizes both have an adverse effect on the number of potential opportunities for affordable housing development within the county. The lack of infrastructure necessary to support new multifamily development in unincorporated areas of the county serve as a significant barrier. Coordination with adjacent municipalities that would need to extend water and sewer service complicate potential development.

Addressing these barriers require collaborative efforts among local governments, developers, community organizations, and residents to create a more conducive environment for affordable housing development. Engaging in community outreach and advocating for policy changes are vital steps in overcoming these hurdles.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As the lead administrator for the County's HUD funds, the County's Community Development Division in the Land Use Department will collaborate with other County departments, participating Urban County municipalities, and other affordable housing advocates to pursue a more diverse housing stock that will better meet the needs of its current and future residents. A part of this overall effort will be to increase the number of affordable housing units and the removal of policy barriers that prevent that increase.

The County participates in an informal group of affordable housing advocates called the Community Builders Network of Will County. The Community Builders Network includes local non-profits, housing developers, local lenders, realtors, and other professionals who understand

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the need to create new affordable housing opportunities in the county. The Community Builders Network is pursuing a number of efforts and work to support each members projects. Efforts include

- Showcasing affordable housing projects that lead to positive community impacts.
- Addressing NIMBYism (Not In My Backyard) by engaging the community, providing education, and fostering collaboration.
- Providing data and research on the benefits of affordable housing, such as economic growth, increased property values, and community diversity to local officials and decision makers.
- Fostering ongoing conversations with to ensure clear communications and to address concerns from community members.

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SP-60 Homelessness Strategy

The overarching goal of Will County's homelessness strategy, created in conjunction with the local Continuum of Care, is to end homelessness. This does not mean no one will ever experience a housing crisis again. Changing economic realities, the unpredictability of life, and unsafe or unwelcoming family environments may create situations where individuals, families, or youth could experience, re-experience, or be at risk of homelessness. An end to homelessness means that the community will have a systematic response in place that ensures homelessness is prevented whenever possible and when it does occur, it is rare, of short duration, and only occurs once.

Housing First is an evidence based homeless assistance approach that seeks to remove barriers and centers on quickly moving individuals and families experiencing homelessness into permanent housing. Once housing is secured, then people are connected to supports including physical and mental health, education, employment, substance abuse and other community-based supports that people need to keep their housing and avoid returning to homelessness.

Outreach Strategy

The Continuum of Care will emphasize a multi-site, "no wrong door" approach to ensure persons seeking assistance from any agency involved with the CoC is properly assessed and guided toward the right housing outcome. The access points for the system of care will include:

- Catholic Charities-Diocese of Joliet
- Cornerstone Services
- Morningstar Mission
- Will County Center for Community Concern
- Crisis Line of Will and Grundy Counties
- other organizations that will be added late.

Coordinated Assessment will assist in determining eligibility for homeless and at-risk programs, the proper intervention best suited to the individual client, and the proper level of services needed to prevent or end homelessness for the individual/family. Those at-risk of homelessness who do not meet the eligibility requirements for homeless prevention are matched with other mainstream benefit programs. Those who are literally homeless that do not meet rapid re-housing prioritization scores or who require a higher level of support than that program will provide are referred to the same mainstream programs, transitional housing programs, or permanent supportive housing programs based on their individual needs and barriers to securing stable housing. ESG Homeless Prevention and Rapid Re-Housing providers develop a plan with

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each program participant on how they will retain permanent housing after the ESG assistance ends.

In consultations with homeless service providers, there were requests to expand the current level of street outreach. The City of Joliet is looking to build upon the success of its Community Care Program that provides services, counseling, and referrals to households in crisis, including those that are experiencing homelessness or are at-risk of homelessness. The County will work with the City to explore how this program can be expanded or replicated to serve areas outside of the City. The County plans on using available ESG funds to expand outreach.

STRATEGY TO MEET EMERGENCY AND TRANSITIONAL HOUSING NEEDS

Most funding for shelters comes from state funds, local resources, and privates sources and is used to increase the quality of temporary shelters provided to homeless people by assisting with the operating costs of the shelters operated by the Catholic Charities-Diocese of Joliet and Guardian Angel Community Services. The City has used a portion of its CDBG funds in recent years to meet the capital needs of shelters in the area. Operational costs include maintenance, rent, security, equipment, insurance, utilities, furnishings, and necessary supplies. Shelter are able to meet supportive service needs of clients through the provision of case management, childcare, education services, employment assistance and job training life skills training, transportation, and services for special populations. Hotel and motel stays will be used to supplement shelter space given availability of funds and need.

The County may use CDBG or ESG funds to support the operational costs of shelters in the area based on the level of need and the availability of other sources.

STRATEGY TO TRANSITION HOMELESS TO PERMANENT HOUSING

These strategies seek to shorten period homelessness, facilitate access to affordable housing units, and prevent a return to homelessness. In addition to the use of ESG funds to meet this need, the County will collaborate with its partner agencies and the COC to pursue additional resources to help unhoused households achieve stabilized housing. Additional funding sources include funds available through the COC annual allocations, HUD Veterans Affairs Supportive Housing (VASH) Program, Housing Choice Voucher (HCV), and Projects for Assistance in Transition from Homelessness (PATH).

Rehousing

Rapid Rehousing is a critical component of shortening the time of homelessness, moving households out of temporary shelters, and in some cases bypassing the shelter system entirely. The major components are: Housing Identification, Rent and Move-In Assistance, and Case Management and Services. Rehousing services are provided by Will County Center for Community Concerns, Catholic Charities-Diocese of Joliet, Guardian Angel Community Services, and Aunt Martha's.

CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES

Chronically homeless individuals and families include some of the hardest to serve. Some of these households will require permanent supportive housing (PSH) in order to avoid a return to homelessness. Permanent supportive housing includes the provision of affordable rental units paired with supportive services designed to meet the individual's needs.

Strategy to Prevent Homelessness

These strategies seek to prevent homelessness, including discharge from a publicly funded institution or system of care.

Prevention

This funding is allocated to Will County Center for Community Concerns and Catholic Charities Diocese of Joliet and the funded activities are designed to prevent an individual or family from moving into an emergency shelter or living in a public or private place not meant for human habitation. This is done through housing relocation and stabilization services (as provided through the Rapid Re-Housing component) and short-and/or medium-term rental assistance (as well as up to 6 months of arrears). Will County Homeless Prevention Funds are awarded to Will County Center for Community Concerns and are matched by CDBG public service funding and private funding acquired by WCCCC.

Discharge

Prevention also encompasses discharge planning in coordination with mainstream agencies, such as health, mental health, foster care, and the justice system, to ensure that these agencies are helping clients locate and secure housing upon discharge from the institution. Discharge planning is an integral part of every continuum since the cost of providing prevention services that can help individuals or households maintain their housing is far less than the cost of providing crisis management to households that have become homeless.

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The State of Illinois has implemented legislative measures and pilot programs to address the risk of homelessness following discharge from hospitals or release from correctional facilities. Unhoused persons discharged from systems of care without adequate support will return to a living situation, such as a shelter or the streets, which may cause difficulty in accessing continued care or treatment to adequately address chronic health conditions. The goal of discharge planning is to enable rapid access to housing post-discharge, thereby avoiding unnecessary institutionalization or a return to homelessness. A number of state agencies are working to coordinate discharge planning for young adults leaving State systems of care, including

- the Illinois Department of Children and Family Services (DCFS),
- Department of Juvenile Justice (IDJJ)
- Illinois Department of Corrections (IDOC) and
- IDHS – Division of Mental Health

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SP-65 Lead-based Paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children's health. Exposure to lead is especially dangerous for pregnant women and households with children under the age of six.

Many homes built before 1978 have lead-based paint. One of the most common causes of lead poisoning today is deteriorated lead-based paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

In Illinois, screening to detect lead poisoning is done primarily by family physicians and medical providers. It is recommended that children are evaluated for lead exposure each year during the first six years of life. Screening is done by questionnaire except for children who live in a high-risk area. The Illinois Department of Public Health maintains a list of "high-risk" ZIP codes using a risk index that incorporates the age of housing (pre-1978 units with lead hazards), poverty levels, and measured blood-lead prevalence. In Will County, all of the following ZIP codes have been classified as high-risk (risk index ≥ 15), indicating they carry the greatest likelihood of lead-based paint hazards in housing. These ZIP codes should be prioritized for lead–hazard inspections, remediation efforts, and enhanced blood-lead screening among young children.

Municipality	Zip Code		Municipality	Zip Code
Beecher	60408		New Lenox	60436
Bolingbrook	60410		Romeoville	60468
Crest Hill	60417		Shorewood	60481
Channahon	60421		Wilmington	60484
Joliet / Joliet Township	60432, 60433, 60434			
Lockport	60435			

Under HUD program rules, the County is required to address lead paint hazards with different actions based on the amount of funds invested in a project. For minor repair programs and housing programs that are low risk for effecting existing lead paint, the County is only required to provide noticing and implement lead safe work practices. For more comprehensive rehabilitation programs, the County is required to implement interim controls and abatement, which involves removal of the lead paint hazard.

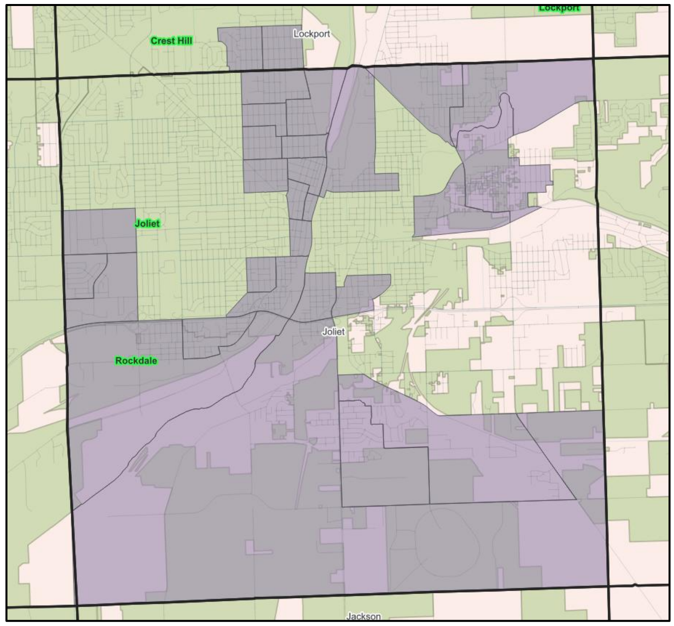
HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

As described above, a number of zip codes within the County have been identified as high-risk areas for lead paint. Owners of units where lead hazards are identified through the state program may need financial assistance to remediate the threat. The County will coordinate with the County Health Department and State in cases such as these.

All of the County's housing programs funded with HOME, CDBG, and ESG comply with the lead paint requirements of 24 CFR Part 35. Most of the CDBG-funded housing activities require lead safe work practices. HOME-funded rehabilitation, based on the amount of rehabilitation required to bring the unit up to code, may require abatement.

SP-70 Anti-Poverty Strategy

Introduction

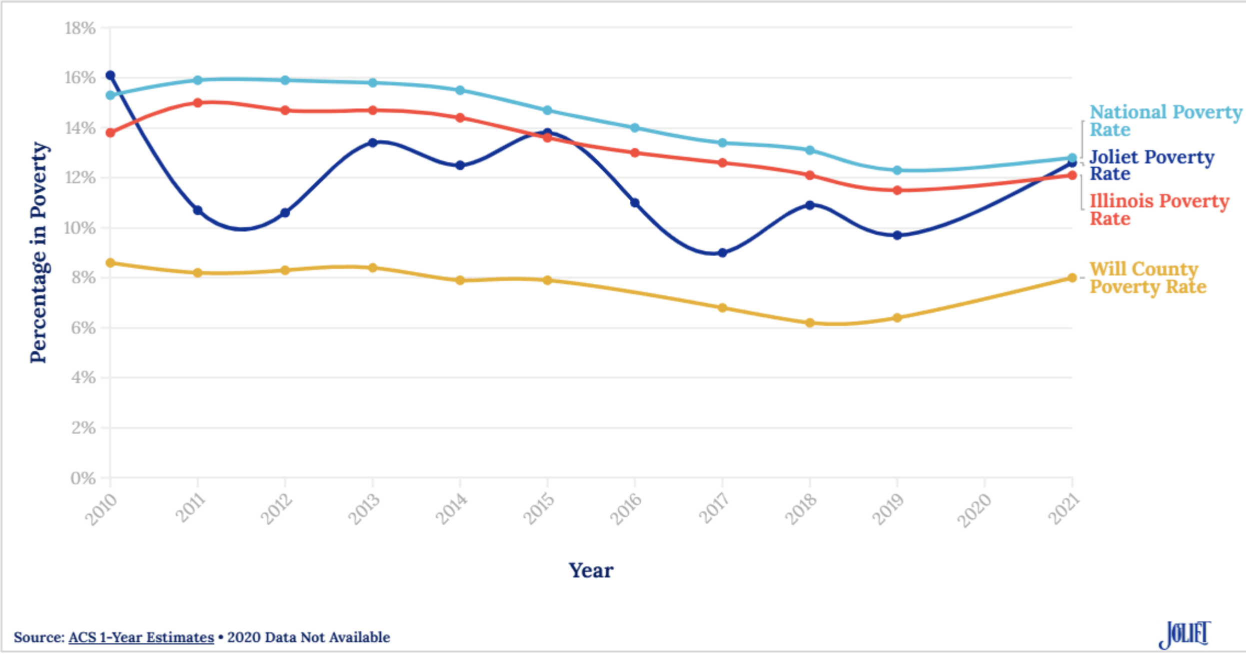


According to data from the U.S. Census Bureau's Small Area Income and Poverty Estimates, the poverty rate in Will County has remained low relative to the national average, Illinois, and other Illinois counties. The estimated percentage of people of all ages in poverty was 7.2%, slightly higher than the 6.9% estimate for the previous year. This equals about 49,733 individuals.

Households living below the poverty level are not equally dispersed across the county. Poverty rates at the census tract range from near 0% to 35%. Of the 171 tracts within the county, 12 tracts have a poverty rate greater than 20%. Ten of these tracts are located within Joliet Township with the remaining two tracts adjacent to Joliet Township in Crest Hill. Census tract 8819 with the highest concentration of poverty at 35.3%. This tract encompasses the Bi-Bluffs neighborhood along the western edge of the Des Plaines River near downtown Joliet.

According to poverty data at the national level, poverty rates decrease as the number of workers in the family increases. Households without any workers had a poverty rate of 33.8% while families with two or more full-time, year-round workers was less than one percent.

Of those living in poverty, about 30%, or 14,931 persons, were under the age of 18. Throughout the county, 13.5% of all households with children under 18 received Supplemental Nutrition Assistance Program (SNAP) benefits, and more than half (57%) of beneficiaries are under 18. The incidence of poverty is much higher for African American children (21%) and Hispanic children (14.7%) than non-Hispanic White children (4.3%). As of March 2024, approximately 1,557 individuals in 571 households in Will County were receiving benefits through the Temporary Assistance for Needy Families (TANF) program.



Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

There a number of large state and federal programs aimed at reducing poverty, including Temporary Assistance for Needy Families (TANF), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), and Supplemental Security Income (SSI). These programs are often combined with other means-tested programs such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), and Child Care Assistance Program (CCAP).

Will County, through the Workforce Investment Board (WIB) of Will County, complements these programs by offering programs and services to increase economic opportunities for residents. Workforce development programs are funded through the Workforce Innovation and Opportunity Act (WIOA). The WIB's efforts are geared toward ensuring that Will County residents have the skills and knowledge needed to secure employment that leads to economic self-sufficiency.

The County will aims to reduce poverty by increasing the supply of affordable housing in areas of opportunity. Additional affordable housing units can help lift families from poverty by providing a stable living environment with access to jobs and educational opportunities while saving on housing and transportation costs.

Supportive services can also play a key role in assisting families rise above poverty. Provision of adequate and affordable health care and child care allows families to maintain steady employment. Single parent families especially need support to remain employed and care for children effectively.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

When feasible, the County will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the County will comply with Section 3 of the Housing and Urban Development Act of 1968. The following goals will be used in relation to Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

In regard to the use of HUD funds to directly affect the number of poverty-level families, the County will provide assistance to non-profits that help poverty-stricken families gain self-sufficiency skills. This includes provision of funding to agencies serving the homeless and those at-risk of homelessness. The County will also support housing development for those with extremely low income and those who require supportive housing.

The Housing Authority is interested in developing a Youthbuild Program which helps provided training to income-eligible youth in the construction trades and other fields. The County will work with the Housing Authority to incorporate its program into the County's overall Section 3 strategy and its efforts to reduce the number of families in poverty.

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities to ensure long-term compliance, minority business outreach and the comprehensive planning requirements.

The Community Development Division of the County Land Use Department has the primary responsibility for monitoring the Consolidated Plan and the activities that receive federal funding from the grants covered by the Consolidated Plan. The Community Development Division has a monitoring process that is focused on ensuring compliance with applicable regulations and measuring program performance against stated goals. The County maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The County will use a grants management software package to track the monitoring process from the approval of projects and the annual budget and continue until final closeout of each project. The process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

- Program monitoring takes place (desk monitoring) each time a voucher is submitted for payment of an activity and prior to the draw down from IDIS. Additionally in order to keep all activities on pace with the original subrecipient agreement, progress reports (monthly or quarterly) are submitted by each subrecipient. This progress report is required to provide a status of any progress made during the prior monthly period.

- On site monitoring for construction projects occurs each time a milestone is achieved. Such milestones are tied to 25%, 50% and 100% completion status. Payrolls and invoices are also monitored for adherence to programmatic requirements.

- Some subrecipients may be required to procure an audit in compliance with 2 CFR 200 based on the total expenditure of federal funds in their fiscal year. The County will ensure funded subrecipients comply with all audit requirements.

- Ongoing Affordable Housing Monitoring. The County must monitor HOME-funded activities for the duration of the affordability period imposed by the HOME regulations. The County will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded rental projects and ensure that assisted homebuyers comply with resale and recapture requirements, as applicable. As part of its monitoring strategy, the County will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance.