

Will County Illinois  
Annual Action Plan  
For Program Year 2023  
For the Will County CDBG Urban County  
and the Joliet/Will County HOME  
Consortium  
DRAFT

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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), and the HOME Investment Partnerships Program (HOME). The County did not receive an allocation of ESG this program year.

### **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.

## Anticipated Resources

Program	Expected Amount Available Year 4			Years 4-5	
	Allocation	Program Income	Prior Year Resources:	Total:	
CDBG (Federal)	\$2,082,246	\$0		\$2,082,246	\$3,972,576
HOME (Federal)	\$1,401,561	\$0		\$1,401,561	\$2,785,854

### **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 the State of Illinois Strong Communities Program to assist in clearance and removal of blighting conditions.

### **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 donated property from the trustee surplus sale to a local affordable housing developer to help meet the goal of creating affordable housing.

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

#	Goal Name	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Condition of Housing Stock	Bolingbrook Frankfort Twsp	Affordable Housing	CDBG: \$112,840. HOME: \$150,000	5 Owner Units Rehabilitated 24 Rental units rehabilitated 1 group home duplex rehabilitated
2	Create Affordable Housing	Fairmont Countywide	Affordable Housing	CDBG: \$50,000 HOME: \$250,000	12 TBRA units/housing services
3	Increase Homeownership	Bolingbrook Countywide	Affordable Housing	CDBG: \$152,250.00 HOME: \$501,170.75	350 individuals receive housing counseling 25 pre-purchase counseling 25 households receive DPA
4	Reduce Homelessness	Countywide	Homelessness	CDBG: \$86,565.20 HOME: \$250,000	12 TBRA household subsidies 50 Homeless Services
5	Eliminate Blighted Conditions		Community Development		No Action in Program Year, demolitions will be completed with another funding source
6	Increase Economic Opportunities		Economic Development		No Action in Program Year
7	Improve Neighborhood Infrastructure and Facilities	Ridgewood Bolingbrook Lockport Twsp Bonnie Brae Sanitary District	Suitable Environment	CDBG: \$1,039,221.60	657 persons served, 2 Infrastructure improvements
8	Improve Public Services	Countywide Lockport Twsp	Suitable Environment	CDBG: \$225,000	72,395 Persons served
9	Planning, Administration, and Capacity Building		All	CDBG: \$416,469.20 HOME: \$140,156.10	Other: 1 Other
10	Advance Fair Housing and Equal Opportunity		All		No Action in Program Year

**1. 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.

**PY2023 Projects serving this goal:**

Owner Occupied Rehab & Repair- Bolingbrook	\$35,000.00
Frankfort Township Senior housing rehab	\$77,840.00
CHDO Group Home Rehab	\$150,000.00

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

### PY2022 Projects serving this goal:

Habitat CHDO Operations	\$50,000.00
CHDO Habitat New Development - Fairmont	\$60,234.15
Tenant Based Rental Assistance, all - WCCCC	\$250,000.00
Housing Services TBRA - all	\$50,000.00

## 3. Increase Homeownership

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.

### PY2023 Projects serving this goal:

Housing Services HOME DPA	\$102,250.00
HOME Consortium down payment assistance	\$501,170.75

## 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.

**PY2023 Projects serving this goal:**

Housing Services TBRA - CoC	\$50,000.00
Tenant Based Rental Assistance, CoC - WCCCC	\$250,000.00
Homeless Prevention	\$36,565.20

**5. Eliminate Blighted Conditions**

The County will use available federal resources to demolish and clear blighted structures to eliminate factors that contribute to neighborhood decline and make private investment and redevelopment more feasible. No PY2023 Projects will serve this goal. However, the County will apply for Illinois Housing Development Authority funds for this purpose through the Strong Communities Program and will continue to work with Code Enforcement demolition of abandoned blighted properties.

**6. Increase Economic Opportunities**

The County is still working on implementing the Microenterprise Program funded last year to be used to help micro enterprises.

**7. 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.

**PY2023 Projects serving this goal:**

IEPA Loan Repayment	\$115,000.00
Infrastructure Improvements - Bolingbrook	\$234,221.60
Bonnie Brae Sanitary District / Lockport Township	\$385,000.00
Lockport Township / Highway Fairmont Drainage	\$305,000.00



## 8. 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.

### **PY2023 Projects serving this goal:**

NIFB Food supplements to pantry partners	\$75,000.00
Lockport Pantry District food pantry equipment	\$30,000.00
Sharefest food pantry operations	\$50,000.00
CASA Court Attorney	\$70,000.00
Housing Counseling – Bolingbrook/Will County	\$50,000.00

## 9. 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.

### **PY2023 Projects serving this goal:**

CDBG admin	\$416,469.20
HOME admin	\$140,156.10

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

<b>Project Name</b>	<b>Owner Occupied Rehab &amp; Repair Bolingbrook</b>
<b>Target Area</b>	Bolingbrook
<b>Goals Supported</b>	Improve Condition of Housing Stock
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	CDBG: \$35,000.00
<b>Description</b>	This program provides financial assistance to low/mod senior residents for emergency home repairs. Eligible repairs must correct items that present an immediate threat to the health, safety, and quality of life of the tenant, including HVAC and plumbing repairs. The program will be administered by Senior Services of Will County.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	5 households
<b>Location Description</b>	Bolingbrook
<b>Planned Activities</b>	Eligibility: 14A single unit rehabilitation
<b>Eligibility</b>	National Objective: Low Mod Housing (LMH) national objective

<b>Project Name</b>	<b>Frankfort Township Senior Housing Rehab</b>
<b>Target Area</b>	Frankfort Township
<b>Goals Supported</b>	Improve condition of housing stock
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	CDBG: \$77,840.00
<b>Description</b>	This project will replace 24 heating units in 24 apartments in a Frankfort Township senior housing development that is over 40 years old.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	24 households
<b>Location Description</b>	Autumn Valley Senior Living – Corner of Route 30 and Wolf Road
<b>Planned Activities</b>	14D Rehabilitation: Other Publicly Owned Residential Buildings 24 CFR 570.202(a)(2) or 42 USC 5305(a)(4)
<b>Eligibility</b>	National Objective: Low Mod Housing (LMH) national objective

<b>Project Name</b>	<b>CHDO Group Home Rehab</b>
<b>Target Area</b>	
<b>Goals Supported</b>	Improve condition of housing stock
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	HOME: \$150,000.00
<b>Description</b>	This project will meet the need to improve the condition of the existing housing stock. The duplex group home rehab will include repair to the roof, bathroom, fire alarm, and security system for persons with disabilities
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	6 households
<b>Location Description</b>	Crest Hill
<b>Planned Activities Eligibility</b>	CHDO Housing Rehabilitation

<b>Project Name</b>	<b>Habitat CHDO Operations</b>
<b>Target Area</b>	Will County
<b>Goals Supported</b>	Create New Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	HOME: \$50,000.00
<b>Description</b>	Operational subsidy to help their organization build capacity to provide additional affordable housing throughout the County.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	Complete 13 units in the pipeline
<b>Location Description</b>	
<b>Planned Activities Eligibility</b>	HOME – CHDO Operations 24 CFR 92.208

<b>Project Name</b>	<b>CHDO Habitat New Development – Fairmont</b>
<b>Target Area</b>	Fairmont
<b>Goals Supported</b>	Create New Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	HOME: \$60,234.15
<b>Description</b>	Development of 1 single family unit in Fairmont
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	1 household
<b>Location Description</b>	Not applicable
<b>Planned Activities Eligibility</b>	HOME Acquisition and New Construction 24 CFR 92.300

	<b>Tenant-Based Rental Assistance, all - WCCC</b>
<b>Target Area</b>	Will County
<b>Goals Supported</b>	Create New Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	HOME: \$250,000 CDBG: \$50,000
<b>Description</b>	This project will create new affordable housing options for tenants needing additional funds to afford fair market rent. Tenant Based Rental Assistance working with clients Countywide and include referrals from the Will County States Attorney Problem Solving Courts
<b>Target Date</b>	September 30, 2024
<b>Goal</b>	12 households.
<b>Location Description</b>	throughout Will County
<b>Planned Activities</b> <b>Eligibility</b>	HOME: Tenant Based Rental Assistance CDBG: 14J Housing services in support of the HOME Program, eligible under 570.201(k)

<b>Project Name</b>	<b>HOME Consortium Down Payment Assistance</b>
<b>Target Area</b>	Countywide
<b>Goals Supported</b>	Increase homeownership
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	HOME: \$501,170.75 CDBG: \$102,250.00
<b>Description</b>	Funds will be used to provide housing counseling to households looking to purchase a home utilizing Downpayment assistance through the HOME DPA Program. Comprehensive counseling is required as part of the HOME DPA Program and must be done by HUD certified counselors. Housing Counseling educates new homebuyers on the process and leads to responsible homeownership and more stable neighborhoods.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	25 Households
<b>Location Description</b>	Services available at Will County Center for Community Concerns 2455 Glenwood Ave, Joliet, IL 60435 Phone: (815) 722-0722
<b>Planned Activities Eligibility</b>	Eligibility: 14K CDBG Housing Counseling for HOME DPA 24 CFR 92.254(a)(3) CDBG: 14J Housing services in support of the HOME Program, eligible under 570.201(k)  HOME Down payment assistance 24 CFR 92.254(f)

<b>Project Name</b>	<b>Homeless Services</b>
<b>Target Area</b>	None
<b>Goals Supported</b>	Reduce Homelessness
<b>Needs Addressed</b>	Homelessness
<b>Funding</b>	CDBG: \$36,565.20
<b>Description</b>	Funds will be used to provide services to 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.
<b>Target Date</b>	September 30, 2023
<b>50</b>	50 persons
<b>Location Description</b>	Countywide
<b>Planned Activities Eligibility</b>	Eligibility: 05Q Subsistence Payments National Objective: Limited Clientele (LMC) presumed benefit

<b>Project Name</b>	<b>Tenant Based Rental Assistance, CoC - WCCC</b>
<b>Target Area</b>	None
<b>Goals Supported</b>	Reduce Homelessness
<b>Needs Addressed</b>	Homelessness
<b>Funding</b>	HOME: \$250,000.00 CDBG: \$50,000
<b>Description</b>	Funds will be provided to provide case management and housing services to homeless persons on the Continuum of Care coordinated entry list with the goal of placing the household in permanent and stable housing funded with HOME tenant based rental assistance.
<b>Target Date</b>	September 30, 2024
<b>Goal</b>	12 households
<b>Location Description</b>	Countywide
<b>Planned Activities Eligibility</b>	CDBG: Housing Services HOME: Tenant Based Rental Assistance

<b>Project Name</b>	<b>IEPA Loan Repayment</b>
<b>Target Area</b>	Countywide
<b>Goals Supported</b>	Improve Neighborhood Infrastructure and Facilities
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$115,000.00
<b>Description</b>	Payment of debt service on IEPA loan to make improvements to Ridgewood water and sewer infrastructure.
<b>Target Date</b>	September 30, 2024
<b>Goal</b>	50 persons
<b>Location Description</b>	Ridgewood
<b>Planned Activities Eligibility</b>	Public Facilities and Improvements: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1)

<b>Project Name</b>	<b>Infrastructure Improvements – Bolingbrook</b>
<b>Target Area</b>	CDBG eligible areas in Bolingbrook
<b>Goals Supported</b>	Improve Neighborhood Infrastructure and Facilities
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$234,221.60
<b>Description</b>	The Village will use CDBG to support infrastructure projects in low- and moderate-income neighborhoods, such as street improvements and streetscaping, and sidewalks.
<b>Target Date</b>	September 30, 2024
<b>Goal</b>	Village wide
<b>Location Description</b>	To be determined
<b>Planned Activities Eligibility</b>	Public Facilities and Improvements: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1)



<b>Project Name</b>	<b>Bonnie Brae Sanitary District</b>
<b>Target Area</b>	
<b>Goals Supported</b>	Improve Neighborhood Infrastructure and Facilities
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$385,000.00
<b>Description</b>	Phase 1 of a multi-year 5M dollar project to replace aging infrastructure: Phase 1 to include new watermain, valves, hydrant, service connections, sidewalks and drainage improvements and replacements.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	482 Households
<b>Location Description</b>	Lockport Township
<b>Planned Activities Eligibility</b>	03E Neighborhood Facilities 24 CFR 570.201(c) or 42 USC 5305(a)(2)

<b>Project Name</b>	<b>Fairmont Drainage</b>
<b>Target Area</b>	Fairmont
<b>Goals Supported</b>	Improve Neighborhood Infrastructure and Facilities
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$305,000.00
<b>Description</b>	Phase 2a in the 5M dollar Drainage Improvement Plan for south Fairmont. This portion of the project will address flooding and standing water on Riley and Exhibition Avenues.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	25 Households
<b>Location Description</b>	Fairmont
<b>Planned Activities Eligibility</b>	03E Neighborhood Facilities 24 CFR 570.201(c) or 42 USC 5305(a)(2)

<b>Project Name</b>	<b>CASA Court Advocate</b>
<b>Target Area</b>	
<b>Goals Supported</b>	Improve Public Services
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$70,000.00
<b>Description</b>	This project will fund 50% of a full-time Guardian At Litem (GAL) attorney that will represent the children in court.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	320 People
<b>Location Description</b>	Countywide
<b>Planned Activities Eligibility</b>	CDBG: 05N Services for Abused and Neglected Children

<b>Project Name</b>	<b>NIFB Food Supplements</b>
<b>Target Area</b>	
<b>Goals Supported</b>	Improve Public Services
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$75,000.00
<b>Description</b>	Funding will be used by NIFB to purchase an estimated 65,000 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.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	40,000 Individuals
<b>Location Description</b>	Countywide-serve pantry clients & mass food distributions throughout Will County
<b>Planned Activities Eligibility</b>	05W Food Banks 24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)

<b>Project Name</b>	<b>Sharefest Food Pantry Operations</b>
<b>Target Area</b>	Will County
<b>Goals Supported</b>	Improve Public Services
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$50,000.00
<b>Description</b>	This project will provide equipment and staffing to run the distribution facility in New Lenox for food and pantries.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	32,000 people
<b>Location Description</b>	New Lenox
<b>Planned Activities Eligibility</b>	05W Food Banks 24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)

<b>Project Name</b>	<b>Lockport Township Park District Pantry</b>
<b>Target Area</b>	Fairmont
<b>Goals Supported</b>	Improve Public Services
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$30,000.00
<b>Description</b>	This project will provide equipment for the food pantry operations at the Fairmont Community Center.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	75 Households
<b>Location Description</b>	Lockport Township
<b>Planned Activities Eligibility</b>	05W Food Banks 24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)

<b>Project Name</b>	<b>Housing Counseling Bolingbrook/Will County</b>
<b>Target Area</b>	Bolingbrook/Will County
<b>Goals Supported</b>	Improve public services
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	CDBG: \$50,000.00
<b>Description</b>	This project will provide pre-purchase housing counseling and counseling for foreclosure prevention.
<b>Target Date</b>	September 30, 2024
<b>Goal</b>	350 Households
<b>Location Description</b>	Countywide including Bolingbrook
<b>Planned Activities Eligibility</b>	Eligibility: HOME Down payment assistance 24 CFR 92.254(f)

<b>Project Name</b>	<b>CDBG and HOME Administration</b>
<b>Target Area</b>	None
<b>Goals Supported</b>	All
<b>Needs Addressed</b>	Planning and Capacity Building
<b>Funding</b>	CDBG: \$416,469.20 HOME: \$140,156.10
<b>Description</b>	Funds will be used to support the County's planning, administration, and oversight of federally funded projects.
<b>Target Date</b>	September 30, 2023
<b>Goal</b>	Not applicable
<b>Location Description</b>	Not applicable
<b>Planned Activities</b>	Planning and Administration
<b>Eligibility</b>	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.

For the fourth year of this Consolidated Plan cycle, the County will provide 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 rental assistance program. The remaining funds will be distributed based more on alignment with the priority needs and perceived outcomes than geographic location. For the remaining 2 years of the Consolidated Plan, the County will explore the identification of additional target areas in order to leverage and better coordinate other available resources and initiatives occurring in specific neighborhoods.

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 51% 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. For the 2023 program year, the County can invest CDBG funds in an area where the LMI percentage is at least 45.51%.

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 in the following areas:

- Village of Bolingbrook Owner Occupied Rehab & Repair
- Village of Bolingbrook Neighborhood Infrastructure
- Village of Bolingbrook Housing Counseling
- City of Joliet/Will County Downpayment Assistance
- Unincorporated – Fairmont Neighborhood Infrastructure
- Unincorporated – Bonnie Brae Neighborhood Infrastructure
- Unincorporated - Ridgewood Neighborhood Infrastructure

### Geographic Distribution

Geographic Area	HOME	CDBG
Joliet	40%	0% <sup>1</sup>
Bolingbrook		18.5%
Unincorporated Ridgewood		5.5%
Unincorporated Fairmont		14.6%
Unincorporated Bonnie Brae Sanitary District		18.4%
No geographic basis	60%	43%
	<b>100%</b>	<b>100%</b>

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<sup>1</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 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 4 Goals for the Number of Households to be Supported	
Homeless	12
Non-Homeless	67
Special-Needs	6
Total	85

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

Year 4 Goals for the Number of Households Supported Through	
Rental Assistance	24
The Production of New Units	1
Rehab of Existing Units	11
Acquisition of Existing Units (DPA)	25
Total	61

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

Project	Funding	Population Served			Project Type				Total
		H o m e l e s s	N o n - H o m e l e s s	S p e c i a l N e e d s	R e n t a l A s s i s t	N e w U n i t s	R e h a b	A c q u i s i t i o n	
TBRA - WCCC	\$250,000		12		12				12
TBRA CoC - WCCC	\$250,000	12			12				12
DPA – Consortium	\$501,107.75		25					25	25
Owner-Occupied Rehab	\$35,000		5				5		5
New Construction – Habitat	\$60,234.15		1			1			1
Senior Rental Rehab - Frankfort	\$77,840		24						24
Group home Rehab	\$150,000			6			6		6
Total		12	67	6	24	1	11	25	



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

### **Introduction**

In 2019, HAJ submitted an annual and five-year plan that outlines its upcoming mission and goals. Some of the major goals of the five-year plan include:

- 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 developments.

In regard to 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 with regard to 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 a number of activities that will serve homeless and/or non-homeless persons who require supportive services or housing. These include:

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

• Tenant-Based Rental Assistance CoC- WCCCC	\$250,000
• Housing Services – TBRA	\$50,000
• Homeless Services	\$36,565.20

In addition to directly funding projects, the County will continue to play a leadership role 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 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
- 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**

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. The County no longer receives ESG funds.

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**

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 250 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, Trinity Services, and Aunt Martha's.

### **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. A number of 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 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 Greater Joliet R3 (Restore, Reinvest, Renew) Collaborative working to address violence, youth development, economic development, civil aid and Reentry needs in designated impacted areas of the County (R3 zones) and 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 with Land Use Dept 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 of 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 and will develop a Section 3 Plan.

The County also manages a Community Garden Program that provides funds to develop and maintain community garden, particularly in high need health 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, 36 gardens were assisted and 185,000 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 connect residents in eviction court with rent arrears assistance, eviction mediation, legal services and housing stabilization services. During the program year, 431 households have received assistance to help stabilize their housing.

In regard to the use of CDBG 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 and programs to help families reduce their monthly housing and food costs. In the current program year, the following funded activities will help families achieve self-sufficiency:

• WCCCC Tenant-Based Rental Assistance	\$250,000
• CSC Housing counseling	\$50,000
• NIFB Pantry Partners supplement	\$75,000
• Sharefest food pantry operations	\$50,000
• Lockport Township Park District Pantry	\$30,000

#### **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 are able to bring a large number of stakeholders together to coordinate their efforts and highlight success and best practices. The County will continue 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(I)(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(l)(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 TBRA, funds will be paid directly to housing providers on behalf of TBRA 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 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.

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

The County did not receive an ESG allocation for Program Year 2023

Con Plan Goal Number	Goal Name & Color	AP-20 Funding	Project Number Sort (AP35 Screen)	AP-35 Projects	AP-35 Funding Screen	Beneficiaries
1	Improve Condition of Housing Stock	\$112,840.00		Owner Occupied Rehab & Repair- Bolingbrook	\$ 35,000.00	5
2	Create Affordable Housing	\$50,000.00		Frankfort Township Senior housing rehab	\$ 77,840.00	24
3	Increase Homeownership	\$102,250.00		Housing Service TBRA - all	\$ 50,000.00	12
4	Reduce Homelessness	\$86,565.20		Housing Services HOME DPA	\$ 102,250.00	25
5	Eliminate Blighting Conditions			Housing Services TBRA - CoC	\$ 50,000.00	12
6	Increase Economic Opportunities			Homeless Prevention	\$ 36,565.20	50
7	Improve Neighborhood Infrastructure & Facilities	\$1,039,221.60		IEPA Loan Repayment	\$ 115,000.00	50
8	Improve Public Services	\$275,000.00		Infrastructure Improvements - Bolingbrook	\$ 234,221.60	100
9	Planning/Admin	\$416,469.20		Bonnie Brae	\$ 385,000.00	482
10	Advance Fair Housing			Fairmont Drainage	\$ 305,000.00	25
				Housing Counseling - Bolingbrook/Will County	\$ 50,000.00	350
				CASA Court Advocate	\$ 70,000.00	320
				NIFB Food Supplements	\$ 75,000.00	40000
				Sharefest Food Pantry operations	\$ 50,000.00	32000
				Lockport Township Park District Pantry	\$ 30,000.00	75
				CDBG and HOME admin	\$ 416,469.20	
		\$2,082,346.00		Total	\$2,082,346.00	

Con Plan Goal Number	Goal Name & Color	AP-20 Funding	Project Number Sort (AP35 Screen)	AP-35 Projects	AP-35 Funding	Beneficiaries
1	Improve Condition of Housing Stock	\$150,000.00		HOME Consortium down payment assistance	\$501,170.75	25
2	Create Affordable Housing	\$360,234.15		Habitat CHDO Operations	\$50,000.00	3
3	Increase Homeownership	\$501,170.75		CHDO Habitat New Development - Fairmont	\$60,234.15	1
4	Reduce Homelessness	\$250,000.00		Tenant Based Rental Assistance, all - WCCCC	\$250,000.00	12
9	Planning/Admin	\$140,156.10		CHDO Group home rehab	\$150,000.00	6
				Tenant Based Rental Assistance, CoC - WCCCC	\$250,000.00	12
				CDBG and HOME admin	\$140,156.10	
	Total	\$1,401,561.00		Total	\$1,401,561.00	