

Will County Illinois

Annual Action Plan

For Program Year 2025

For the Will County CDBG Urban County

and the Joliet/Will County HOME

Consortium

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

### **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 Grant (ESG).

### **Community Development Block Grant (CDBG)**

The Community Development Block Grant (CDBG) funds received by the County 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:

- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- social service programs for youth and seniors,
- 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.

### **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,
- Down Payment 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	Expected Amount Available PY2025			
	Allocation	Program Income	Prior Year Resources:	Total:
CDBG (Federal)	\$2,089,349	\$0	\$125,000	\$2,214,349
HOME (Federal)	\$1,181,190.15	\$0	\$671,434	\$1,852,624
ESG (Federal)	\$149,788	\$0		\$149,788

**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 jurisdiction 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.

**AP-21 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)**

#	Goal Name	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Affordable Housing	Countywide	Affordable Housing	HOME: \$425,228	4 units of new housing
2	Make Existing Housing Affordable	Countywide	Affordable Housing	CDBG: \$283,000 HOME: \$1,132,099	20 DPA units 70 TBRA households 200 Persons receiving Services
3	Improve Condition of Housing Stock	Countywide	Affordable Housing	HOME: \$177,178	2 Group Homes (2 units)
4	Reduce Homelessness	Countywide	Homelessness	ESG: \$138,554 CDBG: \$83,800	100 households receiving overnight shelter 300 Homeless Prevention 125 Other
5	Improve Neighborhood Infrastructure and Facilities	CDBG Target Areas; Countywide; and Bolingbrook	Non-Housing Community Development	CDBG: \$1,254,680	50,000 Persons receiving improved facilities
6	Improve Public Services	Countywide	Non-Housing Community Development	CDBG: \$175,000	5,000 persons
7	Planning, Administration, and Capacity Building	Countywide	All	CDBG: \$417,869 HOME: \$118,119 ESG: \$11,234	Not Applicable

### 1. Create Affordable Housing

The County will use available federal resources to subsidize the development of new affordable housing units. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer.

**Projects serving this goal:**

Toro New Development in Joliet	\$425,228
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### 2. Make Existing Housing Affordable

Homeownership is a traditional path for households to build equity and wealth and to invest in their community. The County will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers. The County will also support counseling and educational programs to help low- and moderate-income households navigate the homebuying process and prevent foreclosure.

The County will also provide support to tenant-based security deposit assistance programs with the goal of making existing, market rate rental properties affordable to low- and moderate-income populations.

**Projects serving this goal:**

CDBG WCCC Housing Counseling	\$283,000
HOME Consortium Down Payment Assistance	\$500,000
HOME Tenant Based Rental Assistance	\$632,099

### 3. Improve Condition of Housing Stock

The County will use available federal resources to support the improvement of existing housing stock. This may include comprehensive rehabilitation programs or programs targeted to address a specific issue or clientele. This includes but is not limited to emergency repair programs, minor repair, and accessibility improvements for seniors and disabled populations.

**Projects serving this goal:**

CHDO Group Home Rehabilitation	\$177,178
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**4. Reduce Homelessness**

The County will use available federal resources to reduce the levels of homelessness in the community through prevention, re-housing, and support of existing emergency and transitional housing resources. The County will coordinate closely with the Continuum of Care, its member agencies, and other community stakeholders to prevent homelessness when possible and to reduce its impact on families and households when it does occur.

**Projects serving this goal:**

WGMC Homeless Outreach	\$89,872
Rehousing / Homeless Prevention Assistance	\$48,681
Daybreak Center Capital Improvement Project	\$38,800
Emergency Services and Homeless Prevention Expansion Program	\$45,000

**5. Improve Neighborhood Infrastructure and Facilities**

The County will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure in order to improve the sustainability of older, low- and moderate-income neighborhoods. Potential projects include streets, sidewalks, flood drainage, water lines, and sanitary sewer improvements. The County will also invest in neighborhood facilities that provide access to crucial services for residents.

**Projects serving this goal:**

IEPA Loan Repayment - Ridgewood	\$110,690
Southeast Joliet Sanitary District	\$600,000
Bolingbrook Infrastructure Improvements	\$295,539
Spanish Community Center	\$81,200
UCP-Center for Disability Services	\$100,000
Brookside Community Center	\$67,250

**6. Improve Public Services**

The County will use available federal resources to increase access and availability of crucial social services to low- and moderate-income persons. Eligible public services include those targeted to specific populations, such as homeless, at-risk youth, young families (childcare), seniors, and the disabled. They also include programs aimed at increasing access to economic opportunity, such as job training and supportive services, and improving community health, such as programs that increase access to health care, mental health, and healthy food.

**Projects serving this goal:**

Project 100-Labor of Love Food Pantry	\$75,000
Northern Illinois Food Bank	\$100,000

**7. Planning, Administration, and Capacity Building**

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. A portion of funds may be granted to non-profit housing developers actively working on development projects to cover a portion of their operating costs.

**Projects serving this goal:**

CDBG Administration	\$417,869
HOME Administration	\$118,119
ESG Administration – County	\$4,778
ESG Administration - WGMC	\$6,446

**AP-35 Projects - 91.420, 91.220(d)**

Project Name	PY2025 HESG
Target Area	Countywide
Goals Supported	Reduce Homelessness
Needs Addressed	Homelessness
Funding	ESG: \$149,788
Description	Funds will be used to provide services to the at-risk homeless including emergency payments on behalf of individuals or families, generally for the purpose of preventing homelessness. Examples include utility payments to prevent cutoff of service and rent/mortgage payments to prevent eviction.
Target Date	September 30, 2026
Goal	125 households via outreach 4 households via prevention
Location Description	Countywide
Planned Activities Eligibility	ESG Outreach; ESG Prevention / Rehousing; ESG Administration

Project Name	CHDO Group Home Rehab
Target Area	None
Goals Supported	Improve Condition of Housing Stock
Needs Addressed	Affordable Housing
Funding	HOME: \$ 177,178
Description	This project will include the rehabilitation of 3 group homes that provide housing and supportive services to adults with disabilities. The owner of the properties qualifies as a Community Housing Development Organization (CHDO). This project will meet the 15% set-aside requirement for CHDOs.
Target Date	September 30, 2027
Goal	2 group homes (2 housing units)
Location Description	Crest Hill, Brookforest, Shorewood
Planned Activities Eligibility	CHDO Housing Rehabilitation; Multi-Family, CHDO

Project Name	Toro New Development – Joliet
Target Area	Joliet
Goals Supported	Create New Affordable Housing
Needs Addressed	Affordable Housing
Funding	HOME: \$425,228
Description	HOME funds will be used to subsidize the development costs of four single family homes in Joliet.
Target Date	September 30, 2027
Goal	4 housing units
Location Description	Scattered Site in Joliet
Planned Activities Eligibility	New Construction of Single Family

Project Name	Tenant-Based Security Deposit Assistance
Target Area	Will County
Goals Supported	Make Existing Housing Affordable
Needs Addressed	Affordable Housing
Funding	HOME: \$ 632,099.30 CDBG: \$100,000
Description	The County will work with the Housing Authority of Joliet to provide security deposit assistance to low income renters and WCCC to provide ongoing rental assistance to renters who are in need of housing stability.
Target Date	September 30, 2027
Goal	100 households
Location Description	throughout Will County
Planned Activities Eligibility	HOME: Tenant Based Rental Assistance 14J, LMH

Project Name	HOME Consortium Down Payment Assistance
Target Area	Countywide
Goals Supported	Make Existing Housing Affordable
Needs Addressed	Affordable Housing
Funding	HOME: \$500,000 CDBG: \$106,000
Description	Funds will be used to provide financial assistance and housing counseling to income eligible buyers. Comprehensive counseling is required as part of the HOME DPA Program.
Target Date	September 30, 2026
Goal	20 homebuyers
Location Description	Services available at Will County Center for Community Concerns 2455 Glenwood Ave, Joliet, IL 60435 Phone: (815) 722-0722
Planned Activities Eligibility	CDBG: 14K Housing services in support of the HOME Program, eligible under 570.201(k), LMH HOME Down payment assistance 24 CFR 92.254(f)

Project Name	Housing Counseling
Target Area	Countywide
Goals Supported	Increase Homeownership
Needs Addressed	Affordable Housing
Funding	CDBG: \$77,000
Description	This project will provide HUD certified housing counseling for low-income individuals to help them to prevent foreclosure and assist in the homebuying process.
Target Date	September 30, 2026
Goal	200 persons
Location Description	Services available at Will County Center for Community Concerns 2455 Glenwood Ave, Joliet, IL 60435 Phone: (815) 722-0722
Planned Activities Eligibility	CDBG Public Service 24 CFR 570.201(e) 05U, LMH

<b>Project Name</b>	<b>Spanish Community Center</b>
Target Area	None
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$81,200
Description	Repair both chimneys, install six new windows.
Target Date	September 30, 2026
Goal	9500 beneficiaries
Location Description	309 N Eastern Ave, Joliet, IL 60432
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) LMA

<b>Project Name</b>	<b>UCP-Center for Disability Services</b>
Target Area	None
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$100,000
Description	ADA-Compliant Automatic Classroom Doors.
Target Date	September 30, 2026
Goal	80 persons
Location Description	311 S Reed St, Joliet, IL 60436
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) LMC

<b>Project Name</b>	<b>Daybreak Center Facility Improvements</b>
Target Area	None
Goals Supported	Reduce Homelessness
Needs Addressed	Reduce Homelessness
Funding	CDBG: \$38,800
Description	The project will be specific to improvements to the first floor Daybreak Shelter, to include flooring and replacement of two commercial water heaters
Target Date	September 30, 2026
Goal	840 persons
Location Description	Daybreak Center
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) LMC

<b>Project Name</b>	<b>Brookside Roof Replacement</b>
Target Area	None
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$67,250
Description	Reroof project at city owned Brookside Building (home to Wilmington Lions Club) to add space for daycare purposes through cooperative agreement with Wilmington Park District
Target Date	September 30, 2026
Goal	100 households
Location Description	805 River Street, Wilmington IL
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) LMC

<b>Project Name</b>	<b>IEPA Loan Repayment</b>
Target Area	Countywide
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$110,690
Description	Payment of debt service on IEPA loan to make improvements to Ridgewood water and sewer infrastructure.
Target Date	September 30, 2026
Goal	50 households
Location Description	Ridgewood
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) 03J, LMA

<b>Project Name</b>	<b>Infrastructure Improvements – Bolingbrook</b>
Target Area	CDBG eligible areas in Bolingbrook
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$ \$295,539
Description	The Village will use CDBG to support infrastructure projects in low- and moderate-income neighborhoods, such as waste water treatment, street improvements and streetscaping, and sidewalks.
Target Date	September 30, 2027
Goal	36,000 residents
Location Description	To be determined
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1)

<b>Project Name</b>	<b>Southeast Joliet Sanitary District</b>
Target Area	None
Goals Supported	Improve Neighborhood Infrastructure and Facilities
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$600,000
Description	Infrastructure upgrades for water/sewer lines.
Target Date	September 30, 2027
Goal	2,051 persons in service area
Location Description	Unincorporated Joliet Township
Planned Activities Eligibility	Public Facilities and Improvements: 24 CFR 570.201(c); 03I, LMA

<b>Project Name</b>	<b>Emergency Services and Homeless Prevention Expansion Program</b>
Target Area	None
Goals Supported	Reduce Homelessness
Needs Addressed	Homelessness
Funding	CDBG: \$45,000
Description	Catholic Charities will provide the basic necessities to prevent and divert households from becoming homeless and end up in shelters or on the streets.
Target Date	September 30, 2026
Goal	300 Households
Location Description	Not applicable
Planned Activities Eligibility	Public Services 24 CFR 570.201(e); 03T, LMC

<b>Project Name</b>	<b>Project 100-Labor of Love Food Pantry</b>
Target Area	Countywide
Goals Supported	Improve Public Services
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$75,000
Description	Funding will be used by NHBWJC to fund staff providing pantry operations and required certifications, educational programming staff, and gap food purchases if supply falls short of need.
Target Date	September 30, 2026
Goal	2,500 persons
Location Description	Countywide-serve pantry clients & mass food distributions throughout Will County
Planned Activities Eligibility	CDBG Public Service 24 CFR 570.201(e) 05W, LMC

<b>Project Name</b>	<b>Northern Illinois Food Bank</b>
Target Area	Countywide
Goals Supported	Improve Public Services
Needs Addressed	Non-housing Community Development
Funding	CDBG: \$100,000
Description	Funding will be used by NIFB to purchase an estimated 160,000-190,000 lbs of food items added to weekly grocery order system for member pantries to select for distribution, at no cost. Weekly availability is limited and therefore allocated on a first come basis.
Target Date	September 30, 2026
Goal	83,000 Individuals
Location Description	Countywide-serve pantry clients & mass food distributions throughout Will County
Planned Activities Eligibility	CDBG Public Service 24 CFR 570.201(e) 05W, LMC

Project Name	Program Administration
Target Area	None
Goals Supported	All
Needs Addressed	Planning and Capacity Building
Funding	CDBG: \$ 417,869 HOME: \$ 118,119
Description	Funds will be used to support the County's planning, administration, and oversight of federally funded projects.
Target Date	September 30, 2026
Goal	Not applicable
Location Description	Not applicable
Planned Activities	Planning and Administration
Eligibility	General Program Administration 24 CFR 570.206 or 24 CFR 570.489(a)(3)

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

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 staff recommendations, 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 and target areas. 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.

The County provides an allocation of Bolingbrook per the joint agreement. For HOME funds, the City of Joliet will receive a portion of funds based on the existing HOME Consortium agreement. The City and the County will also jointly fund a downpayment assistance program and tenant based security deposit assistance program. The remaining funds will be distributed based more on alignment with the priority needs and perceived outcomes than geographic location.

Obstacles to addressing underserved needs continues to be a lack of affordable housing options throughout Will County and limited affordable housing development.

**AP-50 Geographic Distribution - 91.420, 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.**

Under the CDBG program, investments that benefit specific areas are limited to those where at least 45.7%<sup>1</sup> of the residents are considered to be low- and moderate-income (LMI) that have incomes less than 80% of the area median income. Will County qualifies as an “exception community” which means funds can be invested in areas with a concentration of LMI residents relative to the community as a whole. The County’s CDBG allocation is in part based on a joint agreement with the Village of Bolingbrook. As part of this agreement, a percentage of the overall CDBG allocation will be used to meet the needs of Bolingbrook. Similarly, the County’s HOME allocation is based on a consortium agreement with the City of Joliet. While neither agreement calls for a specific percentage of funds to be used in Bolingbrook or Joliet, the County has estimated the amounts that will be allocated to these communities based on the needs and priorities documented in this plan. In this program year, the County proposes to make investments per the information in the table below.

**Geographic Distribution**

Geographic Area	HOME	CDBG
Joliet	51%	0% <sup>2</sup>
Bolingbrook		13%
Unincorporated Ridgewood		5%
Unincorporated Joliet Township/SE Joliet		27%
No geographic basis	49%	55%
	<b>100%</b>	<b>100%</b>

<sup>1</sup> Will County is considered an exception community under CDBG rules. This percentage may fluctuate from year to year.

<sup>2</sup> Joliet receives its own CDBG allocation and therefore does not qualify for CDBG available through the County.

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

### Introduction

Affordable housing goals include the development of new housing units and the preservation of affordable units including rehab. Rental housing units are in critical supply and the County has the highest eviction rate in the state of Illinois. The need for more rental units and more landlord engagement is high. The County will work with the CoC, City of Joliet and the Housing Authority on landlord engagement strategies.

Due to increasing interest rates and high demand for housing, the County and City jointly funded a downpayment assistance program to help reach populations that would benefit from assistance including renters, families in disinvested areas, and employers looking to provide housing stabilization for their employees through a possible match opportunity.

Year 5 Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	124
Special-Needs	2
Total	126

**Table 1 - One Year Goals for Affordable Housing by Support Requirement**

Year 5 Goals for the Number of Households Supported Through	
TBRA/Security Deposit Assistance	100
The Production of New Units	4
Rehab of Existing Units	2
Acquisition of Existing Units (DPA)	20
Total	126

**Table 2 - One Year Goals for Affordable Housing by Support Type**

Project	Funding	Population Served			Project Type				Total
		Homeless	Non-Homeless	Special Needs	TBRA	New Units	Rehab	Acquisition	
Security Deposit - HAJ	132,098		50		50				50
TBRA	500,000		50		50				50
DPA – Consortium	500,000		20					20	20
New Construction – Toro			4			4			4
Group home Rehab	177,178			2			2		2
Total			124	2	100	4	2	20	126

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

### **Introduction**

The Housing Authority of Joliet has the following goals:

- Expanding the supply of assisted housing
- Improving the quality of assisted housing
- Increasing assisted housing choices
- Improving community quality of life and economic viability
- Promoting self-sufficiency and assisting development of families and individuals
- Ensuring equal opportunity in housing for all Americans

### **Actions planned during the next year to address the needs of public housing.**

The County is working with the HAJ to implement a HOME funded Security Deposit program to assist voucher holders with finding affordable housing options.

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

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 development.

Regarding homeownership, the authority administers a self-sufficiency program. 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 and the Housing Authority participate in the Community Builders Network to help coordinate and collaborate efforts pertaining to housing. Conversations about the Liberty Meadows development have started about transitioning some renters to homeowners through the Liberty Meadows lease to own model. A CEO of the Housing Authority sits on the CDBG/HOME Advisory Board to help provide input on project selections and opportunities to work together.

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

Not applicable as the housing authority is not considered to be troubled.

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

### **Introduction**

The County is proposing to fund several activities that will serve homeless and/or non-homeless persons who require supportive services or housing. These include:

#### **Homeless Programs and Projects**

• Daybreak Center Facility Improvements	\$38,800
• Emergency Services/Prevention Expansion Program	\$45,000
• WCCC TBRA Program	\$500,000
• WGMC Street Outreach	\$89,872
• Rehousing/Prevention	\$48,681

In addition to directly funding projects, the County will continue to participate in the local Continuum of Care. The following information describes strategies that will be followed in the upcoming program year by the CoC and its participating members.

### **Outreach and Assessment**

The County plans to use ESG funds to expand outreach in the program year. The Continuum of Care emphasizes 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 include:

- Catholic Charities-Diocese of Joliet
- Cornerstone Services
- Morningstar Mission
- Will County Center for Community Concern
- Will Grundy Medical Clinic
- Trinity Services
- Guardian Angel Services
- Respond Now
- other organizations that will be added later

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

### **Emergency shelter and transitional housing needs**

The County will support improvements to the Daybreak Shelter using CDBG funds in the program year. Most funding for shelters comes from state funds 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.

Operational costs include maintenance, rent, security, equipment, insurance, utilities, furnishings, and necessary supplies. Shelters 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.

### **Transitioning to Permanent Housing**

#### **Rehousing**

A portion of ESG will be used for prevention and or 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. The CoC estimates that approximately 254 persons exiting the shelter system could utilize rehousing.

Rehousing services are provided by Will County Center for Community Concerns, Catholic Charities-Diocese of Joliet, Guardian Angel Community Services, Cornerstone Services, and Trinity Services.

#### **Homeless Prevention**

This funding is 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 3 months of arrears).

## **AP-75 Barriers to Affordable Housing - 91.420, 91.220(j)**

### **Introduction**

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. Several causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. When partnered with the 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.

As a whole, one of the barriers the County faces is a lack of a comprehensive approach to affordable housing. The County only has authority within unincorporated areas. Areas under the jurisdiction of villages and cities take different approaches to affordable housing and pursue strategies aligned with their specific needs without consideration of the needs of the larger region.

### **Program Year Goals**

County staff will continue to participate in the Community Builders Network (formerly Will County Housing Thought Leadership Group). This group includes representation from local non-profits, affordable housing providers, lenders, and realtors.

County will explore other housing options including modular housing.

County will initiate an update to the Land Resource Management Plan and incorporate a housing element to examine future housing demand and potential ways to meet demand.

County will work with the Continuum of Care, City of Joliet, Housing Authority and Three Rivers Realtors Association on hosting a Landlord engagement event to connect landlords to community housing providers.

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

### **Introduction**

Will County has developed the following actions which address obstacles to meeting underserved needs, foster affordable housing, reduce lead-based paint hazards, reduce the number of poverty families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs.**

The County has identified a lack of capacity among affordable housing providers to meet the growing demand for affordable housing units within the County. To address this obstacle, the County will work to expand its own internal capacity to provide technical assistance to new and existing organizations.

In the coming program year, the County will continue to work with the MAPP Collaborative Access to Health committee which has identified areas with high health disparities. The County will also work with the Continuum of Care to address at risk homeless.

### **Actions planned to foster and maintain affordable housing.**

As described above, the County will continue to work with the Land Use Department to formulate a comprehensive housing policy to encourage the development of affordable housing and to create a better balance of housing options that is able to serve the needs of its current and future residents. County staff will also continue to participate in the Community Builders Network. This group includes representation from local non-profits, affordable housing providers, lenders, and realtors. The County will also participate in the MAPP Collaborative Stabilizing the Built Environment committee.

### **Actions planned to reduce lead-based paint hazards.**

All the County's housing programs funded with HOME and CDBG comply with the lead paint requirements of 24 CFR Part 35 and 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.

As described above, three 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 work on developing options for cases such as these.

### **Actions planned to reduce the number of poverty-level families**

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 County has an existing Section 3 plan.

The County also manages a Community Garden Program that provides funds to develop and maintain community garden, particularly in high need zip codes. Community gardens help provide healthy food options in low-income areas that don't have access to grocery stores in their area. In the last Program Year, 35 gardens were assisted, and 120,000 pounds of fresh fruits and vegetables were grown and distributed.

The County also funds an Eviction Diversion Program in partnership with the 12<sup>th</sup> Circuit Court. The program connects residents in eviction court with rent arrears assistance, eviction mediation, legal services, and housing stabilization services. During the program year, Covid relief Emergency Rental Assistance dollars were completed expended and staff will transition to using County funds in a reduced capacity.

Regarding the use of CDBG funds to directly affect the number of poverty-level families, the County will aid non-profits that help poverty-stricken families gain self-sufficiency skills and programs to help families reduce their monthly housing and food costs. In the new program year, the following funded activities will help families achieve self-sufficiency:

• HAJ Security Deposit Assistance	\$ 132,098
• Emergency Services/Homeless Prevention Expansion	\$45,000
• WCCCC Housing Counseling	\$77,000
• WCCCC TBRA	\$100,000
• NIFB Pantry Partners supplement	\$100,000
• Project 100-Labor of Love Food Pantry	\$75,000

### **Actions planned to develop institutional structure.**

The County will work to expand its own internal capacity to provide technical assistance to new and existing organizations. The County will also work toward addressing the other gaps identified within its institutional structure, including:

- Increased capacity of existing and new affordable housing providers to better serve the unmet need across the county.
- Better collaboration between the Continuum of Care and the County Health Department/MAPP Collaborative to connect housing with health care.
- Development of a land bank or vacant property registry or a capability similar to land banks to serve redevelopment of target areas.
- Better collaboration with community-based organizations working in high need areas, including CDBG target areas and State of IL R3 zones.
- Better collaboration with 12<sup>th</sup> circuit court to address high eviction rates
- Better collaboration with Health Department on lead-based paint cases

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

As described above, the County will continue to participate in the Community Builders Network, Will County Continuum of Care and the MAPP Collaborative. These umbrella groups can bring a large number of stakeholders together to coordinate their efforts and highlight success and best practices. The County will continue to have a close working relationship with its other partners as well, including the City of Joliet and the Housing Authority of Joliet.

### **AP-90 Community Development Block Grant Program - CFR 91.220(l)(1)**

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

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

#### **Other CDBG Requirements**

1. The amount of urgent need activities	\$0
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**AP 90 HOME Investment Partnership Program (HOME) - 24 CFR 91.220(I)(2)**

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

The County does not intend to invest HOME funds in a project beyond those identified in 92.205. Proposed use of funds include loans, forgivable loans, and grants for the purpose of housing development. For Security Deposit Assistance, funds will be paid directly to housing providers on behalf of the beneficiaries.

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

The County's Recapture Policy and Agreement are attached to this plan.

All housing acquired for owner occupancy with HOME assistance will be subject to affordability restrictions for the period of affordability required by HOME program regulations. When the owner receives a HOME-funded subsidy, either in the form of down payment assistance loan to acquire the property, or in the form of housing rehabilitation loan for existing homeowners, affordability will be ensured by a recapture provision in the Note and Second Mortgage, requiring repayment of the HOME down payment assistance upon default, sale of the property, or the owner moving from the property before the end of the affordability period. The note may provide for a reduction of the amount repayable on a percentage basis, after each full year of occupancy, over a period no shorter than the affordability period. In case of foreclosure sale during the affordability period, the amount of HOME funds to be recaptured shall be the lesser of the funds due under the note or the amount actually available after foreclosure sale, if any.

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

The County does not intend to use HOME funds to refinance existing debt during the program year.

**If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(I)(2)(vii)).**

No preferences will be provided in the administration of the TBRA funds.

**If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

No preferences will be provided in the provision of rental housing funding.

**AP 90 Emergency Solutions Grant (ESG) Reference 91.220(I)(4)**

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

See attached.

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

The County's Continuum of Care Coordinated Entry Policy Manual and Procedure Guide is attached to this plan.

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

ESG Sub Awards are allocated and awarded through the County's Advisory Board. A publication of the notice that ESG funds are available is provided to all interested organizations, as well as published in the local newspaper and the County website.

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

The County is part of the Continuum of Care, which has a Consumer Committee comprised of homeless and formerly homeless persons. Each Committee Member is screened by and supported by Agency representatives. Goals and objectives are selected by Committee members to accomplish. Representatives from the Consumer Committee sit on Leadership. The Committee meets monthly at the Central Library in Joliet.

**Describe performance standards for evaluating ESG.**

Program performance standards are fully described in the attached ESG Program Manual.